



A MESSAGE FROM
THE CHIEF OF STAFF

OCT 2015 – JAN 2016

Greetings Retired Soldiers and Families,

I am humbled to serve as the 39th Chief of Staff of the Army, and honored to be the son of two veterans. My mother and father served our nation in World War II as part of our greatest generation with my mother tending to the medical needs of Soldiers from the Pacific while my father served with the 4th Marine Division in the Central Pacific.

For the past fourteen years, our military has proven itself during two conflicts, multiple humanitarian missions, reassuring our allies in Europe, countering the Ebola threat in Africa, and combating violent extremists. Our Soldiers and their families have continued to answer the call each time our nation asks, and our nation will continue to ask. In order to respond to multiple threats anywhere in the world, our Army must have forces that have both capacity and capability, both in size and skill. That is why my number one priority as CSA is readiness. It is my duty to ensure that our formations are ready to deploy and win. Readiness is not a rating on a unit status report. It is ensuring our formations are properly manned, equipped, well-trained, and they will be well-led. Our Army does not have the luxury of preparing for a single opponent. We must be able to fight guerillas and terrorists all the way up through nation-state militaries on multiple fronts.

The Army will be ready for future conflicts by maintaining overmatch against our nation's adversaries. We retain our overmatch by properly investing in people, researching new technology, modernizing equipment and developing realistic training opportunities for our formations. All must be done during a period of budget austerity and ambiguity. Resourcing the Army today and into the future is the focus of my attention during my tenure as CSA.

I am extremely proud of each of you and your selfless service to our nation and honored to have served with many of you. Thank you for your continued support to our Army and our nation. The Army continues to call upon you, our Soldiers for Life, to tell your Army story about your selfless service to our nation. By sharing your Army story you strengthen the bond between the Army and the people we have sworn to defend.

I look forward to working with each of you through the CSA Retired Soldier Council to address vital issues and concerns facing our Retired Soldiers and their families.

Ready to Fight Today – Ready to Win Tomorrow – America's Army

A handwritten signature in black ink that reads "Mark A. Milley". The signature is fluid and cursive.

MARK A. MILLEY
General, United States Army
39th Chief of Staff of the Army

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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. Direct all other questions to the Retirement Services Officers listed on pg. 20. Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at ArmyEchoes@mail.mil.

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A Message from the Chief, Army Retirement Services

My first duty to all of you is to memorialize and celebrate the outstanding service of two great Army leaders and their spouses as they retire from our Army: General Martin Dempsey and General Raymond Odierno. General Dempsey was our 37th Chief of Staff, US Army (CSA) and then became the Chairman of the Joint Chiefs of Staff; and General Odierno was our 38th CSA. Both served with distinction and leave consequential legacies of service that will positively impact our Army and nation for decades to come. General Mark Milley became our 39th CSA this past August, and like his predecessors brings a lifetime of exceptional service to his new position as our uniformed leader. We wish each of them and their spouses the very best as they move into the next chapters of their lives. All are truly Soldiers for Life!!

In the last edition of *Army Echoes*, I asked six questions regarding communication and invited your responses. Although I did not receive the volume of responses I thought I would get, the replies certainly provide us very useful information. Most responses were generally positive or offered only mild criticisms. There were mixed responses that contained some praise for our communication efforts; and some were very pointed in how we were not communicating as often or in ways that are helpful. The loss of AKO for Retired Soldiers and spouses remains a volatile and sensitive topic, with commentary regarding the ways the closest

Retirement Services Office communicated-or failed to communicate-with you.

Most comments about the Soldier for Life program were very positive. While the term was new to many of you, your sense of pride in past service, and your ongoing commitment to our Army and nation were themes in nearly all the responses. We will continue to publicize the Soldier for Life program and to make it be even more meaningful in the months and years ahead. In addition, we will continue to communicate with you in a variety of ways: in hard copy *Army Echoes*, as well as continue our electronic communication. Our goal is to maintain contact with you in some reliable fashion as often as we can. I encourage you to send us your thoughts and recommendations. Tell your local retired Soldier councils and senior leaders what you think is good or bad communication.

It is important to your local area and to our nation at large that you remain proud of your service, and you continue to tell "your Army story". Americans all around you need to know that you served, and helped keep America strong!

You will also read about a significant event coming in November. Army Retirement Services was launched by General Maxwell Taylor, Chief of Staff, US Army on Nov. 14, 1955. We are planning an anniversary celebration to highlight these 60 years of service to you and your spouse, and to your 944,000 comrades; and to improve the ways we help prepare the 35,000+ Soldiers that retire each year. We will continue to serve you, your spouse, and surviving spouses. You have earned our service; you remain our inspiration each and every day!

I ask for your continued support at every level of our great Army, and to pray for our troops and their families wherever they serve. Never stop caring; never stop believing; never stop serving! Thank YOU!

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

John W. Radke
Chief, Army Retirement Services

Help choose the new *Army Echoes* masthead!

WASHINGTON — The Army may change the *Army Echoes* masthead to show the newsletter's full name. Before a final decision is made, the Army Retirement Services Office is seeking comment on which of the three alternatives shown to the right you prefer, or if there should be no change at all.

In Jan. 1979, after surveying Retired Soldiers, the Army renamed the newsletter from the *Retired Army Personnel Bulletin* to *Army Echoes*. From that day to Jan. 2009, *Army Echoes* used its full name on the cover. Then, with the advent of a full color version, the masthead was changed to just *Echoes*.

To vote for a new masthead, send an email to ArmyEchoes@mail.mil and put "Masthead" in the subject line. In the body of the email, indicate your preferred masthead #1, #2 or #3, or write "Please don't change the masthead."

If you don't use email, send a letter or postcard to the editor's address to the left with your preference. The final decision will be reflected on the cover of the Feb. - May edition.



Army Echoes sample masthead #1



Army Echoes sample masthead #3



Army Echoes sample masthead #2

Changing SBP coverage from former spouse to spouse

WASHINGTON — Are you currently married but providing Survivor Benefit Plan (SBP) coverage for a former spouse? If so, under current law, your ability to change your SBP coverage from your former spouse to your current spouse may be limited. If you were married and elected spouse SBP coverage when you retired, and then you later divorced and changed the coverage from “spouse” to “former spouse,” you may not change your coverage to your current spouse after your former spouse passes away. However, you may make the change if your former spouse is still living. But if the former spouse coverage was initially established by a court order, changing it will require a new court order.

The Department of Defense recently proposed legislation that would allow an election change from former spouse to spouse after the death of a former spouse. The proposed legislation also provides relief for retired military members whose former spouse SBP beneficiary previously died and they could not request the change. They would have one year from the enactment of the legislation to request a change to spouse SBP coverage.

The Soldier for Life Army Retirement Services Office monitors all legislative changes that impact SBP. Any legislative changes will be explained in future issues of *Army Echoes*.

Contact your Retirement Services Officer on page 20 if you have any questions about changing your SBP election from your former spouse to your current spouse.

Army Retirement Services celebrates 60 years!

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

In 1920, the U. S. Army’s population of Retired Soldiers was only about 6,000. That number had grown to more than 100,000 by 1955. Recognizing the strategic importance of this growing population, then Army Chief of Staff Gen. Maxwell D. Taylor created the Army Retirement Services Office on Nov. 14, 1955. He charged the office with overseeing the new retirement services program and writing Army policy for preparing Soldiers to retire and for their care after retirement.

In November, the Army Retirement Services Office will host a ceremony at the Pentagon commemorating Gen. Taylor’s creation of the retirement services program. Similar ceremonies may be planned at Army installations. These ceremonies will celebrate Retired Soldiers as true Soldiers for Life, and invite them to continue serving the nation and the Army.

The retired community continues to grow

Several factors have contributed to the exponential growth of the Army’s retired community. With the creation of the Warsaw Pact and the beginning of the Cold War after World War II, the U.S. Army remained large instead of being reduced to its historical low

staffing level between wars. And as Americans' health improved and their longevity increased, the size of the Army's retired community continued to grow, surpassing 500,000 in the mid-1990s.

Today, the Army has more than 944,000 Retired Soldiers, including Gray Area Soldiers. These are Reserve Component Soldiers who have earned retirement benefits, but won't receive them until age 60, or less if they earned a reduced age retirement by serving in operational deployments starting in 2008. The Army's retired community also includes over 249,000 surviving spouses.

Program management

Retirement services policy and program oversight is managed by the Army Retirement Services Office's staff of seven Department of the Army civilian employees plus one field grade liaison officer each from the Army Reserve and the Army National Guard.

The program is implemented by a worldwide network of retirement services officers (RSOs) and Survivor Benefit Plan (SBP) counselors under the leadership of the Army Reserve, the Army National Guard and the Installation Management Command. Unlike other military services, Army RSOs are almost exclusively government civilian employees, contractors or Soldiers. There is an RSO on almost every Army installation, at every state National Guard Joint Forces Headquarters and at the four Army Reserve Regional Support Commands. These employees are trained in their duties by three distance learning courses developed by the Army Retirement Services Office and the Defense Finance and Accounting Service.

Program areas of responsibility

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As the population of Retired Soldiers has grown, so too has the retirement services program. The Army Retirement Services Office is the Army's policy proponent for the three military retired pay plans, the career status bonus program, the Survivor Benefit Plan, the Annuity for Certain Military Surviving Spouses, the Special Survivor Indemnity Allowance, the MyArmyBenefits website, the Army Chief of Staff's Retired Soldier Council, portions of the Uniformed Services Former Spouse Protection Act, the RSO training and certification program, Army Regulation 600-8-7 (Retirement Services Program) and strategic communications about the program.

The Army Retirement Services Office website is <http://soldierforlife.army.mil/retirement>.

Sustaining antiterrorism awareness – always ready, always alert

WASHINGTON — In 1951, when Douglas MacArthur quoted an early twentieth century ballad observing that “old soldiers never die; they just fade away,” he was closing his career after 52 years of service. Like MacArthur, Retired Soldiers remain an integral part of the Army community and we need their experience and vigilance to help counter today's terrorist threat.

Today's Army faces a persistent and constantly evolving terrorist threat which is committed to attacking our military communities and our nation. To counter this threat we must gain and sustain antiterrorism knowledge throughout the Army community. Building antiterrorism awareness is the hallmark of our protection efforts. We must ensure each member of the Army community, including Retired Soldiers, has the knowledge of the threat and understands personal protection measures to help prevent terrorist acts. We must also seek to make every member of the community an active participant in identifying and reporting suspicious activity or behavior that may help prevent a terrorist attack. By doing so we can instill heightened awareness and vigilance to prevent and protect our people, information, and facilities from terrorist activities.

Make no mistake, every member of the Army community plays an important role in preventing terrorist acts – Once a Soldier, Always a Soldier. By extending antiterrorism awareness to our Retired Soldiers we expand our ability to protect Army communities from terrorists. By understanding the indicators of potential terrorist activities, and reporting suspicious behavior to military police or local law enforcement, Retired Soldiers serve as “sensors” (eyes and ears) to enhance and extend the protection posture of our police and security forces.

Terrorists can attack anywhere, anytime – the threat is real. Over the recent months the continued **threats on social media** from the Islamic State of Iraq and The Levant (ISIL; also commonly referred to as ISIS) and their influence on domestic extremists demonstrates the lengths that terrorist groups take to threaten our nation and our military communities. ISIL has also expanded their tactics to include cyber-attacks and attempts to exploit private and sensitive information of our military personnel and their families. These risks pertain directly to Retired Soldiers, just as they do the entire Army community.

Because Retired Soldiers frequent Army installations and other related sites (such as veteran’s facilities and commemorative events), Retired Soldiers are included on the list of potential targets, either directly or by virtue of their proximity to broader terrorist targeting. As such, Retired Soldiers, their surviving spouses, and their children, can help counter the threat and perhaps prevent a terrorist attack through persistent vigilance and a watchful eye. Retired Soldiers, like the other Army community members, should know the indicators of suspicious activity or behavior that may be related to terrorist activities and how to report this to military police or local law enforcement.

The **iWATCH Army** program provides useful information on the indicators and what type of information should be reported. iWATCH Army brochures and other useful antiterrorism awareness information (such as the “Precautions for the Use of Social Networking Sites for Antiterrorism Awareness and Community Outreach”) can be found on the Army One Source website (myarmyonesource.com) under Family Programs and Services, go to iWATCH Army – “See Something Say Something.” The Army OneSource website serves as a critical link between the Army antiterrorism program manager and Army families. We’re confident Retired Soldiers will find useful information to sustain their own personal knowledge and awareness of the risk of terrorist threat and individual protective measures.

The vast number of Retired Soldiers and their wealth of knowledge and experience presents a tremendous opportunity to enhance and expand the Army’s antiterrorism efforts. Through your vigilance and support we can continue to remain Army Strong!

Change to TRICARE Pharmacy Benefit

FALLS CHURCH, Va. — Starting Oct. 1, 2015, a new law required all TRICARE beneficiaries, except active duty service members, to get select brand name maintenance drugs through either TRICARE Pharmacy Home Delivery or from a military pharmacy. Beneficiaries who keep using a retail pharmacy for these drugs will have to pay the full cost.

Maintenance drugs are those you take regularly for a long time, such as drugs to control blood pressure or cholesterol. The law does not apply to drugs you take for a short time, like antibiotics, or generic drugs. Beneficiaries living overseas, or with other prescription drug coverage, are not affected.

The TRICARE pharmacy contractor, Express Scripts, is sending a letter to beneficiaries taking an affected drug, explaining their options. Beneficiaries can contact Express Scripts at (877) 363-1303 to see if they are affected.

After Oct. 1, beneficiaries still filling an affected drug at a retail pharmacy will receive another letter informing them of the change to the benefit. After that, beneficiaries have one final “courtesy” fill at a retail pharmacy. If they fill at a retail pharmacy again, they have to pay 100 percent of the cost of their medication.

TRICARE Pharmacy Home Delivery is a safe, convenient and low cost option to get maintenance drugs. You can get up to a 90-day supply, as opposed to a 30-day supply from a retail pharmacy. You save up to \$176 a year for every brand name drug you switch to Home Delivery. Military pharmacies offer up to a 90-day supply of drugs at zero copay, but not all drugs are available. You can check with your local military pharmacy to see if they carry your prescription. For more information about this change to TRICARE’s pharmacy benefit, visit www.tricare.mil/RxNewRules.

AER — For Soldiers, For Life

From its humble beginnings in 1942, through the decades of Korea, Vietnam, Desert Storm, and to the current operations around the world, Army Emergency Relief (AER) has been there to help Soldiers and families for 73 years.

Incorporated by the Secretary of War and the Chief of Staff of the Army as a private non-profit, AER was created to meet the unexpected financial needs of a rapidly expanding, draftee Army. Since 1942, AER has provided more than \$3.7 billion in assistance to more than 3.5 million Soldiers and families.

Just as AER has changed throughout the years to maintain relevance to the Army, the relationship between AER and a Soldier changes throughout the Soldier's career and well into retirement. As an example, to better take care of Soldiers, last month AER made a major policy change to allow direct access to AER assistance for all ranks, no longer requiring Soldiers to go through the chain of command.

For a young, single Soldier, AER is there to help with the unexpected financial challenges that accompany deployments or a death in the family back home. It may be that the Soldier doesn't currently have the cash to buy the plane ticket back home. Just like in 1942, one of the most important categories of assistance is emergency travel to get the Soldier back home to be with family at this critical time.

As a young leader, AER is a "tool" in the leadership tool kit to help take care of Soldiers. That is what leadership is all about, and AER provides leaders a valuable and fast way to take care of those unexpected financial emergencies. Maybe the Soldier just had a major car repair that depleted most of his savings...and then he gets the phone call that requires him to get back home quickly. AER is there to cover that need.

As a mid-grade leader, AER can be an even more effective and responsive leadership tool. In 2005, AER established the Commander's Referral Program. Under that program, the company commander or first sergeant is the approval authority for loans up to \$1,500! Nearly 45% of all active duty assistance is provided through this highly effective program.

As a senior leader the relationship is equally important. It's very simple...just ensuring that there is an environment where Soldiers not only know that it's OK to ask for help, but that subordinate leaders are actively looking for those Soldiers who are facing financial challenges and getting them to AER rather than letting them go off post to dig a deeper hole. A Soldier who doesn't have to worry about how he's going to pay for that new transmission and brakes, is a Soldier who can focus on the mission at hand.

Leaders themselves may find themselves in a situation where they're confronted with an unexpected financial challenge. An example of what can happen...a young captain with twins, both needing cranial helmets at a cost of \$6,500...up front because it's not covered. Through the efforts of a caring senior leader, the captain had the courage to ask for help.

A Soldier's relationship with AER doesn't end with retirement. Retired Soldiers and their families are still eligible for AER assistance! At this point in their lives, not only are they eligible for assistance, but they still have the opportunity help the Army take care of its own by contributing during the annual campaign.

AER is truly a program that stays with Soldiers for Life!

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.

Dear Joe,

My 60th birthday is in two weeks, still drilling, and covered by TRICARE Reserve Select. I just got re-married – I'm a bit older than she is, it's not a May – December thing, more like a July – late November thing. My Meghan and I like to bike. We like to bike a lot. We met on a bike trip. So when she said the most "awesome-ness honeymoon ever" would be for us to bike across the U.S., somehow I found myself agreeing. Anyway, I'm wondering if something were to happen that I might need medical care, and I'm not

saying it will, how would one go about getting it while we're traveling? I know my TRICARE changes when I'm 60 so what's the best course for me to take?

Tall in the Saddle

Dear In-the-Saddle,

If? I can't imagine what could go wrong. You should opt for TRICARE Standard when you turn 60 because that gives you the flexibility to see any provider, anywhere, anytime. So assume you get the sniffles or were feeling a wee bit punky one day – just that tired and “rundown” or “run-over” feeling. Well, all you have to do is visit any TRICARE authorized provider – btw you'll save money if they're in network. And make sure you get your blue ID card on your birthday because that's the proof of your TRICARE Standard coverage you'll need to show. Keep a copy of your receipts because you might have to pay upfront and file a claim for reimbursement later. To find a provider anywhere in the country go to www.tricare.mil/FindDoctor.aspx. After your trip, you can opt into TRICARE Prime if you're eligible and that quacks your duck. You also might consider filling any prescriptions you may have before you go. Happy Trails! And oh yeah, I'd get a padded seat.

Dear Joe,

My mom is a surviving spouse using TRICARE for Life. If she gets a Medicare Part D plan through my late father's workplace insurance, will it affect her TFL drug prescription benefits?

Concerned Son

Dear Concerned,

You are a good son! Would you like to adopt Joe? Yes, having Part D definitely will affect her TFL prescription drug benefit. For most TRICARE beneficiaries, there is almost zero advantage to enrolling in a Medicare Part D prescription drug plan. The only TRICARE beneficiaries likely to achieve any financial advantage from Part D are those whose incomes are below the federal poverty level and who qualify for financial aid to help pay their Medicare Part B premiums. If your mom is not in that group and signs up for Part D, TRICARE would pay second after Medicare on her prescription drug claims — but that wouldn't be automatic; she would have to file separate claims with TRICARE to be reimbursed for the Part D plan's drug co-payments and deductibles. More important, TFL beneficiaries who enroll in Part D are locked out of the TRICARE Mail-Order Pharmacy program, which offers the lowest co-pays and greatest convenience of any TRICARE prescription drug option.

Joe

Legal Briefs

Building an Estate “Grab ‘n Go” Book

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

If you passed away, would your friends or relatives know where to find your important estate planning documents? Just imagine how stressful it would be for them to search your home for hours looking for these papers.

One solution is to create a “Grab ‘n Go” book. Start with an inexpensive spiral notebook and label the spine “Estate Notebook” or something similar. Consider putting a copy of your will in it. Write on the copy where the original Will is located so it can be found quickly. Add a copy of any of letters of instruction (for example a list of persons or organizations to notify of your death). You can also include copies of beneficiary designations for your financial accounts and insurance. Also add a list of financial institutions (banks, brokerages, creditors, insurance companies) you deal with on a regular basis so your executor knows to send these institutions death certificates. If you've contracted for funeral arrangements, a copy of that contract should be included.

Now put it someplace obvious and easy to find in your home then tell your friends and family members where it is. They'll thank you for having this information neatly available.

Next time: How to build a medical “Grab ‘n Go” Book.

Did you know?

Veterans receive additional protections under the Americans with Disabilities Act

WASHINGTON — While many disabled service members and veterans are aware of programs and benefits they receive from the Department of Defense (DOD) and Department of Veterans Affairs (VA), they might not be aware that they also qualify for additional protections under the Americans with Disabilities Act (ADA).

As a civil rights law, the ADA has different, more inclusive standards than the VA and defines a disability more expansively as, “a physical or mental impairment that substantially limits one or more major life activities.” Even if you do not consider yourself as “disabled,” you are protected if you meet this definition of disability. It covers most any type of serious injury received in the line of duty, including a traumatic brain injury, spinal cord injury, hearing or vision loss or post-traumatic stress disorder.

As a result of amendments made to the ADA in 2008, it is now much easier to qualify for protection under the law. For example, the term “major life activities” includes not only daily activities such as walking, seeing, hearing and concentrating, but also the operation of major bodily functions such as the functions of the brain and the neurological system. In addition, whether or not a major life activity is “substantially limited” does not depend on whether the impairment’s effects can be managed or mitigated with medication, assistive devices, etc. In addition, conditions that are episodic, such as epilepsy, or in remission, are considered disabilities if they would be substantially limiting when active.

In particular, veterans seeking employment should review the Equal Employment Opportunity Commission’s online pamphlet, “Understanding Your Employment Rights Under the Americans with Disabilities Act: A Guide for Veterans.” Title I of the ADA makes it illegal for an employer to treat an applicant or employee unfavorably in all aspects of employment—including hiring, promotion, job assignments, training, termination, and any other terms, conditions, and privileges of employment—because of a disability, history of a disability, or because the employer regards an individual as having a disability. This means, for example, that an employer is prohibited from refusing to hire a veteran because he or she has Post Traumatic Stress Disorder (PTSD), was previously diagnosed with PTSD, or because the employer assumes he or she has PTSD.

The ADA also places limits on the medical information employers may obtain, and prohibits disability-based harassment and retaliation.

Finally, the ADA requires that, absent any significant difficulty or expense to the employer (referred to as “undue hardship”), applicants and employees with disabilities are entitled to reasonable accommodation to apply for jobs, perform their jobs, and to enjoy equal benefits and privileges of employment, such as having access to the parts of an employer’s facility available to other employees and access to employer-sponsored training and social events. According to the ADA’s guide for returning service members with disabilities, examples of reasonable accommodations include:

- Flexible schedules so an employee can attend counseling sessions and/or medical appointments
- Providing information, instructions and assignments in small steps, or providing an on-site job coach, for employees with brain injuries
- Specialized equipment such as a one-handed keyboard, a large-key keyboard, a touch pad, trackball or speech recognition software
- Allowing for more frequent work breaks
- Modifying desk arrangements, such as raising an office desk or providing specialized chairs

These same standards for non-discrimination and reasonable accommodation apply to the Federal Executive Branch and the United States Postal Service. More information can be found on the EEOC’s website at www.eeoc.gov. The Disability Law Lowdown podcast goes over the EEOC fact sheet about veterans with service-connected disabilities in the workplace and the ADA.

Whether you are a new or long-time veteran, knowing your rights and protections is an important step to succeeding in your civilian life.

The Affordable Care Act, your taxes and you

CLEVELAND -- Under the Affordable Care Act (ACA), all Americans including all military members (active duty, retired, Selected Reserve, or Retired Reserve) and their eligible family members must have health care coverage that meets a minimum standard called minimum essential coverage or pay a tax. Your TRICARE coverage meets the minimum essential coverage requirement under the ACA.

"The term "active duty" means full-time duty in the active service of a uniformed service for more than 30 consecutive days".

Beginning in January 2016, DFAS will be providing IRS Form 1095-C to all U.S. military members, and IRS Form 1095-B to all retirees, annuitants, former spouses and all other individuals having TRICARE coverage during all or any portion of tax year 2015. An IRS Form 1095 documents you (and your family members, if applicable) have the minimum essential coverage. More information will be forthcoming about the delivery method of these forms.

These forms will document the information that DFAS will provide to the IRS on yourself and your authorized family members. The forms will be required to be reported with your 2015 federal tax return. DFAS will provide you with IRS Form 1095 series forms no later than Jan. 31, 2016.

You can find more information about the impact of the Affordable Care Act on your federal income tax at <http://www.irs.gov/Affordable-Care-Act>, or <http://www.dfas.mil/taxes/aca.html>.

You can act now to make sure your forms remain secure once they are available using **myPay** (<https://mypay.dfas.mil/mypay.aspx>). Just look for the link to "Turn On/Off Hard Copy of IRS Form 1095" in your account and select Electronic Delivery Only. Your information will remain safe until you need it.

Veterans ID card signed into law to replace DD-214

WASHINGTON — On July 20, President Barack Obama signed into law the Veteran's Identification Card Act of 2015 (Public Law No: 114-31). The law directs the Department of Veterans Affairs (VA) to issue a veteran's identification card to a requesting veteran who is neither entitled to military retired pay nor enrolled in the VA system of patient enrollment. The law requires the card, among other things, to: (1) display the veteran's name and photograph, and (2) serve as proof that the veteran has a DD-214 form or other official document in his or her military personnel file that describes the veteran's military service. The law also directs VA to charge a card fee and states that the card shall not serve as proof of entitlement to any benefits.

TRICARE Help: Can an adopted grandchild be covered?

Q. My wife and I are on TRICARE for Life. We may have to adopt our 15-year-old granddaughter. If so, can we put her on our TRICARE coverage?

A. Absolutely. Any legally adopted child is eligible for TRICARE through a family's military sponsor. Once the adoption is final, you would have to register your granddaughter in the Defense Enrollment Eligibility Reporting System (DEERS) and get her a dependent ID card by visiting the ID Card/DEERS office on any military installation. General information is available from the main DEERS support office in California toll-free at (800) 538-9552.

Once that is done, she can use either TRICARE Prime or TRICARE Standard. You can learn more about those two programs at <http://tricare.mil/Plans/HealthPlans.aspx>. If you have further questions, contact the managed-care contractor for the TRICARE region in which you live.

Fraud protection tools to help safeguard service members

Copied from a Consumer Financial Protection Bureau Fact Sheet. Learn more at consumerfinance.gov

The Fair Credit Reporting Act (FCRA) provides three types of alerts to protect your credit file from potential fraud or identity theft.

What alerts are available?

The Active Duty Alert, the Initial Alert, and the Extended Alert

Each of these alerts notifies users of your credit report of the potential for fraud or identity theft. The lender will have to take reasonable steps to verify the identity of someone who requests new credit in your name before they can approve it.

New credit includes opening a new line of credit in your name, issuing an additional card on one of your existing credit accounts, or increasing your credit limit. If the lender does not verify the requester's identity, it will not approve the request. These alerts do not prevent you from adding to the balance on an existing line of credit or credit card within your existing credit limit.

Which alert should I get?

Active Duty Alert: This alert is available to you if you are in the military on active duty and are assigned to service away from your usual duty station. The alert notifies credit reporting companies of your military status, which limits new credit offers while you're away. Lenders are notified that you have an alert on your credit file and they must take reasonable steps to verify the requester's identity before approving new credit. The alert lasts twelve months (unless you remove it sooner.) Your name will be removed for two years from nationwide credit reporting companies' prescreening lists for credit offers and insurance (unless you request otherwise.)

Initial Fraud Alert: This alert is available to you if you have a "good faith suspicion" that you have been or will be a victim of identity theft or fraud. This alert is a good first step if you're worried your identity has or will be stolen. You don't have to wait until it happens to you. The alert provides you with the right to request a free credit report so you can keep an eye out for anything suspicious. Lenders are notified you have an alert on your credit file and they must take reasonable steps to verify the requester's identity before approving new credit. This alert lasts 90 days (unless you remove it sooner.) You also have a right to one free consumer report from each of the nationwide credit reporting companies. (This is in addition to the free annual report all consumers are entitled to.)

Extended Fraud Alert: This alert is available to you if you actually have been a victim of identity theft and have filed a qualifying "identity theft report" with one of the nationwide credit reporting companies. To create a report online, visit www.identitytheft.gov. This alert requires lenders to contact you before approving new credit for you. It also gives you the right to request two free credit reports while limiting new credit offers. Lenders are notified you have an alert on your credit file, and, if you provided a phone number or other contact method, they must use this information to verify the credit requester's identity before approving new credit. This alert lasts seven years (unless you remove it sooner.) You also have a right to two free consumer reports during the first 12 months after adding the alert to your account from each of the nationwide credit reporting companies. (This is in addition to the free annual report all consumers are entitled to.) Your name will also be removed for five years from the nationwide credit reporting companies' pre-screening lists for credit offers and insurance (unless you request otherwise.) All consumers can limit new credit offers by getting off pre-screening lists. To do so, visit the FTC's site at www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers. You can do this temporarily or permanently.

How can I get these alerts?

To add an alert, you can call, go online, or write to any one of the three largest nationwide credit reporting companies (Equifax, TransUnion, Experian.) You will be required to verify your identity. Once you place an alert with one nationwide credit reporting company, the alert will be added to your credit report with the other companies. You can remove any of these alerts by using the same method you used to initially add the alert. And it's free to place and remove these alerts. After contacting one company, you don't have to contact the others.

What if I want more protection?

If you want to completely prohibit the release of your credit file to potential new lenders, you may want a Security Freeze. The security freeze will stop these lenders from accessing your credit file, which would prevent the approval of new credit.

Requirements and small charges for a Security Freeze vary by state, and you have to take affirmative steps to lift the freeze when you want to use your credit record.

TRICARE beneficiaries targeted by fraudulent secret shopper offer

FALLS CHURCH, Va. — The Defense Health Agency, Office of Program Integrity (DHA-PI) has received a significant number of return envelopes from mailings by a bogus organization. In the letter, they identify themselves as TRICARE SURVEY INC. to TRICARE beneficiaries across the country and are attempting to solicit beneficiaries to be “Secret Shoppers” for TRICARE. Please know that TRICARE does not employ “Secret Shoppers”.

Enclosed in the mailing is a form letter claiming to be a solicitation for a position as a Trainee Independent Private Evaluator, a counterfeit TRICARE check for \$3,775.00, and an instruction/survey form on how the beneficiary gets the check authorized through the company’s agent via phone. Beneficiaries are directed to cash the check at their local bank, retain a percentage of the money and utilize the remaining amount to purchase six “Vanilla Reload” cards at \$500.00 apiece at various stores across the country. The “Secret Shopper” is instructed to provide the company agent with the card numbers once they are bought, complete the survey and mail it, and wait for the next assignment. Once money has been loaded onto the card however, they are immediately available for transfer and the bogus company zeros out the monies on the cards.

DHA-PI strongly advises you NOT to participate in this alleged “Secret Shopper” effort. TRICARE will identify the checks as counterfeit through a positive check controls process and return them to the bank in which they were drawn from as non-cashable. Potential exists for the beneficiary to be personally liable for the entire \$3,775.00 in restitution to the bank.

Should you receive a letter, DHA-PI strongly advises you not to contact the company or attempt to cash the counterfeit check. Also, please immediately submit a Fraudline report to DHA-PI. You can access our Fraud Reporting by clicking the “Report Health Care Fraud” button at www.health.mil/fraud. You may also email the Federal Bureau of Investigation at healthcarefraud.va@ic.fbi.gov.

Retired Soldiers remain strong in online communities

WASHINGTON — From the time a Soldier earns that title, he or she is a Soldier for Life – someone who serves strong while in the military and remains strong by continuing to live Army Values and Warrior Ethos after retirement or transition. The Army’s enduring commitment is alive in programs like Army Retirement Services and Soldier for Life.

How can Retired Soldiers stay actively connected to the Army family?

As the popularity of social media and online communities continues to rise, so too does the age demographic of users. Since 2012, the only age demographic that increased usage in social media is 30-49 year-olds. The upper half of this range correlates to the age of newly retiring Soldiers.

Three Platforms to Stay Connected

Of the numerous online and social media platforms, the following are the best fit for Retired Soldiers:

- **Army Soldier for Life Network:** Soldier for Life’s LinkedIn community is specifically geared toward transitioning and retiring Soldiers and their families. The network provides an atmosphere for peer mentoring. Group members can access employment opportunities and helpful information about resume writing, interviewing and more. The group is a great opportunity for Retired Soldiers to continue serving by sharing their expertise with the next generation of transitioning Soldiers. Who better to give advice than someone who has retired from the Army? Join at www.linkedin.com/grp/home?gid=6627257.
- **milConnect:** This social networking site is for Soldiers, Retired Soldiers, veterans and their families. The site offers a centralized location for personal information, healthcare eligibility, personnel needs and more. Retired Soldiers can sign in with a **myPay** account. Users can post questions and view answers from the military community. Join milConnect at www.dmdc.osd.mil/milconnect.

- **RallyPoint:** Service members representing all branches of the military discuss topics ranging from leadership, politics, post-military life and more. One in eight service members use this platform. Users can connect with Soldiers still in uniform or who have transitioned or retired. RallyPoint's Army veterans' page is www.rallypoint.com/branches/army/veterans.

Staying connected to the Army family online is easy, free and, most importantly, it provides Retired Soldiers with the camaraderie that many miss after serving for 20 years or more.

Coping with disabilities and overcoming suicidal ideation: A Retired Soldier's story

From the U. S. Department of Labor's official blog at disability.gov (<http://usodep.blogsdelivery.com/2015/09/02/>)

Not all health concerns are visible or even physical. Support and treatment for an "invisible" wound, such as post-traumatic stress disorder (PTSD), is just as important as treatment for a physical injury. If a psychological health concern is left unaddressed, feelings of stress or hopelessness can become debilitating. In some instances, overwhelming feelings of despair can lead to thoughts of suicide. Suicide prevention is very serious. One act can save a life. To raise awareness about the importance of seeking care for invisible wounds to help prevent suicide, the Real Warriors Campaign is honoring the sacrifices of America's warriors who are coping with physical and psychological health concerns throughout the month of September in observation of Suicide Prevention Awareness Month.

One member of the military community who understands how physical and invisible wounds can lead to thoughts of suicide is retired Army Maj. Ed Pulido, a Purple Heart recipient. While serving in Iraq in 2004, Pulido was severely injured in an improvised explosive device (IED) blast. As a result, he underwent 17 surgeries and spent nearly eight months recovering from his injuries at Brooke Army Medical Center. Eventually, Pulido and his family made the decision to amputate his left leg due to severe infection.

During the trying time of treating his physical wounds and fighting for his life, Pulido experienced depression and other psychological health concerns, including PTSD. He had night sweats and terrors about the IED blast. He also worried about how losing his leg would affect the rest of his life: "What will my life be like without a limb? How will I be able to walk? And most importantly, how will I be able to support my family?"

All of these uncertainties made Pulido feel like he was not strong enough. For someone who grew up in a military family and devoted his life to service, he did not feel like a real warrior anymore. He recalls, "People told me, 'you'll be okay mentally, you'll get over it,' but in reality, I wasn't getting over it." These thoughts became so much to handle that Pulido began to contemplate taking his own life.

The turning point in Pulido's psychological recovery occurred when he began to develop a support system through his family, church and fellow service members. He also started talking about his experiences and reaching out for help from Army leadership and the military health system. After doing so, he began to recover physically and mentally. He readjusted his approach to life and realized that he could conquer his physical challenges. He describes the process as a "road to healing" and notes that reaching out is a sign of strength. "At times, I have night terrors and relive being back on that battlefield. What you do is you learn how to handle that, but you also have someone you can talk to about it. It's truly important that you have a support system and keep using it."

In May of 2005, Pulido retired from the Army, but he continues to serve the military community as a veteran. Pulido has learned to handle his leg amputation as well as his PTSD and has overcome his thoughts of suicide.

Now Pulido maintains a successful civilian career as the senior vice president of public relations and military affairs for the Folds of Honor Foundation, which provides post-secondary educational scholarships for children and spouses of military service men and women killed or disabled while serving. By learning how to cope with his wounds, Pulido says he is able to maintain a positive family life and enjoys spending time with his wife and their two daughters.

Pulido knows that other service members, veterans and even civilians face similar physical and psychological challenges and he wants them to know that they are not alone. That's why he shares his story through the Real Warriors Campaign, a public service initiative that encourages service members, veterans and military families to reach out for care for psychological health concerns.

To learn more about Pulido's story and the Real Warriors Campaign, visit www.realwarriors.net and watch Pulido's video profile. If you or someone you love is coping with invisible wounds, reach out for help today. Resources are available, including the:

- Defense Centers of Excellence Outreach Center, a 24/7 call center staffed by health resource consultants to provide confidential answers, tools, tips and resources about psychological health and traumatic brain injury. Call (866) 966-1020.
- Military Crisis Line, a confidential, 24/7 call center, online chat and text messaging service staffed by U.S. Department

of Veterans Affairs responders to provide support for service members in any type of crisis including stress, anxiety, post-traumatic stress disorder, relationship challenges and life transitions. Call (800) 273-TALK (8255) and Press 1, or text 838255.

• National Suicide Prevention Lifeline, a free, confidential, 24/7 call center for anyone in crisis, whether or not they are thinking about taking their life. Call (800) 273-TALK (8255) to speak to a trained crisis worker.

Good — and damaged — brains:VA, DOD want both

By **Patricia Kime**, *Military Times staff writer*

If you have post-traumatic stress or a blast-related traumatic brain injury, two research institutes want your brains. Not now, of course — when you're done using them.

The Veterans Affairs Department's National Center for Posttraumatic Stress Disorder (PTSD) has launched the first brain tissue repository to study PTSD, following the Defense Department's launch in late 2013 of its own brain bank for research. The two facilities hope to enhance the scientific catalog of neuroscience, say officials with the departments.

Dr. Matthew Friedman, senior adviser to the VA center, said researchers can learn much by studying brain images, but there's "no substitute for looking at the neurons themselves" when it comes to decoding the complex, mysterious body organ. Understanding changes at the cellular and synaptic levels is critical to finding potential biological signs for developing PTSD and other mental health conditions, diagnosing disorders and treating them, Friedman said.

The Leahy-Friedman National Brain Repository for PTSD — named for Friedman, who previously served as the national center's executive director, and Sen. Patrick Leahy, D-Vt., who led the push to fund the brain bank — is looking for veterans with and without PTSD to track now and study their brains and other tissues after they die. Friedman said the brain bank would be "very grateful" to veterans who decide to participate.

Several medical centers and research institutions are involved in the repository initiative, including VA hospitals in Boston, San Antonio, West Haven, Connecticut, and White River Junction, Vermont.

The Uniformed Services University of Health Sciences, Bethesda, Maryland, also plays a role, with psychiatrists reviewing veterans' medical records to analyze their medical backgrounds. USUHS hosts DOD's Brain Tissue Repository for Traumatic Brain Injury (TBI) as part of its Center for Neuroscience and Regenerative Medicine.

Researchers at the military's medical school also are asking veterans to donate their brains to science, but are seeking those with brain injuries. They hope former service members will make their intentions known in their wills or tell family members they want to participate.

Studies of these brains will advance the understanding of TBI and other diseases of the brain, including dementia, Alzheimer's and chronic traumatic encephalopathy, as well as brain function after injury, according to a DOD official.

Veterans with PTSD or those without who are interested in furthering the science of trauma-related mental health disorders by enrolling in the brain bank can call the center at (800) 762-6609 or visit its website below.

Those with traumatic brain injury or family members who want to contribute their loved ones' tissue can contact the repository through its web site www.researchbraininjury.org/brain-tissue-donation or email the center at cnrm-tbi@usuhs.edu.

Will there be a COLA this year?

WASHINGTON — The federal government determines the Cost of Living Adjustment (COLA) for retired military pay and Survivor Benefit Plan (SBP) annuities by using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This index is calculated by the Bureau of Labor Statistics. The CPI-W is the current index used for measuring increases in the prices of consumer goods, including food and beverages, housing, clothing, transportation, medical care, recreation, and education.

To determine the annual COLA, the federal government compares the CPI-W from the 3rd quarter to the index from the previous year's third quarter. Unless the CPI-W rose significantly in September, there may be no COLA in January. The good news is this means retired military pay and SBP annuities haven't lost purchasing power.

The federal government normally announces the annual COLA on December 1st. When it's announced, *Army Echoes* will post it on the *Army Echoes Blog*. You can read and subscribe to the Blog at <https://soldierforlife.army.mil/retirement/blog>.

Combat Related Special Compensation explained

WASHINGTON — Understanding how Department of Veterans Affairs (VA) disability payments affect military retired pay can be a challenge. Here are some things to keep in mind to make it less confusing.

Military retirees with a VA service-connected disability rating of 10 percent or higher are eligible to receive a monthly compensation check from the VA. Military retired pay is essentially a pension payment based on a veteran's years of service and rank at the time of retirement. Military retired pay is subject to federal taxes, and is also taxed by most states. VA disability compensation is not taxed by the federal government.

Prior to 2002, it was unlawful to receive military retired pay and VA disability compensation payments at the same time, forcing military retirees to choose which pay to receive. In 2002, Congress created Combat Related Special Compensation (CRSC).

CRSC is a tax-free monthly compensation designed to replace some or all of military retired pay that is withheld because the military retiree elected to receive VA disability compensation. CRSC payments cover disabilities that are confirmed to be related to combat, including disabilities incurred in actual combat, while engaged in hazardous service, under conditions simulating war or as a result of an instrumentality of war. The amount received is directly related to the evaluation of the combat-related disability, but it cannot exceed the amount of retired pay withheld.

Military retirees qualify to receive CRSC if they have a combat-related VA disability rating of 10 percent or higher, and if their retired pay is reduced by a VA waiver. This includes those who were retired with less than 20 years of service under Chapter 61 United States Code (medically retired) or the Temporary Early Retirement Authority.

Military retirees should be aware that the Barring Act prevents the federal government from paying more than six years of past benefits. To receive a full CRSC entitlement, military retirees must file their CRSC claim within six years of the date of any VA rating decision that made them eligible for CRSC, or the date they became entitled to retired pay, whichever is more recent.

Some military retirees may also be eligible to receive benefits under Concurrent Retired and Disability Pay (CRDP), which allows those with 20 years of service and a VA service-connected disability rating of 50 percent or more to receive both their military retired pay and VA disability compensation. However, military retirees cannot receive benefits simultaneously under both CRSC and CRDP; they must choose one program. If eligible for both programs, retirees may change their elections when their individual circumstances change or during the annual open season. The Defense Finance and Accounting service sends letters to military retirees eligible for both programs each December. Requests to change programs must be submitted by the end of January of each year.

For more CRSC information, visit the U.S. Army Human Resources Command website at <https://www.hrc.army.mil/taqd/CRSC>.

Echoes from the past

Retired Army Personnel Bulletin explains medical benefits

The *Retired Army Personnel Bulletin*, the predecessor of *Army Echoes*, clarified the medical benefits retired members and their dependents' were eligible for in the April 1957 article reprinted below.

There still seems to be some misunderstanding as to the facilities at which retired members and their dependents may receive medical care at Government expense. Unfortunately, some erroneous information has appeared in print on this subject.

*Eligible retired members and their dependents are entitled to medical care at any medical facility of the Army, Navy, Air Force, or United States Public Health Service, **subject to the availability of space and facilities and the capabilities of the professional staff. Medical care in civilian facilities at Government expense is not authorized for any retired members or their dependents.** [emphasis added]*

The December 1956 issue of the RETIRED ARMY PERSONNEL BULLETIN listed those categories of retired personnel and dependents who are entitled to medical care at uniformed services facilities. Retired members should refer to the December BULLETIN if they are in doubt as to whether they or their dependents are eligible for medical care.

AAFES' MILITARY STAR card to offer updated rewards program

DALLAS — To better serve military families, the Exchange Credit Program's MILITARY STAR card will soon offer an updated rewards program along with a new look and enhanced card security features.

When the updated rewards program launches in October, all MILITARY STAR cardholders will earn 2 points for every \$1 spent in Army, Air Force, Marine Corps and Navy exchange stores, and wherever else the MILITARY STAR card is accepted. For every 2,000 points earned, shoppers will automatically receive a \$20 Exchange rewards card.

The updated MILITARY STAR card, which will arrive in cardholders' mailboxes in mid-September, will have enhanced features to protect service members and their families from becoming victims of fraud. A security code on the back will provide extra protection when shopping online. The card will also include expiration and "member since" dates on the front.

The new MILITARY STAR card reflects a patriotic look that includes an image of the Statue of Liberty and branch of service seal, something customers voiced as important in focus groups.

Though its look is changing, the MILITARY STAR card's benefits will continue, including:

- Competitive interest rate of 10.24 percent, an industry-leading interest rate.
- No annual, late or over-limit fees.
- 10 percent off first-day purchases.
- 10 percent off Exchange food court purchases.
- 5-cents-per-gallon savings at Exchange gas stations.
- Free standard shipping at shopyexchange.com.

In addition to advantages for customers, the entire military community benefits when shoppers use a MILITARY STAR card.

"Because MILITARY STAR card transactions are processed in-house, costly merchant fees are avoided," said Exchange Credit Program Senior Vice President Jami Richardson. "Instead of paying bank fees for credit card processing, the exchanges can better support Army Morale, Welfare and Recreation and Air Force Services programs. That's why using a Military Star card not only benefits the cardholder, but every member of the military community."

First women graduate Ranger School

By **David Vergun**

WASHINGTON (Army News Service, Aug. 24, 2015) -- For the first time in Army history, two women were among Soldiers who received the coveted Ranger tab Aug. 21. The two female Ranger School graduates were 1st Lt. Shaye L. Haver and Capt. Kristen M. Griest, both also graduates of the U.S. Military Academy at West Point, New York.

"You're leaving Victory Pond here today with a small piece of cloth on your shoulders," said Maj. Gen. Scott Miller, speaking at the graduation on Fort Benning, Ga., and referring to the Ranger tab. Miller serves as commander, Maneuver Center of

Excellence at Benning. Chief of Staff of the Army Gen. Mark A. Milley, other distinguished guests and former Rangers, as well as family and friends of the graduates also attended the event.

Milley said Ranger School is the Army's "most grueling" leadership course, in a statement released on Aug. 21. The course no doubt stretched all 96 graduates "to and beyond their physical and emotional limits," he said. "I'm proud of everything each of these Rangers has endured and I am confident they will go on to serve our Army and our nation. For those who have made it through this arduous course, you know that there is only one standard: The Ranger standard."

Haver, 25, an AH-64 Apache pilot, said she wanted to go to Ranger School because she knew it would make her a better leader for her Soldiers. She is assigned to the 4th Combat Aviation Brigade, 4th Infantry Division, Ft. Carson, Co. Griest, 26, a military police platoon leader, is assigned to the 716th MP Battalion at Ft. Campbell, Ky.

"I knew how badly I wanted to go [to Ranger School] when I was a second lieutenant, before I became a platoon leader," said Griest during an Aug. 20 press conference. "I was hoping to go to this course because it is the best training the Army can provide, and I wanted to have that training before I had a platoon."

Nineteen women and 381 men began Ranger Class 06-15, April 20. Eight women successfully completed the Ranger Assessment Program; however after RAP week, the course has three phases: A Darby or patrolling phase, a mountain phase and a swamp phase. All the women were recycled after the Darby Phase and into Class 07-15 for a second attempt at patrolling. After the second Darby Phase attempt, five were dropped from the course and three were given a day-one recycle into Ranger Class 08-15, starting the course again June 21.

Miller said the Ranger Course hasn't gotten any easier over the years. In fact, it might even be harder, he said, remarking that his class had 24-hour breaks between phases. That's not the case today. Miller said that on the Internet, there has been discussion about standards at Ranger School having been lowered to accommodate the women participants. He said that talk isn't true. "Standards remain the same. The five-mile run is still five miles. The times don't adjust. A 12-mile road march is still 12 miles," he said. "The required rucksack weights remain the same. Ranger students must pass patrols and peers. The mountains are still here. The swamps remain intact. There was no pressure from anyone above me to change standards."

Since Ranger School opened in 1950, only 77,000 Soldiers have earned the Ranger tab. Of the 4,057 Soldiers who attempted the course in 2014, just 1,609 tacked on the tab. The Army plans to run another Ranger School assessment in attempted the course in 2014, just 1,609 tacked November which also will be open to women.

Not in my squad. Not in our Army. We are trusted professionals.

WASHINGTON — "Not in my squad. Not in our Army" is the U.S. Army's pledge to focus on the well-being, safety, and dignity of Soldiers and civilians and highlights the critical role the noncommissioned officer (NCO) corps plays in leading and sustaining the Army. The premise is that greatness spreads faster than indiscipline; Soldiers will want to be part of a team that fosters greatness. The first portion of the pledge, "Not in my squad," is a call to duty for junior leaders to take responsibility and own solutions for those in their care.

The second part of the pledge, "Not in our Army," is an Army-wide, all level call to action for officers, senior NCOs and civilians to expand the initiative beyond the squad to every organization in the Army. Army senior leaders will personally request, consider and, whenever possible, implement "Not in my squad" recommendations.

The third part of the pledge, "We are trusted professionals," reminds Army personnel that wherever they are – at home or abroad – they represent the American people.

The Army selected a diverse group of 32 squad leaders from across the force who exemplify the Army profession and who began designing a "Not in my squad" way forward during a three-day workshop, June 16-18. These squad leaders discussed and developed recommendations for how junior NCOs can further build and sustain a climate of dignity, respect, trust, and inclusion. Indiscipline detracts from personal and professional readiness and Army core values -- loyalty, duty, respect, selfless service, honor, integrity, and personal courage. Further, indiscipline directly conflicts with Army officer, NCO, and civilian creeds that

demand respecting the dignity and human rights of others; devotion to the welfare of those under our care; and acting with dedication, candor, and integrity to earn the unquestioning respect, confidence, and trust of all Soldiers and civilians.

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
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	502-624-1765
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
Ft. Stewart, GA (held @ Univ of Central FL)	20 February 2016	912-767-3326
Fresno, CA	19 March 2016	559-275-4921
United States Military Academy, NY	30 April 2016	845-938-4217
JB McGuire-Dix-Lakehurst, NJ	30 April 2016	609-562-2666
Ft. Buchanan, PR	13 May 2016	787-707-2984
JB Lewis-McChord, WA	13 May 2016	253-966-5884

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

Army Echoes: <http://soldierforlife.army.mil/retirement/echoes> Editor's email address: 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

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/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

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life

Soldier for Life on LinkedIn: www.linkedin.com/groups?home=&gid=6627257&trk=anet_ug_h

Soldier for Life Transition Assistance Program: (800) 325-4715; <http://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, 8 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/bcacadcao>, 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.benefits.va.gov/gibill/>

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.

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

- Ft Rucker
(334) 255-9124

usarmy.rucker.usag.list.retirees@mail.mil

ALASKA

- JB Elmdorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500

rso@richardson.army.mil

- Ft Wainwright
(907) 353-2099
fwarso@wainwright.army.mil

ARIZONA

- Ft Huachuca
(520) 533-5733

usarmy.huachuca.imcomcentral.mbx.retirement-services-officer@mail.mil

ARKANSAS

Ft Sill, OK

CALIFORNIA

- Presidio of Monterey
(831) 242-5976

usarmy.pom.imcom-central.mbx.retirement-servicesofficer-pom@mail.mil

COLORADO

Ft Carson
(719) 526-2840

retirement-services@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

- Central & West
MacDill AFB
(813) 828-0163

army.rso@amc.af.mil

- Rest of FL
Ft Stewart, GA

GEORGIA

- Ft Benning
(706) 545-1805

usarmy.benning.imcom.mbx.g1hrdrso@mail.mil

Ft Leavenworth
(913) 684-2425

usarmy.leavenworth.imcom.mbx.retirements@mail.mil

retirements@mail.mil

KENTUCKY

- Ft Campbell
(270) 798-5280

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

LOUISIANA

Ft Polk
(337) 531-0363

rso@polk.army.mil

MAINE

Ft Drum, NY

MARYLAND

- Aberdeen Proving Ground

(410) 306-2322

usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil

- Ft Detrick
(301) 619-9948

usarmy.detrick.usag.mbx.dhr-rso-tc@mail.mil

- Ft Meade
(301) 677-9603

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

MONTANA

JB Lewis-McChord, WA

NEBRASKA

Ft Riley, KS

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

OREGON

JB Lewis-McChord, WA

PENNSYLVANIA

- Carlisle Barracks

(717) 245-4501

usarmy.carlisle.awc.mbx.rso@mail.mil

- Tobyhanna Army Depot (Tues/Wed/Thurs)
(570) 615-7834

army.tobyhanna.rso@mail.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson

(803) 751-6715

fortjackson.dhrretirementservice@us.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

- Ft Bliss

(915) 569-6233

usarmy.bliss.imcomcentral.mbx.rso@mail.mil

- Ft Hood

(254) 287-5210

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

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

- Ft Belvoir

(703) 806-4551

gwendolyn.s.lott.civ@mail.mil

- JB Langley-Eustis

• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil
• Ft Stewart

(912) 767-5013
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

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

IDAHO
Ft Carson, CO, or
JB Lewis-McCord, WA
ILLINOIS
Ft Leonard Wood, MO; Ft McCoy, WI;
Ft Knox, KY

INDIANA
Ft Knox, KY

IOWA
Ft McCoy, WI
KANSAS
• Ft Riley

(785) 239-3320
usarmy.riley.imcom.mbx.rso@mail.mil

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
NEW MEXICO
Ft Bliss, TX

NEW YORK
• Ft Drum
(315) 772-6434
usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil
• Ft Hamilton

(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil
• Watervliet Arsenal, NY (Wed/Thurs)
(518) 266-5810
wvarso@gmail.com
• West Point, NY

(845) 938-4217
rso@usma.army.mil
NO. CAROLINA
Ft Bragg
(910) 396-5304
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

(757) 878-3648
usarmy.jble.imcom.mbx.eustis-rso@mail.mil
• Ft Lee
(804) 734-6555
usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil

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

WASHINGTON
JB Lewis-McChord
(253) 966-5884
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

WYOMING
Ft Carson, CO

PUERTO RICO
Ft Buchanan
(787) 707-2061
miguel.a.apontecepeda.civ@mail.mil

OVERSEAS RSOs

Europe

06202-80-6029

RSOAE@EUR.ARMY.MIL

Germany

Ansbach

0981-183-3301
Usarmy.ansbach.imcom-europe.list.rso@mail.mil

Baumholder

06783-6-6080
usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil

Grafenwoehr

09641-83-8709

Stuttgart

07031-15-2010

usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil

Wiesbaden

0611-705-5338

usarmy.wiesbaden.imcom-europe.mbx.retirement-servicesoffice@mail.mil

Belgium

0032-65-44-7267

usarmy.benelux.imcomeurope.mbx.rso@mail.mil

Netherlands

0032-65-44-7267

usarmy.benelux.imcomeurope.mbx.rso@mail.mil
usarmy.vicenza.imcomeurope.mbx.retirementservice@mail.mil

Japan

046-407-3940

usarmy.zama.imcom-pacific.mbx.usagj-mpd-rso@mail.mil

Okinawa

06117-44-4186
RSO@OKINAWA.ARMY.MIL

Korea

Yongsan

usarmy.grafenwoehr.imcom.list.rsografenwoehr@
mail.mil

Kaiserslautern
0631-411-8405

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

England

see HQ Europe

Italy/So. Europe/Africa/Mid-East

Vicenza

0444-71-7262

usarmy.vicenza.imcomeurope.mbx.retirementse
vice@mail.mil

0503-353-3735

usarmy.yongsan.imcom-pacific.usag-
yongsan-rso-sec@mail.mil

Camp Humphries

505-723-3872

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

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.

Click on the state you're interested in for the National Guard points of contact there.