



A MESSAGE FROM

JUNE – SEPT 2015

## THE CHIEF OF STAFF



A handwritten signature in black ink, appearing to read "R. T. Odierno".

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

Greetings Retired Soldiers and Families,

This year, our Army is celebrating 240 years of selfless service to the nation, and I want to thank each of you for your untiring support to the Army profession. As I travel around the Army and talk to our Soldiers, families, civilians, and veterans, I continue to be impressed with all the great things they are accomplishing around the world.

The Army remains the foundation of the Joint Force. It has, is, and will be called upon to respond to and meet every major national security mission. Today, we are advising and assisting combat operations in Iraq and Afghanistan, responding to Russian aggression through shaping operations with European allies, assisting our partners and allies around the world to develop professional and capable armies, defending critical networks against cyber attacks, and supporting national defense objectives in the Pacific. We currently have over 140,000 forces successfully conducting diverse missions on six continents in nearly 150 countries while simultaneously posturing the Force of 2025 and beyond to meet the emerging security demands facing the nation.

I continue to be inspired by the unparalleled experience and professionalism of the men and women of the United States Army. They demonstrate unwavering dedication and commitment to the mission, to the Army, and to the nation. And we are diligently working to ensure they have the right equipment, the best training and the appropriate family programs, health care, and compensation packages commensurate with their sacrifices.

We have an enduring commitment to sustain a system of programs and services to mitigate the unique demands of military life, to foster life skills, strengthen resilience, and promote a strong and ready military. We want our Soldiers – our Soldiers for Life - to understand and believe from the time they come in and for the rest of their lives, that they deserve our utmost care and attention. As our Soldiers return to civilian life, we want them to be able to positively influence the next generation to serve and to connect communities across the nation with its military through a lifetime commitment to service.

I ask that each of you help tell the Army story because you are the critical link between the Army and the nation. It is you who can help to maintain the bond that connects our communities with our military – helping to share the Army story and what it means to live a life of selfless service for our Soldiers, families, and veterans alike.

We have great resources to keep our Soldiers for Life connected including the new Army White Pages at <http://soldierforlife.army.mil/retirement>, in addition to recently hosting the CSA Retired Soldier Council, which focused on vital issues and concerns facing our Retired Soldiers and their families. Our Army remains committed to honoring the service of all who serve, and I thank each of you for your service to the nation and your continued support for our Soldiers, their families, and our Army each day. Army Strong!

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*Army Echoes* is the U. S. Army's official news for Retired Soldiers, surviving spouses and their families. *Army Echoes'* mission is to update Retired Soldiers about their benefits and changes within the U. S. Army and to encourage them to represent the Army in their civilian communities. Published as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a blog at <http://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading from <http://soldierforlife.army.mil/retirement/echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army 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. 19. Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil).

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## A Message from the Chief, Army Retirement Services

As most of you may recall, this June edition of *Army Echoes* always communicates the highlights of the annual Chief of Staff, Army Retired Soldier Council meeting held each April in the Pentagon. This event is always very important as we support the Chief of Staff, Army and his 14-member council. Please see page six for a summary of the key topics/recommendations that were discussed during the annual meeting.

As the Chief of Army Retirement Services, I periodically ask myself if we here at HQDA are effectively communicating with you. All of you are important to us because of your past dedicated service to our Army, but we also continue to need your strong support for our Army today and tomorrow. Our nation needs our Army; we need your continued involvement as senior members of the Army Team! Effective communication is critical!

**"The greatest barrier to communication is the illusion that it has been achieved." — Joseph Coffman**

Accordingly, I am asking for your input to the following questions regarding Army communications:

- What do you like about the ways we communicate with you?
- What don't you like about the ways we communicate with you?
- Is the article on page six helpful in telling your story and the Army story?
- Here at HQDA we have been promoting the Soldier for Life (SFL) program very forcefully the last couple of years. Do you understand the objectives of the SFL program? Do you identify yourself as a "Soldier for Life"? Why or why not?
- Are you receiving periodic retirement or SFL information from your nearest installation or Retirement Services office (AC or RC) or Retired Soldier Council?
- What can we do to help you? How can we improve our effectiveness in communicating with you?

Send your comments to [ArmyRSO@mail.mil](mailto:ArmyRSO@mail.mil) and put "Communications" in the subject line of your email. If you don't use email, send your written comments to Army Retirement Services, Attention: Communications, 251 18th Street South, Suite 210, Arlington, VA 22202-3531. Be blunt, be specific whenever you can, and help us help you with the best possible solutions to any communications problem you identify.

Given the potentially very large number of responses we may receive, it is not my intent to respond directly to individual input, but rather to report out the most significant information you collectively pass on to me. I also intend to forward your thoughts and recommendations up my chain of command for senior Army leader review.

Thank you in advance for your feedback. Continue to keep our Soldiers and Families in your prayers.

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

John W. Radke  
Chief, Army Retirement Services

## Army expands news feed just for Retired Soldiers

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

Since its launch on Feb. 19, the new *Army Echoes Blog* has published over 50 articles specifically for the Army's retired community at <http://soldierforlife.army.mil/retirement/blog>. Retired Soldiers asked for more frequent and timelier news than the Army can publish in the hard copy edition of its *Army Echoes* newsletter. The Army Retirement Services Office responded by creating the *Army Echoes Blog* and integrating it into the new Soldier for Life website.

"We realize that not all of our Retired Soldiers can or want to receive news from us electronically," said John W. Radke, the Chief of Army Retirement Services, "but for those who do, we want to help them stay engaged with the Army and understand all of their retirement benefits." Radke continued, "Army budgets limit how much we can publish in our hard copy format and mail to our retired

community. But we'll ensure those without computers receive the most critical updates by mailing them the newsletter three times each year. The Army won't break faith with our Retired Soldiers."

The *Army Echoes Blog* provides a wide range of searchable, authoritative, retirement-related news and benefits information. So far, articles have been written by the Soldier for Life Office, the Consumer Financial Protection Bureau, TRICARE, Army & Air Force Exchange Service, the U.S. Army Public Health Command, Army Emergency Relief, the Defense Finance and Accounting Service, the Department of Veterans Affairs, Army Times, and Military Times to name just a few.

The blog is easily accessible on the Soldier for Life website without a user name or password at <http://soldierforlife.army.mil/retirement/blog>. Readers can save the website as a favorite and return on a daily basis to read new articles or they can subscribe to the blog using instructions on the right side of the web page. This will allow the Army to push new articles to their personal Microsoft Outlook account or internet browser.

## Protect your retirement pension

Provided by the Consumer Financial Protection Bureau Blog at <http://www.consumerfinance.gov/blog/>

A pension advance is a loan or cash advance in exchange for all or part of your pension. Many pension advance companies charge consumers high interest rates and fees. These costs can really add up. Pension advances can quickly strip away pension income. If you are considering a pension advance, follow these dos and don'ts:

**Don't give anyone access or control over your monthly pension payments.** Pension advance lenders sometimes arrange for monthly payments to be automatically deposited in a newly created bank account and then debited to pay back the loan, fees and interest charges. This allows the company to withdraw payments and fees directly from your account.

**If you're asked to sign up for life insurance with the pension advance company as your beneficiary, be cautious.**

Pension advance companies sometimes require consumers to sign up for life insurance with the company as the consumer's beneficiary. You could end up footing the bill for the insurance.

**Don't be fooled by patriotic-sounding names, logos or claims of government-backing.** Some companies try to trick consumers into thinking that their pension advance loan is endorsed by a federal or state government agency. Don't fall for this.

**Do look at other options.** If you're turning to pension advances because you're having financial difficulties, consider getting financial coaching or counseling from a professional. Many non-profit credit counseling agencies charge sliding scale fees so consumers who need help can afford their services.

We'd like to hear from you. We want to hear about your experiences with pension advances, good and bad. You can share your story at: [www.consumerfinance.gov/your-story](http://www.consumerfinance.gov/your-story).

## 14 Army-level boards review personnel actions and more

WASHINGTON — On behalf of the Secretary of the Army, the Army Review Boards Agency (ARBA) serves as the highest administrative level for review of personnel actions taken by lower levels of the Army and administers 14 boards. ARBA also provides policy oversight of the Army Corrections System (Army prison system) and law enforcement. The boards were established within the Office of the Secretary of the Army pursuant to the provisions of Title 10 United States Code § 874, 951, 952, 953, 1552, 1553, and 1554.

ARBA decides over 22,000 administrative cases annually for Soldiers, veterans, and their families with justice, equity, and compassion in order to maintain trust with the American people.

## Boards of the Army Review Boards Agency

- Army Board for Correction of Military Records (ABCMR)
- Army Discharge Review Board (ADRB)
- Army Grade Determination Review Board (AGDRB)
- Army Active Duty Board
- Army Board of Review for Eliminations
- Ad Hoc Board
- Army Physical Disability Appeal Board
- Army Physical Disability Review Board
- Army Disability Rating Review Board
- Army Clemency and Parole Board
- Army Special Review Board (ASRB) [Evaluation Appeals]
- Department of the Army Suitability Evaluation Board (DASEB)
- Department of the Army Conscientious Objector Board (DACORB)
- Interment, Inurnment, and Memorialization Review Board (IIMRB)

Descriptions of the boards and instructions on how to apply to each may be found at <http://arba.army.pentagon.mil>. Questions should be sent to [army.arbainquiry@mail.mil](mailto:army.arbainquiry@mail.mil).

## Why the CSA Retiree Council changed its name

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

On December 12, 2014, Secretary of the Army John M. McHugh approved a two-year extension of the charter that guides the work of the council of Retired Soldiers that advises Army Chief of Staff, Gen. Raymond T. Odierno. Army Chief of Staff Gen. William W. Westmoreland created the Council in 1971. Every two years since then, the Army has reaffirmed the need for the Council and renewed its charter. What was not routine about this renewal was the change in the name of the Council.

The Chief of Staff, Army Retiree Council is now the Chief of Staff, Army Retired Soldier Council. It's a small change, but words matter. The Council Co-Chairs, retired Lt. Gen. James J. Lovelace and retired Sgt. Maj. of the Army Kenneth O. Preston, requested the change to reflect the Council's Soldier for Life mindset.

"We're really Retired Soldiers, not retirees," said retired Sgt. Maj. of the Army Preston. "If you think about it, we've been Soldiers all of our adult lives. The only difference is that we're now serving in a different role. We still support and defend the Constitution of the United States of America. We can still be recalled to active duty, and many hundreds have been over the last 13 plus years of war. Our role now is to tell our Army stories. To connect America with its Army where we live. To influence young people to serve in the military as we did. We're still Soldiers." The Council recently concluded its annual meeting at the Pentagon and advised Gen. Odierno about the most pressing issues of concern to the retired community. The Council's complete report, detailing 30 issues that the Council reviewed, is available on the Council's website at <http://soldierforlife.army.mil/retirement/retireecouncil>.

## TRICARE offers new appointment reminder option

FALLS CHURCH, Va. — New TRICARE Online, or TOL, enhancements allow people to schedule text and email appointment reminders for all appointments, regardless of the booking mechanism.

Whether booked via TOL, a military hospital or clinic's appointment call center, in person at the military hospital or clinic, or via Composite Health Care System personnel, text and email reminders can be scheduled to help manage a family's medical appointments.

The appointment reminders are easy to set up, said officials. Just log in to TOL with a Common Access Card, Premium Department of Defense Self-Service Logon, or Defense Finance and Accounting Service *myPay* logon and define up to three email addresses and mobile phone numbers. People will receive a confirmation message when booking the appointment, as well as a reminder up to 48-72

hours before the scheduled appointment time, and again, two hours before the scheduled appointment time. For a quick video tutorial on how to set up TOL appointment reminders, visit <http://www.youtube.com/watch?v=zGnKjqdeqQ>.

TOL provides secure and convenient access to military hospital and clinic appointment, prescription refill and DOD Blue Button personal health data services. For more information about TOL visit [www.tricareonline.com](http://www.tricareonline.com).

## New Army White Pages launched

WASHINGTON – On March 18, the Army launched its new White Pages which are open to anyone with either a Common Access Card or Department of Defense Self-Service Logon account. Designed by the U.S. Army Human Resources Command, the new white pages are available through a link on the bottom of the Soldier for Life website (<http://soldierforlife.army.mil/>).

First time users will be asked to opt in to provide their contact information to others within the Army community (Active Army, Army Reserve, Army National Guard, retired, veteran, Dept. of the Army civilian). Users may opt in or out and update their contact information at any time. For users who do not opt in, the only information provided to others is their name, rank, status, and .mil email address if known.

Users can find other members of the Army community by using the White Pages search feature. Users may also access their official military personnel file through this portal. This is particularly helpful for quickly obtaining a copy of a DD Form 214 (Certificate of Release or Discharge from Active Duty) or awards and evaluations.

## Retired Soldier Council advises the Army Chief of Staff

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

The Chief of Staff, Army (CSA) Retired Soldier Council convened at the Pentagon from April 20-24 to review issues of concern to the retired community and advise Army Chief of Staff Gen. Raymond T. Odierno. During their meeting, Council members discussed current and proposed Department of Defense (DOD) policies that affect the retired community with 15 senior DOD officials.

At the conclusion of the meeting, retired Lt. Gen. James J. Lovelace and retired Sgt. Maj. of the Army Kenneth O. Preston, the Council's Co-Chairs, discussed their key proposals and concerns with Odierno. They also provided written recommendations for addressing 30 Army- or DOD-level issues affecting the retired community that were nominated by installation retiree councils.

The Co-Chairs told Odierno that the retired community's major concern is that the "Army not break trust with [them]." They thanked Odierno for his strong support of the Council, saying, "As part of the Army team, the retired community stands ready to support and disseminate your message. We will continue to do our part in telling the Army story."

The Co-Chairs also thanked Odierno for his support in retaining the health care benefits the Military Compensation and Retirement Modernization Commission recommended to cut. In its report to Odierno, the Council acknowledged that the DOD faces significant challenges due to declining budgets, but wrote "even small increases in TRICARE fees have a significant impact on the Retired Soldier . . . especially the retired Staff Sergeants, Sergeants First Class, and Master Sergeants."

The Co-Chairs commended Odierno on the Army's improvement in communicating with the retired community over the last year. Council members were especially happy with recent improvements on the Soldier for Life website (<http://soldierforlife.army.mil/retirement>), including the new Army White Pages and the *Army Echoes Blog*. They were also appreciative of the addition of Linked In to the Soldier for Life social media outlets on Facebook, Twitter, and Google+. Council members said this will be welcomed by the retired community who "desire to remain informed and engaged with America's Army...their Army."

The Council's final report included recommendations for addressing 10 issues involving health care, eight related to benefits, and 12 concerning retirement services or communications. The report says, "[Retired Soldiers'] most significant issues focus on the loss of their *deferred compensation* (earned benefits), which decreases their purchasing power." The issues in the report focus on increased

health care costs, access to health care services, and the Army's ability to communicate effectively with Retired Soldiers and their families. The Council's complete report is available <http://soldierforlife.army.mil/retirement/RetireeCouncil>.

The members of the CSA Retired Soldier Council serve on Army installation or Army Service Component Command retiree councils. These councils nominate members to represent all Retired Soldiers and surviving spouses worldwide on the Army Council. The Co-Chairs select nominees each year to fill vacancies on the 14-member Council. Nominees approved by the CSA serve four-year terms and are recalled to active duty annually for the week-long meeting. During the 2015 annual meeting, the Council represented the views of 939,000 Retired Soldiers and 248,000 surviving spouses.

## How you can tell your Army story

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

Army Chief of Staff Gen. Raymond T. Odierno asked Retired Soldiers to "tell their Army story" to friends, neighbors, and coworkers. Retired Soldiers ask me "What does that mean?" and "How do you want me to do that?"

### Why it's important to tell your story

Only one percent of Americans serve in the U. S. military. The majority of the 99% don't come into personal contact with service members. They don't know the people who defend their freedoms. Many Americans would be surprised to learn how much responsibility a 22-year-old noncommissioned officer has. They may not understand how important training and teamwork are to surviving during combat or difficult peacetime missions. They may also be surprised to learn about the personal sacrifices and separations that Soldiers and their families endure routinely. This is where Retired Soldiers and veterans come in.

### How to tell your Army story

Few Retired Soldiers and veterans are trained or experienced public speakers, but those skills are not necessary to tell your story. Some key points to follow are:

- Know your audience. What you say to children is different than what you'd say to business leaders.
- Connect with your audience. Listen first to what is important to them. Then explain how what you did in the Army affects their lives.
- Speak about your own experiences with conviction. Personal stories are the most effective. Few civilians will understand the technical part of your Army duties, but they'll understand teamwork, helping others and successfully completing a mission.
- Remember to tell them why you served — for family, friends, and neighbors and to protect our way of life.

### Topics you can talk about

- When you found strength in yourself or your unit
- When you or your team overcame a challenge
- When you or a fellow Soldier were saved by Army medicine
- When you provided disaster relief at home or abroad
- When you trained or trained with other U. S. military services or allied nations' militaries
- How being a Soldier made you feel
- How being part of the Army made you feel

For more information about the Army and what it's doing now, visit [www.army.mil](http://www.army.mil) or follow the Soldier for Life program on Facebook, Twitter, Google+, or Linked In.

## TRICARE Retiree Dental Program makes your mouth and wallet smile

SACRAMENTO — In the spirit of Financial Literacy Month that recently passed, it is a good time for a reminder of why having comprehensive dental coverage under the TRICARE Retiree Dental Program (TRDP) makes good financial sense. When seeing a participating TRDP network dentist — who has agreed to accept reduced fees and will file all claims paperwork — TRDP enrollees get two routine exams, a set of x-rays and two cleanings (or three for diagnosed diabetics) at 100% of the program's allowed amount with no out-of-pocket expenses. In most cases, TRDP enrollees will save more money on just these routine services than they would pay in

annual premiums — and will have more of their \$1,300 annual maximum left to pay for other services offered by the TRDP, such as root canals, oral surgery, crowns, bridges and dental implants. In addition to the annual maximum, each TRDP enrollee also gets a separate \$1,200 dental accident maximum and a lifetime orthodontic maximum of \$1,750.

For more information on saving money and maintaining and improving your dental health with the TRICARE Retiree Dental Program, please visit [trdp.org](http://trdp.org) today.

## Keeping in step to stay active and healthy during retirement

By Lisa J. Young, *Health Educator, Army Institute of Public Health*

As you get close to and move into retirement there are many changes that occur in this new phase of your life. Just because you have taken off your boots doesn't mean you can decrease your physical activity. The [Performance Triad](#) encourages us all to achieve 10,000 to 15,000 steps a day, use proper resistance training techniques, and prevent overtraining. Doing something convenient and that you enjoy makes staying active easier. Walking, jogging, cycling, swimming, muscle strengthening and endurance resistance training are some of the ways to be physically active. Staying physically active can:

- Increase energy
- Tone muscles, easing back pain
- Reduce stress, helping you relax and sleep better
- Manage body weight by burning more calories and controlling appetite
- Reduce risk of heart attack and type 2 diabetes
- Manage high blood pressure and diabetes
- Slow osteoporosis bone loss

It is always a good idea to consult a healthcare provider to be sure there is no health problem or physical reason that would limit your exercise plans. The following points are important to keep safe and ensure your activity is effective:

- If walking or running, choose safe places with several different routes for variety.
- Schedule time in your daily routine that will be the most consistent.
- Find a partner or group of people to exercise with you.
- Wear athletic shoes that fit well and will cushion your feet and absorb shock.
- Wear clothes that will keep you dry and comfortable.
- Wear a hat - a warm knit cap in the winter and a baseball cap in the summer.
- Begin with a warm-up, for 5 to 7 minutes. A focused and tailored warm-up can increase performance and decrease the risk of injury. Gradually increase your activity to a moderate pace for the main routine. Cool down by ending with slower activity for 5 minutes.
- Stretch the major muscle groups (back, chest, hips, legs) afterwards. Hold each stretch for 20 seconds.
- Exercise most days of the week, but plan for at least three to five. To prevent injury, do not increase your intensity and your distance or time in the same week. If you exercise less frequently, progress more slowly.
- Drink water before, during, and after you participate in an activity.
- Stay aware of your surroundings.
- Wear bright colors or reflective tape after dark so that motorists can see you.

A successful physical activity program that lasts a lifetime takes commitment. As motivation, purchase an activity tracker to count how many steps you take, the distance you go, and how long it takes. Using one of the many activity monitoring devices makes it easy and fun! The goal is at least 10,000 steps a day. An activity tracker might help you go an extra lap around the neighborhood to get to 10,000 steps. They are able to detect body motion, count footsteps, display calories burned, distance walked, and time elapsed. Joining a local group that enjoys a similar activity can also be fun, and a way to make new friends.

Sometimes things will interrupt your plans to stay physically active. Don't let a few days off sabotage your dedication to stay fit and maintain good health. Keep from getting discouraged by setting realistic goals. Include simple lifestyle changes that will increase your daily activity, like taking the stairs, parking at the end of the parking lot, or walking the dog twice a day. Even though staying active can be difficult when major life changes take place, keep your goals in mind. Stay strong in your commitment to make retirement a journey

that includes maintaining your health through fitness and injury prevention. Learn more about staying active on the [Army Medicine 'Activity' web page](#).

## Ask Joe: Your Benefits Guru

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 went to a USAR pre-retirement seminar a few weeks ago with my husband, Bert; we learned a lot and heard about *Echoes* for the first time – I know it's primarily for retirees but I think anybody even thinking about retirement should get it! Here's my problem: I'm 47, a National Guard Major with 6 years in grade and 22 good years, and I think I'm ready to retire. But my husband wants to know if I stick around and get promoted next year, how much difference will it make in my pay? Bert looked at the Basic Pay fact sheet in MyArmyBenefits and said "...there's a substantial difference in pay. Isn't it worth staying?" I tried to tell him I just want to retire in peace, but now I'm not sure.

Cindy in Long Beach

*Dear Cindy,*

*Well, that decision is yours to make and Joe can't make it for you, but Joe can say, "Make sure you have all the facts." Your Bert is right. The difference in Basic Pay from O-4 to O-5 is over \$1300 but that's only half the info you need. What is the difference in your retired pay as an Lt. Col. and is it worth it to stay the extra time necessary to retire at that grade (normally 3 years for Lt. Col.)?" Don't know? Well, the MyArmyBenefits Retirement Calculator lets you accurately estimate what your retirement income would be at any time in the future and at any selected rank, considering Mandatory Removal Date, adjusted Retirement Eligibility Date because of support of contingency operations and the impacts of time in grade on retirement rank. Run your personal retirement estimate projecting your rank at entry into the Retired Reserve as Lt. Col. with a commensurate date of rank. If you need help doing this, call our Help Desk at (888) 721-2769. Joe thinks you have a tough "stay or go" decision to make, but hopes this information will help you at least better understand what dollars are involved.*

Joe

Dear Joe,

Based on a tip from your column, I used the MyArmyBenefits Retirement Calculator and got my projected retirement report which also showed I can leave the Reserves NOW! at age 56 because of mobilization time and immediately start drawing my retired pay!! Oh, one quick question: somebody said that even though I can get my retired pay now, TRICARE Standard won't start until I'm 60, so I should just keep my TRICARE Reserve Select until then, right?

Blissful in Biloxi

*Dear Bliss!!*

*Here is another example of where planning and knowledge of the facts are essential. Yes, Bliss, you have enough mobilization time to reduce the age 60 full retired status to 56. But by accepting the early out to leave drilling status, TRICARE Reserve Select for your family would change to TRICARE Retired Reserve. By law, even though you are authorized to draw retired pay at a reduced age, TRICARE Standard doesn't become available until age 60. As a result, your TRICARE coverage bill for the family would jump from \$205 to almost \$1000 a month for four years. That could take a big whack out of your retired pay. You might want to reconsider. Joe's Mama always said, "Make sure there's water in the pool before you jump in." So look before you leap!*

Joe

## **Aiming for the future: Reserve Soldiers train for final military**

### **mission – Retirement** By Lt. Col. Wenceslao Angulo, *Communications Director, U.S. Army Soldier for Life Office*

More than 200 transitioning Reservists, Guardsmen and "Gray Area" Soldiers spent Saturday, Jan. 24, 2015, learning about the perks of being a life member or a Soldier for Life during a U.S. Army Reserve Pre-Retirement Training Seminar hosted at Ft. Belvoir, Va. Among this population of Soldiers preparing for retirement was Maj. Gen. Glenn Lesniak, Deputy Chief of the Army Reserve, who will retire after about 40 years as a commissioned officer with service in both the Active Army and U.S. Army Reserve.

"I know I have to [complete the pre-retirement training], just like [one knows one has to] jump off the high dive as [he or she] climbs the ladder at a swimming pool," Lesniak said. Retirement Services Officers (RSOs) assigned to the 99<sup>th</sup> Regional Support Command, Ft. Dix, N.J., facilitated the training as part of their mission of ensuring that Reservists across the country are aware of all of their benefits.

"Army Retirement Services helps prepare our Soldiers to be Soldiers for Life by ensuring Soldiers, their families, and 'Gray Area' Soldiers have as much knowledge of available support and resources as possible to make informed decisions before separating from service," said Lt. Col. Orville Jennings, Army Reserve Retirement Services Program Manager.

Transition and accredited financial counselors are ready to assist Soldiers as early as 24 months before they exit the military. The transition assistance process starts with an initial counseling to introduce Soldiers to the transition program. Then Soldiers sit with a counselor to develop an individual transition plan. Once the process is initiated, the career counselor will assist the service member with writing and reviewing resumes, cover letters, plus job searching and interviewing techniques. Throughout the transition process, workshops and briefings, such as this one hosted at Ft. Belvoir, are offered to inform service members of their benefits and entitlements through the Department of Veterans Affairs.

Program managers used customer feedback to gauge effectiveness and make subsequent enhancements. Soldiers responded to the question "I feel the seminar provided me with helpful tools and basic knowledge to improve my understanding of the retirement process," with an average rating of 4.84 on a scale of 1-5, where 5 is the highest possible rating. The target for the Army Reserve is 4.5.

"This kind of event is very helpful," said Lt. Col. Patrice Peters, a "Gray Area" Soldier who was initially unaware other Reservists suffered similar transition challenges as she. "This is definitely something the U.S. Army Reserve should do more," she said. "There is such a need for this information."

Seminar attendees included not only military members but also their spouses. Because many of the topics covered during the sessions directly impact Army families, RSOs encourage spouses to join their Soldiers. Stephanie Sherman, wife of retired Staff Sgt. Don Sherman, accompanied her husband at the event. "We are learning new things about all the different benefits," Stephanie said. "Learning about the insurance and Survivor Benefit Plan resources were especially informative," she added.

Many Reservists and Guardsmen spend a few years on active duty before transitioning to the Reserves. According to Master Sgt. Renee Ramos, the Army's points system used to calculate retirement for these individuals could be difficult to use. "[Some] Soldiers don't think about retiring [early on in their careers]," said Ramos, whose job in the Army is to guide and mentor brothers and sisters in arms. "[Later in their careers, these individuals may] get married or have kids ... Soldiers [should consider these life events] early on." RSOs culminated the series of sessions by reinforcing that retirement is a process, not an event. In addition to this mindset, Soldiers and their families can remain strong during and after transitioning from military service with the proper planning, thought, and knowledge of available resources and support.

For more information about Reserve Retirement Services and Army Reserve Pre-Retirement Training Seminars, visit <http://soldierforlife.army.mil/retirement/reservecomponent>.

# Army approves new Soldier for Life window sticker

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

On Apr. 28, the U. S. Army authorized the creation of a new window sticker to promote the Soldier for Life program. The new sticker, designated Department of the Army Label 180 (Soldier for Life), is depicted to the right. It will be available to Army units through the Army publications system this summer. It should also be available through commercial sources, including the Army & Air Force Exchange System (AAFES), this fall.



The Army created the Soldier for Life (SFL) window sticker to expand awareness of the Soldier for Life program and the mindset reflected in the SFL motto, "Once a Soldier, always a Soldier ... a Soldier for Life!"

Retiring Soldiers will be issued two of the window stickers in the Army Retiring Soldier Commendation Program (ARSCP) package they receive at retirement or, for Reserve Component Soldiers, when they transfer to the Retired Reserve. The ARSCP also includes an American flag, the Retired Army Lapel Button, which incorporates the SFL logo, and a letter from the Secretary of the Army, the Chief of Staff, Army and the Sergeant Major of the Army.

## Legal Briefs

### Avoiding probate with living trusts

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

In my last article, I showed you some ways to avoid probate of your assets when you die. Remember in the last article, I asked you to identify which of your assets had no owner at your death. These "orphan" assets will have to go through probate to get a new owner unless you take some steps to avoid probate. Common methods of probate avoidance are asset titling and proper beneficiary designations. Living Trusts are another means of asset titling to avoid probate.

I recommend that you have a lawyer assist you in creating a living trust. Living trusts come into existence as soon as they are signed. The most common living trust is a "revocable" one. That means you can terminate the trust at anytime you choose. You may also move assets in and out of the trust as you please.

Once you have created the living trust, you must title assets in the name of trust (or designate the trust as the beneficiary of an asset) to avoid probate. For example, if I own a house in my name only and I die, that house would be an "orphan" and would have to go through the probate process to get to my heirs. To use my living trust to avoid probate of my house, I would record a deed in my county land records selling my house to my living trust. So then, when I die, my house is not an "orphan" because it is owned by the living trust and not by me. My trust will have provisions in it for distribution of my house upon my death.

Living trusts not only avoid probate but, properly written, can also define how your trust assets are managed if you become incapacitated. They can be a very effective estate planning tool.

In my next article, I'll discuss how to organize your documents and how to create an estate "Grab 'n Go" book. You should consult an attorney who can advise you on creating the best living trust for your circumstances. Each state's laws are different and you should consult your local attorney for advice.

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>.

# Did You Know? Military Funeral Honors

The National Defense Appropriations Act for Fiscal Year 2000 provides for the rendering of Military Funeral Honors, a statutory entitlement. Military Funeral Honors are the ceremonial paying of respect and the final demonstrations of the country's gratitude to those who, in times of war and peace, have faithfully defended our nation. The Military Funeral Honors ceremony consists of, at a minimum, the folding and presentation of the American flag and the sounding of *Taps* by a detail of two uniformed members of the Armed Forces of the United States. At least one of the detail's members shall be from the parent service of the beneficiary. Eligible beneficiaries are active duty members, retired service members, veterans (as defined by 38 USC 101(2) including Section 3.7, Title 38, Code of Federal Regulations), and deceased members and former members of the Selected Reserve (using the burial flag eligibility criteria in 38 USC 2301).

## The Military Funeral Honors Team

It is Department of the Army policy to provide full Military Funeral Honors for all Retired Soldiers consisting of a 9-member team (6 pallbearers and/or firing party, a chaplain, an officer and/or noncommissioned officer in charge, and a bugler (if available)). The team serves as pallbearers and the firing party, folds and presents the American flag to the next of kin, and plays *Taps*. A member of the decedent's parent military service will present the flag. Resources permitting, Military Funeral Honors for Retired Soldiers are the same as for active duty Soldiers. Local commanders determine the availability of their resources, the composition of the burial honor details, and any restrictions relating to military honors.

## Firing of 3 volleys at Military Funeral Honors

In accordance with Army Field Manual 3-21.5, the firing party may include three to eight rifle bearers, reflecting the American military custom of firing "three volleys of musketry" over the graves of fallen comrades. This practice of firing three volleys originated in the old custom of halting the fighting to remove the dead from the battlefield. Once each army had cleared its dead for the battlefield, it would fire three volleys to indicate that the dead had been cared for and that they were ready to go back to the fight. The fact that the firing party consists of seven riflemen, firing three volleys does not constitute a 21-gun salute.

## The 21-gun salute

The 21-gun salute is fired in honor of the national flag, the sovereign or chief of state of a foreign nation, a member of a reigning royal family, and the President, former President, and President-elect of the United States. It is also fired at noon on the day of the funeral of a President, former President, or President-elect. Gun salutes are also rendered to other military and civilian leaders of this and other nations. The number of guns is based on their protocol rank. These salutes are always an odd number.

## Denying Military Funeral Honors

Military Funeral Honors can be denied to:

- a member absent without authority in excess of 30 days or for an individual declared a deserter at the time of death by competent authority.
- a person who has been convicted of a capital offense under federal or state law for which the person was sentenced to death or life imprisonment without parole.
- a person who has been convicted of a serious offense. A serious offense, as used herein, is a military or civilian offense, which if prosecuted under the Uniform Code of Military Justice, could be punished by confinement of six months or more and/or a punitive discharge; and any other misconduct, which if prosecuted under the Uniform Code of Military Justice, would require specific intent for conviction.
- A person who has at any time been discharged or released from military service with any of the following:
  - (1) dishonorable discharge;
  - (2) bad conduct discharge;
  - (3) dismissal from the service awarded by court-martial;
  - (4) under other than honorable conditions discharge;
  - (5) an officer resignation in lieu of court-martial, which results in a discharge characterization of under other than honorable conditions.

The information above was provided by Army Regulation 600-25, *Salutes, Honors, and Visits of Courtesy*, dated Sept. 24, 2004.

## Army MWR libraries: a great benefit you may not be using

WASHINGTON — There are many benefits that are available to Retired Soldiers online. These virtual benefits are a great way for you to stay connected to the Army, even if you do not live close to an installation.

The Army MWR Library (<http://mylibraryus.armybiznet.com>) is home to over 35,000 eBooks, eAudio books, streaming movies and more. All you need is a free library account to get started. Apply online at <https://mylibraryus.armybiznet.com/selfreg.html-S1/selfregre>.

Once you have a library account, you have access to many great services online. A complete list is available at <http://mylibraryus.armybiznet.com/screens/resources2.html>.

The Army Digital Media Library collection is constantly updated and includes:

- Bestsellers, military history titles, children's books, and more;
- OneClick Digital, the premier eAudio book collection, with over 9,000 unabridged titles available for download;
- Mango Languages offers online language learning classes in 60 different courses;
- For those interested in genealogy, you will have access to Heritage Quest and Ancestry.com.

## VA benefits book available

The Federal Benefits for Veterans, Dependents & Survivors handbook is available – with 18 pages of new information. The book can be found at [http://www.va.gov/opa/publications/benefits\\_book/2014\\_Federal\\_Benefits\\_for\\_Veterans\\_English.pdf](http://www.va.gov/opa/publications/benefits_book/2014_Federal_Benefits_for_Veterans_English.pdf).

## VA Secretary waives provisions of the Choice Act for approved programs through December

WASHINGTON — The Veterans Access, Choice and Accountability Act of 2014 changed the way the Department of Veterans Affairs (VA) serves veterans and their families. One section of that legislation requires VA to disapprove programs of education for payment of benefits under the Post-9/11 GI Bill and the Montgomery GI Bill-Active Duty programs at public institutions of higher learning if a school charges certain individuals tuition and fees in excess of the resident rate for terms beginning after July 1, 2015.

VA is working to help states and territories comply with the law. Realizing the impact that a program's disapproval would have on GI Bill students already enrolled, the Secretary of Veterans Affairs has used his authority to waive the provisions of Section 702 of the Choice Act as to programs that are not in compliance for terms beginning prior to January 1, 2016, allowing additional time for states and territories to make the necessary changes, while making sure Veterans' education benefits continue uninterrupted.

To help with your educational planning and provide transparency, the Secretary of Veterans Affairs has requested that states and territories not already in compliance submit their plans for compliance by June 15, 2015.

Please check <http://www.benefits.va.gov/gibill/702.asp> and our [Facebook page](#) for status updates. We also encourage you to contact your school's certifying official for more information regarding your school's compliance with this new law.

## Review your *myPay* account every year!

CLEVELAND — You'd notice if your banking information was wrong, wouldn't you? Probably, but there's a lot of other important information to keep updated to make sure you're getting all the retired pay you deserve. Keep your information current so that the Defense Finance and Accounting Service can get in touch with you if there's a problem with your account. Don't let anything slip through the cracks! Here's a list of things to check at least once each year.

### Update your correspondence address

You might be surprised to learn that we get a lot of returned mail. If you've moved and haven't told us, we won't know how to reach you. From an audit of your account to a returned payment, lots of things come up that we need to contact our members about. Make sure we have a way of reaching you that is current and correct! Log in to your **myPay** account and view your correspondence address. For more ways to update your contact information, visit <http://www.dfas.mil/retiredmilitary/manage/changeofaddress.html>.

### Update your email address

Make sure we have a current email address on file for you. Email is our easiest and fastest way to communicate with you. If we have your email address on file, you will hear news faster and get more details when it arrives. Take a minute right now to check. At the bottom of your **myPay** account menu, select "Email Address" to view the email addresses you have on file. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

### Check your state and federal income tax withholding

If your income changes or if you move to another state, you should look at any federal or state income tax withholding information we have in your account. Don't wait until April 15th to discover we've been deducting taxes for a state you no longer have to file in! You can verify and update your tax withholding information yourself in **myPay**. Click on your federal tax withholding to see if your marital status and number of exemptions are correct. Then click on your state tax withholding to make sure both the state and the amount are what you want.

### Review your allotments

Check each allotment and your allotment amounts at least once a year. If you need to stop, start, or change an allotment, see our instructions on how to update allotments using **myPay** at <http://www.dfas.mil/retiredmilitary/manage/allotments.html>. Please keep in mind that not all allotments are listed in **myPay**. Some common allotments that are not shown include Delta Dental, TRICARE and NSGLI, all of which are listed in your latest eRAS. As part of your yearly audit, you should review your monthly eRAS and verify any allotments that you can't change on myPay by contacting that company or organization directly.

### Have there been changes in your family?

When you get married, lose a spouse or have children, the change can affect your account. From federal income tax withholding to Survivor Benefit Plan costs, the amount of retired pay you receive each month can change. If there have been any changes in your family, please send us a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for how you want us to update your account. Always notify DFAS as soon as possible about a major life change. You can fax your documents to (800) 469-6559 or mail them to DFAS, PO Box 7130, London, KY 40742-7130. Always make sure your Social Security Number is clearly visible on each document so we will know whose account to update.

### Check your beneficiary designations

Lastly, who have you chosen as a beneficiary for any arrears of retired pay when you die? Make sure you're still satisfied with your designation and check your address book to confirm that their addresses are up to date. If you have any questions about what this benefit may be, visit <http://www.dfas.mil/retiredmilitary/provide/aop.html>. You can check this information by clicking on the Beneficiary for Arrears link in **myPay**. Now you can even make changes to your designations and update their address information through **myPay**.

So pick a date! It doesn't matter if it's your retirement date, birthday or the first of the year. Set a yearly reminder to look over your account to make sure it is up to date!

## Exchange is proud to serve Soldiers, families and retirees for 120 years — and beyond

By Tom Shull, *Exchange Director/CEO*

This summer marks an historic milestone for military families and their quality of life. July 25 will mark the 120<sup>th</sup> anniversary of the then-War Department's decision to establish the post exchange system on every Army post "wherever practicable." Today, "practicable" means there is an Exchange in all 50 states, five U.S. territories and more than 30 countries.

For 12 decades, the Army & Air Force Exchange Service has gone where the Army goes. From the American frontier, World War II, Vietnam and today in Afghanistan, we have proudly served alongside Soldiers. Throughout the years, what the Department of Defense's oldest and largest military retailer has brought a taste of home to the front lines while supporting Soldiers' families on the home front.

The Exchange's history dates back to sutlers, who sold goods out of tents to troops during the French and Indian War from 1756 to 1763. Later came canteens, small rooms where Soldiers could get food, drinks, pens, paper and more. In the late 1800s, these canteens changed their names to "post exchanges." From there, the modern-day Exchange was born, when, in 1895, post commanders were authorized to set up exchanges at every post.

If only the Soldiers of those long ago days could see us now! The modern Exchange benefit has come a long way from those first tents and canteens. Beyond the Main Store, the Exchange has grown to include Expresses, Military Clothing, fast-food restaurants, bakeries, school lunches and even Internet service in both garrison and deployed locations.

Today, the Exchange delivers a modern shopping experience—the buildings are clean and energy efficient. And, the Exchange offers something for every member of the family, from the main store to the mall to the food court. All over the world, the Exchange team strives to deliver world-class customer service to all shoppers—and serving military retirees is a critical part of this mission. The Exchange stood alongside you while you served, and we want to take care of your needs into the future.

One of the Exchange's core values is family serving family. The Exchange team takes care of its own not only through goods and services, but also by improving quality of life on Army posts around the world. Exchange earnings provide dividends to support Army Morale, Welfare and Recreation programs for Soldiers and their families. In the past 10 years, the Exchange has distributed more than \$2.4 billion for the Morale, Welfare and Recreation program to fund quality-of-life improvements. The Exchange has no shareholders — 100 percent of our earnings support service members and their families.

If you don't live near an Exchange, please come see us at [shopmyexchange.com](http://shopmyexchange.com), the Exchange's online shopping site. Last fall, the Exchange gave [shopmyexchange.com](http://shopmyexchange.com) its first major overhaul in 10 years. The updated site offers the best navigation, product selection and service we've offered in 120 years. The Exchange's online product assortment is now updated regularly and includes many of the same items found in our brick-and-mortar locations.

During my Army service, I commanded C Company, 1-22 Infantry Regiment. The regiment's motto, "Deeds Not Words," is a fitting description of the bravery and selflessness demonstrated by those who defend our country. This motto communicates the need to act and sacrifice. This is a phrase the Exchange takes to heart in our service to you.

The Exchange team appreciates the sacrifices you and your families have made for our country. It's an honor to serve you and yours. Here's to the next 120 years of service to Soldiers, families and retirees!

*Tom Shull, a former infantry company commander, is the first civilian Director/CEO of the Army & Air Force Exchange Service. Before coming to the Exchange, he served on the National Security Council staff in the Reagan White House and served as CEOs for several renowned retailers and consumer goods companies.*

## **Consumer financial bureau launches financial coaching initiative**

### **Program targets transitioning veterans and economically vulnerable consumers**

WASHINGTON, D.C. — On May 26, the Consumer Financial Protection Bureau (CFPB) launched its Financial Coaching Initiative, targeting recently-transitioned veterans and economically vulnerable consumers to help them with their financial goals. The program places 60 certified financial coaches at organizations around the country to provide individualized educational services.

"Having a trusted, well-informed financial coach can increase your odds of financial success," said CFPB Director Richard Cordray. "Our project aims to provide financial coaching services at critical points in consumers' lives, especially as they transition from military service or from being unemployed."

Millions of consumers are economically vulnerable, including the 49.1 million people living below the poverty line, and the more than 68 million who are financially underserved. These consumers are the most likely to lack access to traditional financial services, which may include products that are more appropriate to their needs and less costly. In person, individualized and trustworthy guidance can help these consumers make good financial decisions and reach their financial goals.

Roughly 250,000 servicemembers leave active duty every year, and the financial transition into civilian life can be challenging. The Department of Defense offers a Transition Assistance Program (TAP), but many transitioning servicemembers lack experience in money management, and find after they leave the service that they may need help in reworking the financial plan they made while in TAP. At this point a trusted source of financial information and advice could make the difference in a successful transition to a financially stable post-military life.

The CFPB Financial Coaching Initiative helps both veterans who have recently transitioned from active-duty status as well as economically vulnerable consumers seeking other services from social services and other providers. The coaches hired for the program have experience working with the populations they will serve, are trained in financial coaching techniques, and will be accredited by the Association for Financial Counseling and Planning Education.

Sixty diverse partner organizations from around the country have been selected to host the professional financial coaches. The hosts were selected by the CFPB, in partnership with the Department of Labor, after a nationwide search. The sites include various nonprofits, as well as Department of Labor American Job Centers. They provide resources to help people find a job, identify training programs, and gain skills in growing industries.

All of the nonprofit organizations selected to host financial coaches for economically vulnerable consumers also provide services that complement financial coaching, such as job training and education, social, and housing services. The CFPB is the nation's first federal agency whose sole focus is protecting consumers in the financial marketplace. Using its multiple authorities, including regulation, supervision, enforcement, market research, financial education, and the authority to deal directly with consumer complaints, the CFPB is working to restore trust in consumer financial products and services.

When the CFPB takes enforcement action against a company or person for violating the law, it may impose a civil penalty. That money goes into the CFPB's Civil Penalty Fund, which is used to compensate victims harmed by those illegal practices. If the CFPB cannot locate victims or it is otherwise not practicable to pay them, it may use the money on consumer education and financial literacy programs. The Financial Coaching Initiative is the first program paid for by the CFPB's Civil Penalty Fund. Over three years, it's estimated that tens of thousands of consumers will be served.

More information is at [www.consumerfinance.gov/blog/the-launch-of-the-cfpb-financial-coaching-initiative](http://www.consumerfinance.gov/blog/the-launch-of-the-cfpb-financial-coaching-initiative).

## **Fry Scholarship provides GI Bill benefits to surviving spouses and children**

The Marine Gunnery Sergeant John David Fry Scholarship provides Post-9/11 GI Bill benefits to the children and surviving spouses of Servicemembers who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level. For more information, visit [http://www.benefits.va.gov/GIBILL/docs/factsheets/Fry\\_Scholarship.pdf](http://www.benefits.va.gov/GIBILL/docs/factsheets/Fry_Scholarship.pdf).

## **AER is there for financial emergencies**

By Guy Shields (COL, USA Retired), *Chief, Communications and Public Affairs, Army Emergency Relief*

As you receive this newsletter, Army Emergency Relief is concluding the 2015 awareness campaign. This year's theme is "Army Emergency Relief – Making A Difference."

There are multiple ways that you can make a difference as a Retired Soldier. First, if you're experiencing a financial emergency, get with your local AER section. Second, if you know of a fellow Retired Soldier who needs help, make sure they know they are eligible for AER assistance. Third, if you are able, consider making a donation to carry on the tradition of "Soldiers Helping Soldiers."

One of the key objectives of the annual campaign is to make sure that Retired Soldiers know that they are still eligible for AER assistance. As part of the campaign, each Retired Soldier should have received a letter informing them of the annual campaign, as well as giving them the opportunity to contribute. We do not share the mailing list with any other organization. Although the campaign is winding down, we can always accept donations through our website, [www.aerhq.org](http://www.aerhq.org).

In that letter we try to make it clear that Retired Soldiers 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 Retired Soldiers still don't realize that. Please pass the word to your fellow Retired Soldiers. No one should go without assistance because of a lack of knowledge. In 2014, Retired Soldiers received more than \$14.7 million in assistance from AER.

In addition to assistance, the spouses and children of Retired Soldiers are eligible for AER scholarships. The application period for both scholarships runs from January through May 1st. Last year, AER awarded more than 3,600 scholarships, totaling \$8.8 million. Details are available at [www.aerhq.org](http://www.aerhq.org). Scholarship recipients for the 2015 – 2016 year will be notified in June.

AER continues to change in order to be more responsive to the needs of our Soldiers and families. Last October, AER released an "app" for smart phones. We found that more than 40% of the visits to our website originated from mobile devices in October 2014, which was up from 27% the previous year. For those so inclined, the app is available for phones using the iOS and Android operating systems. Just go to the Apple App Store or Google Play and search for Army Emergency Relief (or, go to the AER website for directions and links.)

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 through the American Red Cross call center at (877) 272-7337. AER would like to thank all Retired Soldiers 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](http://www.aerhq.org) and check us out on Facebook at <http://www.facebook.com/AERHQ?ref=hl>.

## Updating spouse Survivor Benefit Plan elections after a divorce

By Bill Hursh, Army Survivor Benefit Plan Program Manager

If you have a spouse or spouse and child Survivor Benefit Plan (SBP) election, you must take several critical actions when you divorce to ensure your election correctly reflects your beneficiaries. Because you no longer have an eligible spouse SBP beneficiary, you must notify the Defense Finance and Accounting Service (DFAS) of the change.

If you desire to change your SBP election to former spouse coverage, federal law allows you **one year** from the date of the divorce to notify DFAS of the change. Submit the change to DFAS on a SBP Election Statement for Former Spouse Coverage (DD Form 2656-1) with a copy of the divorce decree, a copy of a separate court order if former spouse SBP was awarded in a separate court order, or a written agreement, if applicable. You will owe premiums for the former spouse coverage from the date of the divorce. If you take no action within **one year** of the divorce, you cannot change your election to former spouse coverage.

If you do not desire to change your SBP election to former spouse coverage, submit a SBP Election Change Certificate (DD Form 2656-6) to DFAS with the divorce decree. DFAS will suspend your spouse coverage and premiums. If your SBP election was for spouse and child coverage, DFAS will recalculate your SBP premiums for child only while your spouse SBP coverage is suspended. If you remarry, submit a DD Form 2656-6 within **one year** to notify DFAS of your SBP election for your new spouse. You can choose one of three SBP options: (1) decline coverage for the new spouse and any future spouse; (2) increase coverage if the previous SBP election was for reduced spouse coverage; or (3) resume previous spouse coverage. If you take no action within **one year** of remarriage, federal law directs that your new spouse will become your SBP beneficiary on the first anniversary of the marriage and premiums will resume.

Your former spouse may request a former spouse SBP election based on a written agreement or court order. By law, the former spouse request must be submitted to DFAS within **one year** of the date of the court order or written agreement that first awarded the former spouse SBP. The former spouse must submit the request to DFAS on a SBP/Reserve Component SBP Request for Deemed Election (DD Form 2656-10), with a copy of the divorce decree, a court order if SBP was awarded in a separate court order, or a written agreement, if applicable. A subsequent court order or written agreement awarding former spouse SBP may be dated over a year after the divorce. In this situation, the Retired Soldier would be unable to change the SBP election to former spouse and the former spouse would have to request the election to obtain the former spouse SBP. The former spouse request ensures that the SBP converts to former spouse if the Retired Soldier fails or is unable to make the change.

If you have further questions concerning your SBP election, contact the nearest Retirement Services Officer (RSO) for assistance. The contact information for the installation RSOs is available on page 19.

## Dependent changes? Moved? Changed your email address?

Immediately notify the Defense Finance and Accounting Service (DFAS) about any changes in your dependents, such as births, deaths, marriage or divorce. **Updates to SBP elections must be made within one year** of the change to comply with federal law.

Immediately notify DFAS about any changes to your mailing or email address to ensure you receive *Army Echoes* and all of your DFAS notifications involving your income tax withholding, Survivor Benefit Plan, Arrears of Pay beneficiary, and your retired or annuitant pay. **Do NOT send any changes of address or email to Army Retirement Services!**

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.

**YOU CAN NO LONGER RECEIVE EMAIL AT YOUR AKO EMAIL ADDRESS.** If you have an AKO email address in **myPay**, log in to your **myPay** profile and change it to a commercial email address today!

## 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.

Location	Date	Contact
Tobyhanna Army Depot, PA	8 August 2015	570-615-7409
Rosemont, MN (Twin Cities)	14 August 2015	507-474-9297
Des Moines, IA	21 August 2015	515-277-6113
Ft. Leonard Wood, MO	4-5 September 2015	573-596-0947
Ft. McCoy, WI	11 September 2015	608-388-3716
Ft. Sill, OK	17-19 September 2015	580-442-2645
Ft. Belvoir, VA	18 September 2015	703-806-4551
Selfridge, MI	19 September 2015	586-239-5580
Schofield Barracks, HI	19 September 2015	808-655-1514
Ft. Campbell, KY	19 September 2015	270-798-5280
Ft. Drum, NY	23 September 2015	315-772-6434
Redstone Arsenal, AL	24-26 September 2015	256-842-2421
Duluth, MN	25 September 2015	715-398-3152
Camp Zama, Japan	25 September 2015	046-407-3940
Ft. Bliss, TX	26 September 2015	915-569-6233
Ft. Lee, VA	26 September 2015	804-734-6555
Ft. Carson, CO	26 September 2015	719-526-2840
BENELUX	3 October 2015	0032-65-44-7267
Schinnen, Netherlands	9 October 2015	0032-65-44-7267

JB Myer-Henderson Hall	9 October 2015	703-696-5948
Carlisle Barracks, PA	10 October 2015	717-245-4501
Kaiserslautern/Ramstein, Germany	13 October 2015	0631-411-8838
Vicenza, Italy	16 October 2015	0444-71-7262
Ft. Gordon, GA	17 October 2015	706-791-2654
Camp Humphries, Korea	17 October 2015	315-753-8839
Stuttgart, Germany	22 October 2015	07031-15-3442
Ft. Meade, MD	23 October 2015	301-677-9603
Ft. Riley, KS	23 October 2015	785-239-3320
Grafenwoehr, Germany	23 October 2015	09641-83-8539
Ft. Bragg, NC	23-24 October 2015	910-396-5304
Rock Island, IL	24 October 2015	563-445-0191
Ft. Polk, LA	24 October 2015	337-531-0402
Ft. Hamilton, NY	24 October 2015	718-630-4552
Ft. Rucker, AL	30 October 2015	334-255-9124
Ft. Knox, KY	30-31 October 2015	502624-1765
Ft. Hood, TX	30-31 October 2015	254-287-5210
Army in Europe/Wiesbaden, Germany	31 October 2015	0611-705-5338
Ft. Benning, GA	6 November 2015	706-545-1805
Camp Casey, Korea	7 November 2015	010-3576-7291
Daegu, Korea	14 November 2015	315-768-6052
San Diego, CA	14 November 2015	858-277-4259
Ft. Detrick, MD	19 November 2015	301-619-3381
Yongsan, Korea	21 November 2015	315-723-3735

## 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 following information as possible:

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

## 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: <http://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/rsl](http://www.dmdc.osd.mil/rsl)  
Legal Assistance Locator (Military): <http://legalassistance.law.af.mil/content/locator.php>  
Long Term Care Insurance: (800) 582-3337 <http://www.lcfeds.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/Benefit\\_Library/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/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; (888) 276-9472; <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>  
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/usfspa>  
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: Visit <http://soldierforlife.army.mil/retirement/>, Click on "Army White Pages" at the bottom, then log in. Next click on "Click Here to Access Your Army Record."  
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/bcacdcao>, 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:** (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:** 011-822-790-0016 <http://www.dragonhilllodge.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

**Human Resource Service Center** serves as the primary entry point into the Army Human Resources

Command for military-related human resource inquiries, responding to Soldiers, Veterans, Family members, Civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil).

## RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/retirement/rso>

## STATE/TERRITORY RSOs

(States/Territories without Army installations list the RSO serving that area)

### ALABAMA

• Redstone Arsenal  
(256) 876-2022

[usarmy.redstone.imcom.mbx.retirementservices@mail.mil](mailto:usarmy.redstone.imcom.mbx.retirementservices@mail.mil)

• Ft Rucker  
(334) 255-9124

[usarmy.rucker.usag.list.retirees@mail.mil](mailto:usarmy.rucker.usag.list.retirees@mail.mil)

### ALASKA

• JB Elmdorf-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.imcomcentral.mbx.retirement-services-officer@mail.mil](mailto:usarmy.huachuca.imcomcentral.mbx.retirement-services-officer@mail.mil)

### ARKANSAS

Ft Sill, OK

### CALIFORNIA

• Presidio of Monterey  
(831) 242-5976

[usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil](mailto:usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil)

### COLORADO

Ft Leavenworth  
(913) 684-2425  
[usarmy.leavenworth.imcom.mbx.retirements@mail.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@mail.mil)

### KENTUCKY

• Ft Campbell  
(270) 798-5280  
[usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil](mailto:usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil)

• Ft Knox  
(502) 624-1765  
(502) 624-1765  
[usarmy.knox.imcomatlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.knox.imcomatlantic.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 Ground

(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) 619-9948  
[usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil](mailto:usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil)

• Ft Meade

### NO. DAKOTA

Ft Riley, KS

### OHIO

Ft Knox, KY

### OKLAHOMA

Ft Sill  
(580) 442-2645  
[usarmy.sill.imcom-central.mbx.ft-sill-retirementservices@mail.mil](mailto:usarmy.sill.imcom-central.mbx.ft-sill-retirementservices@mail.mil)

### OREGON

JB Lewis-McChord, WA

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501  
[usarmy.carlisle.awc.mbx.rso@mail.mil](mailto:usarmy.carlisle.awc.mbx.rso@mail.mil)  
• Tobyhanna Army Depot (Tues/Wed/Thurs)  
(570) 615-7834  
[army.tobyhanna.rso@mail.mil](mailto:army.tobyhanna.rso@mail.mil)

### RHODE ISLAND

West Point, NY

### SO. CAROLINA

Ft Jackson  
(803) 751-6715  
[fortjackson.dhrretirementservice@us.army.mil](mailto:fortjackson.dhrretirementservice@us.army.mil)

### SO. DAKOTA

Ft Riley, KS

### TENNESSEE

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.g1hrdrso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrdrso@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)  
• Ft Stewart

(912) 767-5013  
[usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil](mailto:usarmy.stewart.usag.mbx.dhr-retirement-services@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 Riley

(785) 239-3320  
[usarmy.riley.imcom.mbx.rso@mail.mil](mailto:usarmy.riley.imcom.mbx.rso@mail.mil)

(301) 677-9603  
[armysomeade@mail.mil](mailto:armysomeade@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](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**

• JB McGuire-Dix-Lakehurst, NJ  
(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) 396-5304  
[usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil](mailto:usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil)

Ft Campbell, KY  
**TEXAS**  
• Ft Bliss  
(915) 569-6233  
[usarmy.bliss.imcomcentral.mbx.rso@mail.mil](mailto:usarmy.bliss.imcomcentral.mbx.rso@mail.mil)  
• Ft Hood  
(254) 287-5210  
[usarmy.hood.usag.mbx.dhr-iagretsvcs@mail.mil](mailto:usarmy.hood.usag.mbx.dhr-iagretsvcs@mail.mil)  
• Ft Sam Houston  
(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) 878-3648  
[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.jbmhh.asa.mbx.hrd-rso@mail.mil](mailto:usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil)  
**WASHINGTON**  
JB Lewis-McChord  
(253) 966-5884  
[usarmy.jblm.imcom.list.dhr-mpd-retirementservices@mail.mil](mailto:usarmy.jblm.imcom.list.dhr-mpd-retirementservices@mail.mil)

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

**WYOMING**  
Ft Carson, CO

**PUERTO RICO**  
Ft Buchanan  
(787) 707-2061  
[miguel.a.apontecepeda.civ@mail.mil](mailto:miguel.a.apontecepeda.civ@mail.mil)

## OVERSEAS RSOs

### Europe

06202-80-6029

[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)

#### **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.rsografenwoehr@mail.mil](mailto:usarmy.grafenwoehr.imcom.list.rsografenwoehr@mail.mil)

#### **Kaiserslautern**

0631-411-8405

[usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@mail.mil](mailto:usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@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-servicesoffice@mail.mil](mailto:usarmy.wiesbaden.imcom-europe.mbx.retirement-servicesoffice@mail.mil)

### Belgium

0032-65-44-7267

[usarmy.benelux.imcomeurope.mbx.rso@mail.mil](mailto:usarmy.benelux.imcomeurope.mbx.rso@mail.mil)

### England

see HQ Europe

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

#### **Vicenza**

0444-71-7262

[usarmy.vicenza.imcomeurope.mbx.retirementservice@mail.mil](mailto:usarmy.vicenza.imcomeurope.mbx.retirementservice@mail.mil)

### Netherlands

0032-65-44-7267

[usarmy.benelux.imcomeurope.mbx.rso@mail.mil](mailto:usarmy.benelux.imcomeurope.mbx.rso@mail.mil)

[usarmy.vicenza.imcomeurope.mbx.retirementservice@mail.mil](mailto:usarmy.vicenza.imcomeurope.mbx.retirementservice@mail.mil)

### Japan

046-407-3940

[usarmy.zama.imcom-pacific.mbx.usagj-mpd-rso@mail.mil](mailto:usarmy.zama.imcom-pacific.mbx.usagj-mpd-rso@mail.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)

## RETIRED RESERVE RSO

Human Resources Command, Fort Knox, office serving all Reserve Reserve Soldiers and their Families.

(888) 276-9472 • (502) 613-8950 • [vance.e.crawley.civ@mail.mil](mailto:vance.e.crawley.civ@mail.mil)

## ARMY RESERVE RSOS

### **63rd Regional Support Command**

Mountain View, California

(650) 526-9513

States: AR, AZ, CA, NM, NV, TX, OK, HI, AL, Guam

### **81st Regional Support Command**

Fort Jackson, South Carolina

(803) 751-9865

States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

### **88th Regional Support Command**

Ft. McCoy, Wisconsin

(608) 388-7488

States: IA, ID, IL, IN, CO, KS, MI, MN, MO,

MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

### **99th Regional Support Command**

Ft. Dix, New Jersey

(609) 562-1696

States: CT, DE, MA, MD, ME, NH, NJ, NY,

PA, RI, VA, VT, WV, 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.