



FEB – MAY 2016



A MESSAGE FROM

THE CHIEF OF STAFF

A handwritten signature in black ink that reads "Mark A. Milley".

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

Greetings Retired Soldiers and Families,

Your Army remains globally engaged with more than 190,000 Soldiers deployed and forward stationed supporting combatant command requirements across the globe. Army Soldiers are training and advising our partners in Iraq and Afghanistan to counter Islamic extremism, countering Russian aggression in Europe, and supporting national defense objectives in the Pacific, in Thailand, the Philippines, and Korea.

As we look around the world, we see a significant rise in instability in many regions of the world. Our Army is engaged with our partners in the Middle East against ISIL, a resilient and ruthless enemy that must be destroyed, as President Obama charged us with a year ago. The war against radical terrorism is going to take considerable time, and the Army is going to be intimately involved in that fight. However, the Army cannot focus on only one typology of war. As an Army, we must maintain capabilities and capacity to fight across an entire range of military operations, from humanitarian assistance, to fighting guerrillas and terrorists, or nation states.

Today we see nation states taking active steps to destabilize regions of the world through the use of hybrid warfare. Specifically, an aggressive Russia requires we once again consider how to deter their coercive behavior and pattern of aggression. In Asia, we continue to see provocative actions by North Korea that rapidly increase tensions. Six of the world's largest armies and forty percent of weapons sales occur in Asia. Our Army has an important role to play in preserving the peace in that critical region.

Because of the challenges our nation faces, my number one priority is readiness. Readiness determines our ability to fight and win our nation's wars. To generate Army readiness, units must be well-manned, well-equipped, well-trained, and well-led. Ready Army units are adaptable and demonstrate overwhelming capabilities in ground combat against a near-peer. Most importantly, ready units win!

To ensure our units remain ready in the future, the Army planned for and is beginning implementation of historic policy changes related to pay and benefits, and women in service. These policy changes will have a positive and lasting impact on improving our Army readiness.

The National Defense Authorization Act of 2016 implemented a blended military retirement system. Current Retired Soldiers and Soldiers serving before Dec. 31, 2017 will be grandfathered into the current military retirement system. My staff in G-1 is working with the Department of Defense to develop an implementation and education plan for release later this year.

I continue to ask each of you to help tell the Army story. In retirement you maintain as crucial a role to our Army's future as you did on active duty. You are the bond that connects our nation to our Army. I thank each of you for your service to the nation and your continued support for our Soldiers, their families, and our Army.

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. 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

Since we last published *Army Echoes*, Army Retirement Services has been exceptionally busy working some very significant events. Our 60th Anniversary celebration of the beginning of Army Retirement Services was a big success. The ceremony on Nov. 17, 2015 was hosted by Vice Chief of Staff Gen. Daniel Allyn. His remarks highlighted the significance of our program and the vital role our installation retirement service offices and their sister Reserve Component offices play in preparing retiring Soldiers and spouses for retirement. When done properly, RSOs ensure these Soldiers and their spouses depart our formations knowing their Army truly cares for them in the next chapters of their lives.

Retired Lt. Gen. James Lovelace, a Co-Chair of the CSA Retired Soldier Council, spoke about the continuing patriotism and "Still Serving" attitude so many of our Retired Soldiers display all over the world in countless volunteer positions. The Army has more than 50 installation and regional retiree councils filled with Retired Soldiers who continue to serve and significantly impact their local communities world-wide. As we continue our 60th year of operation, I encourage you to jump in and become a part of your nearest RSO center of excellence.

Our next major event was the Soldier for Life (SFL) Summit on Feb. 9, 2016 that brought together Army senior leaders to discuss the current state of the SFL program. More importantly, the primary mission was to plan the way ahead for SFL for the next five years. Central to that discussion was to identify the best ways to involve our talented Retired Soldiers both on post and in our communities. Look for a summary on the *Army Echoes Blog* and in the next newsletter.

Finally, several of us are participating in working groups at HQDA and at the Department of Defense as we implement the FY16 National Defense Authorization Act Blended Retirement System (see the article on page 4). This new retirement plan does not impact those of us already retired. We are already "grandfathered" with our current retirement program of benefits and entitlements. Soldiers who joined the Army after Dec. 31, 2005 but before Jan. 1, 2018 will have an opportunity to opt in to the Blended Retirement System or remain in today's current retirement system. Soldiers joining our Army after Dec. 31, 2017 will automatically be enrolled in the new Blended Retirement System. The new system will allow individual flexibility in choosing investments best suited for the individual Soldier. Because investment flexibility will be a key element of this new retirement plan, the Army will have a comprehensive communications plan to teach and mentor our Soldiers and their families.

I hope 2016 is shaping up to be a personally rewarding year for you and your family. We need your continued strong support and involvement as a SFL participant and hopefully as a leader of former Soldiers and family members. Keep our Soldiers, families and our leaders at all levels in your thoughts and prayers. It is my honor to continue to serve with you.

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

John W. Radke
Chief, Army Retirement Services

International travel as a Retired Soldier

By Lynn M. Peterson, *Army Retirement Services Program Manager*

If you or your family members are planning on traveling internationally, make sure you know all of the facts ahead of time. You may not have the same access to government facilities as you have in the United States – privileges granted to Retired Soldiers and their eligible dependents vary greatly by country.

For example, to stay at the Edelweiss Lodge and Resort located in Garmisch, Germany, Retired Soldiers must reside in or visit Germany for at least 30 days. This also applies to veterans who are 100 percent disabled, Retired Reserve, U.S. military personnel, and their accompanying eligible dependent family members. For a more comprehensive listing of privileges and benefits available to authorized government ID card holders, based on their status and residence, please refer to Army in Europe Regulation 600-700 or the eligibility requirements listed on the Edelweiss Lodge and Resort website at <http://www.edelweisslodgeandresort.com/>.

As a U.S. military retiree, you are eligible for limited base privileges in Europe. The sale of merchandise on military bases is governed by the North Atlantic Treaty Organization (NATO) Status of Forces Agreement (SOFA). The SOFA authorizes only those individuals on orders in support of NATO, and their family members, to purchase duty-free goods. The SOFA does not address the eligibility of retirees to purchase such goods.

The following websites explain Commissary and Exchange eligibility in overseas areas: Commissary overseas privileges: https://www.commissaries.com/documents/contact_deca/faqs/authorized_shopping_outside_us.cfm

Exchange Stores authorized patrons: <http://www.aafes.com/exchange-stores/patrons-merchandise/patrons.htm>

To learn more about your destination's embassy, consulates, travel restrictions, and visa requirements, visit the State Department webpage at <http://travel.state.gov/content/passports/english/country.html>. There is also a complete listing of embassies and consulates worldwide on the U.S. Embassy website at <http://www.usembassy.gov/index.html>.

If you need any assistance or information once you have arrived at your destination, you may contact the local Retirement Services Officer listed on page 20.

It's always a good practice to make sure that you know exactly what to expect before you travel. Have a safe trip!

The first new military retired pay plan in a generation

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

When Congress passed the National Defense Authorization Act of 2016, it created the first new retired pay plan in a generation. The plan is not just new, it's revolutionary for the military. For the first time, Service members will be responsible for contributing to and managing a portion of their own retirement savings.

The new plan, called the Blended Retirement System (BRS), doesn't start until Jan. 1, 2018. All Service members in uniform before that date and all retired Service members are grandfathered under their current retired pay plans. Active duty members with less than 12 years of service on Dec. 31, 2017 will have one year after that date to opt into the new plan or stay with their present one. To opt in, Reserve Component members must have fewer than 12 years of "effective creditable years of service," computed by dividing the member's total number of retirement points by 360. The BRS will be the retired pay plan for all Service members who enter on or after Jan. 1, 2018.

The Defined Benefit

Under the BRS, service members will still receive a defined benefit based on their years of service and rank at retirement, and they must still serve at least 20 years to get that. Eighty percent of their retirement benefit is expected to come from this part of the plan. This defined benefit will be the average of Service members' 36 highest months of base pay times their years of service times 2 percent, instead of the 2.5 percent used in the current High 3 and Final Pay plans.

At retirement (for active service members) or age 60 (for Reserve Component members), Service members will have three payment options. They may choose a full annuity, the same as Service members receive now, or they may choose a reduced annuity and an immediate lump sum. The lump sum is either 25% or 50% of the amount they would have received from the date they start collecting retired pay to their full retirement age, normally at age 67. The lump sum will be reduced using a discount rate determined by the Department of Defense (DOD) based on applicable studies of personal discount rates for military personnel.

The Defined Contribution

The new part of the retirement plan, called the defined contribution, is expected to provide 20 percent of Service members' retirement benefit. How much they actually receive will depend on how much they contribute through payroll deductions, how much the federal government contributes, and how the Service members invest these contributions in the Thrift Savings Plan (TSP). Service members will be able to take these contributions with them when they leave the Service if they serve at least two full years.

Starting on Service members' 60th day of service, the government will contribute 1 percent of their base pay, to a traditional (not Roth) TSP account. The Service members will also automatically contribute 3 percent of their base pay. Both contributions will be invested in a TSP Lifecycle Fund account that is appropriate for the members' expected full Social Security retirement age of 67. Lifecycle Fund strategy is to invest in a mix of other TSP stock and bond funds for a particular target retirement date. After the Service members receive their initial financial readiness training, they may change their contribution amount and the TSP investment fund.

When Service members begin their third year of service, they become fully vested and may take all TSP funds with them when they leave the service. Also at that point, the government will begin matching the Service members' contributions dollar for dollar up to 3 percent of their base pay. If the members raise their contribution to 4 percent, the government will contribute 3.5 percent.

If the members contribute 5 percent, the government will contribute 4 percent. In all cases, the government will contribute its mandatory 1 percent. Government contributions will continue until the Service members complete 26 years of service.

Additional Notes

The percentage of Service members who will leave the service with some retirement benefit is expected to increase from 17 percent now to about 85 percent under the BRS. The new retirement benefit may make military service more competitive and help the Services attract qualified recruits.

Service members who receive a disability retirement may choose to have their retired pay calculated using their disability rating (capped at 60%) or the defined benefit (2.0 times years of service).

Congress rescinded the Cost of Living Adjustment (COLA) formula that it created two years ago which would have set future COLA raises to 1 Wage Earners. Under the BRS, service members will receive full COLAs.

The Blended Retirement System will also pay Service members continuation pay after 12 years of service in return for 4 years of additional service. The pay will vary from 2.5 to 13 months of basic pay for an active Service member and from 0.5 to 6 months of basic pay for a Reserve Component member.

The Department of Defense is developing financial readiness training for all Service members. This training and an associated retirement calculator that lets Service members change variables and project future retirement savings are expected to be available by January 2017, a year before any opt in decisions may be made.

The Blended Retirement System is expected to achieve savings to DOD of approximately \$4.8 billion over 10 years and annual savings of \$1 billion once fully implemented.

What's Next

DOD is planning to request that Congress make several changes to the BRS in 2016. Any changes will be widely announced in *Army Echoes*, on the *Army Echoes Blog* (<https://soldierforlife.army.mil/retirement/blog>) and posted on the MyArmyBenefits website (<http://myarmybenefits.us.army.mil/>).

New Army Retired Soldier Council members announced

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

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

CSA Retired Soldier Council members must be current members of installation or Army Service Component Command retiree councils. They are nominated to serve on the Army council by their garrison commanders. For more information about the installation retiree council program, contact a retirement services officer listed on page 15. The CSA Retired Soldier Council website <https://soldierforlife.army.mil/retirement/retireecouncil> provides more information about the Council and its annual reports.

Members	Representing
+Lt. Gen James J. Lovelace	At-Large
+Sgt. Maj. of the Army Kenneth O. Preston	At-Large
Col. Michael R. Molosso	Ft. Jackson, S.C.
Col. Gerald E. Thompson	Ft. Stewart, Ga.
Col. Michael H. Zang	Carlisle Barracks, Pa.
*Col. Norris Posehn	Joint Base San Antonio, Tx. (Houston subcouncil)
Lt. Col. David V. Fulton	HQ, U.S. Army
Europe Chief Warrant Officer Five Robert L. Huffman	Ft. Campbell, Ky.

Command Sgt. Maj. Joel Jenkins
Command Sgt. Maj. Tommy A. Williams
Command Sgt. Maj. Albert L. McFarland
Command Sgt. Maj. Saundra Matlock-Williams
Command Sgt. Maj. William Grant
*Command Sgt. Maj. Divina B. Bobb

Schofield Barracks, Hawaii
Ft. Stewart, Ga.
HQ, Eighth U.S. Army, Korea
Ft. Meade, Md.
Ft. Benning, Ga.
Ft. Hood, Tx.

+ Co-Chair
* New member

TRICARE Pharmacy copays changed on Feb. 1

FALLS CHURCH, Va. – Military pharmacies and TRICARE Pharmacy Home Delivery remains the lowest cost pharmacy option for TRICARE beneficiaries even after some TRICARE pharmacy copays changed recently. On Feb 1, 2016, most copays for prescription drugs at Home Delivery and retail network pharmacies increased slightly.

The 2016 National Defense Authorization Act (NDAA) required TRICARE to change its prescription copays. All drugs at military pharmacies, and generic drugs through Home Delivery, are still available at no cost to beneficiaries. Copays for brand name drugs through Home Delivery increased from \$16 to \$20, for up to a 90-day supply. At retail pharmacies, generic drug copays rose from \$8 to \$10, and brand name drug copays rose from \$20 to \$24 dollars, for up to a 30-day supply. Copays for non-formulary drugs and for drugs at non-network pharmacies also changed.

Beneficiaries can save up to \$208 in 2016 for each brand name prescription drug they switch from retail pharmacy to Home Delivery. Home Delivery offers safe and convenient delivery of your prescription drugs right to your mailbox.

To see the new TRICARE pharmacy copays, learn more about the TRICARE pharmacy benefit, or move your prescription to Home Delivery, visit www.tricare.mil/pharmacy.

Legal Briefs

Building a medical emergency “grab ‘n go” book

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

My elderly mom came to live with me. One day she got sick, and I had to call 911. They arrived quickly, and started hitting me with questions about her medical history, allergies, surgeries, medication types, frequencies and doses. I knew very little of this information off the top of my head. My mom was ok but there had to be a better a way to deal with emergency information. Then I got smart.

I made my mom a Medical Emergency “Grab ‘n Go” Book. The next time she felt bad, I handed the EMTs her “book.” They had all the information they needed in one place and I could focus on my mother’s well-being.

A one-inch notebook is all you need. Here are some suggested contents:

- Copy of your advanced medical directive
- Power of Attorney/(in loco parentis for kids)
- A list of medications (frequencies and doses)
- Copies front and back of insurance cards
- Copy front and back of driver’s license or other picture ID card
- List of allergies
- List of doctors and pharmacies (with addresses, phones and fax numbers)
- List of emergency contacts
- Dates of important medical events/procedures/surgeries
- Extra blank pages for you to take notes, etc.

It’s great for kids, too. Babysitters and grandparents will appreciate having this information at the ready. Take it with you to routine doctor’s appointments and take notes during the visit! Consider scanning it and sending it to your phone or email so you can have access to it away from home.

WARNING: As with all personal information of this nature, you should use extreme caution in whom you allow access and take steps to strongly password protect any electronic files containing personally identifiable information.

Changing your SBP coverage from your former spouse to your current spouse

By Bill Hursh, Army Survivor Benefit Plan Program Manager

On Nov. 25, 2015, Congress passed a law that allows you to change your Survivor Benefit Plan (SBP) coverage from your former spouse to your current spouse after your former spouse's death.

If either your former spouse's death or your new marriage is after Nov. 24, 2015, there are three scenarios where you can change your former spouse SBP coverage to your new spouse after your former spouse's death.

- If you were married when your former spouse died, and the death was after Nov. 24, 2015, you will have one year from the date of death to change your SBP election to your new spouse. The effective date of your new spouse SBP coverage will be the first of the month after your former spouse's date of death or the first of the month after the first anniversary of your new marriage, whichever is later.
- If your former spouse died after Nov. 24, 2015 and you marry again, you will have one year from the date of your new marriage to change your SBP coverage. The effective date of your new spouse SBP coverage will be the first of the month after the first anniversary of your new marriage.
- If your spouse died before Nov. 25, 2015 and you married your new spouse after Nov. 24, 2015, you will have one year from the date of your new marriage to change your SBP coverage. The effective date of your new spouse coverage will be the first of the month after the first anniversary of your new marriage.

Your request to change from former spouse to spouse coverage must be made in writing, signed, and submitted to the Defense Finance and Accounting Service (DFAS) within the above time frames. Your request must state you understand you will pay any retroactive SBP premiums from the effective date of the new spouse coverage. Copies of your former spouse's death certificate and your current marriage certificate must be included with your request. You cannot reduce your previous level of SBP coverage. If you have made 360 SBP payments and are at least age 70, you will have no additional SBP premiums for your spouse coverage. You may not withdraw from the spouse SBP coverage once it is established.

Open Enrollment Period

If your former spouse died and you married your current spouse before Nov. 25, 2015, the law established an open enrollment period for you to transfer your SBP coverage from your former spouse to your current spouse. The effective date of your new spouse SBP coverage and premiums will be the first of the month after the date of your former spouse's death or the first of the month after the first anniversary of your current marriage, whichever is later. The Department of Defense and DFAS are developing procedures and an open enrollment format that were not finalized as of the date of this publication. Contact your Retirement Services Officer (RSO) for information, the approved procedures, and the request format. The open enrollment period ends on Nov. 24, 2016.

RSO contact information is available on page 20.

DO NOT send any changes in dependents, mailing addresses or emails to Army Retirement Services!

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.

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 20.

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.

We're diverting from our normal format to publish some information that is of particular interest to a small, but very important, segment of our military community: surviving families. Please pass on to any you know who may be affected by the practice explained below.

Recently, a surviving spouse told us that her husband had died while on active duty a few years back, leaving behind herself and the deceased Soldier's stepchild (her child from her previous marriage). Both the spouse and stepchild were living with the Soldier at the time of his death. She went on to say when she recently remarried, she and the stepchild (her natural child) had their ID card and TRICARE privileges terminated. She was aware remarriage would cause the termination of her privileges but was surprised at the action against the stepchild and thought it was unfair.

After some research, it was determined that in the absence of governing DOD policy, ID card offices were applying a revocation policy that pertained to divorced spouses not remarried surviving spouses. The issue was referred to the Defense Human Resources Agency (DHRA) and the Defense Health Agency's General Counsel, who agreed, although policy was absent, existing statutes supported the stepchild retaining benefits following the sponsor's death and the natural parent's remarriage. **As a result, stepchildren who were qualified DEERS beneficiaries at the time of their military stepparent's death are to retain their ID cards and medical benefits, even if their natural parent remarries. Any stepchildren who had their ID cards revoked should be issued new ones.**

Dear Joe,

What is your New Year's resolution for the rest of us?

Sgt. 1st Class Brooks, U.S. Army Retired, Spartanburg, S.C.

Dear Sgt. 1st Class Brooks,

If you've never kept a New Year's resolution, we want to change that. Resolve right now to go to the MyArmyBenefits website and check out your state benefits. These days nothing seems constant, so why should your benefits be any different? Lucky for you, the MyArmyBenefits team keeps track of changes, and state benefits fact sheets are updated annually. These are changes that can affect your pocketbook, or how much tax you pay, or your family's eligibility for a benefit.

In fact, all states have unique benefits they offer to Service members and, especially, to veterans. A Purple Heart license tag gets you free parking in Missouri; Florida and Virginia offer lifetime hunting and freshwater fishing licenses to veterans and retirees who are totally and permanently disabled; Alabama, Illinois, Michigan, Mississippi, New Jersey, New York, Pennsylvania, South Dakota, and Wyoming among others all exempt military retired pay from state taxes, and numerous other states offer partial exemptions of various amounts. These benefits change all the time.

If you need encouragement in making your resolution, Missouri increased the amount of military pensions that are tax free to 100 percent, and Kentucky changed the property tax exemption to \$36,900 for those over age 65 or who have a 100 percent disability. So make a resolution you won't break -- you don't have to log in or use your CAC -- anyone can go there; it's just a click away at <http://myarmybenefits.us.army.mil>! Happy New Year!!

Joe

Did you know?

ID Card Office Online expands capabilities to DS Logon users

FORT KNOX, Ky. — ID Card Office Online (IDCO) is a self-service application developed by the Defense Manpower Data Center (DMDC) to enable its customers, including retired Service members, to complete tasks online that were normally done in person at an ID card office. These include updating a family member's contact information and authorizing an ID card replacement.

Retired sponsors with a valid Department of Defense Self-Service (DS) Logon credential may now perform all family member transactions available in ID Card Office Online including electronically signing the DD Form 1172-2 "Application for Identification Card/DEERS Enrollment" for their family members online. Once electronically signed, the family member may visit their local RAPIDS ID card office and be issued their ID card without their sponsor accompanying them in person.

As long as the sponsor has a CAC or DS Logon credential, these functions can be performed through DMDC's ID Card Office Online web application, which is accessible from milConnect at <http://milconnect.dmdc.mil>. milConnect may be accessed with a DS Logon account.

Retired Service members may obtain a DS Logon account at an ID card facility during the ID card issuance process or online anytime at <https://myaccess.dmdc.osd.mil/> or by visiting a participating VA Regional Office (VARO). Locate the nearest VARO online at <http://www.vba.va.gov/vba/benefits/offices.asp>. Locations for the nearest ID Card issuance facility can be found at <https://www.dmdc.osd.mil/rsl/>.

In addition to IDCO, DS Logon provides retirees access to more than 30 partner websites such as milConnect, TRICARE Online, and eBenefits to manage their benefits online.

From the Director of DFAS Retired & Annuitant Pay

At Defense Finance and Accounting Service (DFAS), delivering first-class service to our customers is our priority. At the same time, we must continue using taxpayer dollars wisely. I'm writing to ask for your support in balancing these two objectives.

We have invested in making self-service options available to our customers. We are asking you to consider using these options, whether through **myPay** or our website, whenever you can.

Using **myPay** benefits you. Rather than calling or mailing a written request and waiting 30 – 60 days for your account change to be processed, you can do it in a matter of minutes and without leaving the comfort of your home. In addition, we've recently added some new functionality to **myPay** to make it more helpful for you.

Getting the paperwork together for a loan application can get complicated, especially for mortgages and other high value loans that require verification of your pay. **myPay** now allows military retirees to download official pay verification statements without calling, mailing, or faxing requests to DFAS.

Tax statements such as the IRS Form 1099-R are used by military retirees for filing or correcting federal and state tax returns, adjusting income tax withholding rates, and a variety of other planning and legal business. With your **myPay** account, you now have access to five years' worth of 1099-Rs to help keep your personal, financial and legal concerns in order.

To help get you started with **myPay**, check out our new online video tutorial at <https://www.youtube.com/watch?v=qi77uH4tRUM>. We've also developed a more detailed set of instructions which you can find on our website at www.dfas.mil.

Please understand we're not requiring you to use **myPay**, but we're sure when you do, you'll find the convenience and security well worth your while.

On the need to reform the veterans' appeals process

A statement from VA Secretary Robert A. McDonald, released on Jan. 27, 2016

Last week, I presented to the Senate Veterans Affairs' Committee the way forward for the important transformation of the Department of Veterans Affairs—what we call MyVA. We aim to improve our care and services to all veterans. In order to do that, I made clear that we would need Congress' help in legislating a fair, streamlined, and comprehensive process for new appeals, as well as providing much needed resources to address the current pending inventory of appeals. I look forward to working with all stakeholders to design an appeals process that better serves veterans.

VA will need legislation and resourcing to put in place a simplified appeals process that enables the Department to resolve the majority of our appeals in a reasonable timeframe for veterans.

The appeals process we currently have set in law is failing veterans—and taxpayers. Decades worth of law and policy layered upon each other have become cumbersome and clunky. Most importantly, it is now so antiquated that it no longer serves veterans well as many find it confusing and are frustrated by the endless process and the associated length of time it can take to get an answer.

In 2012, VA made the commitment to end the disability claims backlog. It took too long for veterans to receive a decision on their claim. Our commitment has resulted in transformational change. The disability claims backlog has been driven down to fewer than 82,000, from a peak of 611,000 in March 2013. At the same time, we have fully transitioned to a paperless, electronic processing system, eliminating 5,000 tons of paper a year. Last year, we decided 1.4 million disability compensation and pension claims for veterans and survivors – the highest in VA history for a single year and that comes on the heels on two previous record-breaking years of productivity.

As VA has become more efficient in claims processing, the volume of appeals has increased proportionately. While it remains true that 11-12 percent of veterans who receive a disability rating file for an appeal, more processed claims means more appeals. This is VA's next challenge.

The current pending inventory of appeals stands at more than 440,000 and is estimated to grow rapidly. Right now, veterans who file an appeal wait an average of three years for appeals to be resolved by the Veterans Benefits Administration (VBA), and an average of five years for appeals that reach the Board of Veterans Appeals' (Board), with thousands lasting much longer. That's unacceptable.

We are applying lessons learned from the transformative change that allowed us to reduce the disability claims backlog. Like our work with the claims processing, the appeals process will need changes in people, process and technology. Upgraded technology will make changes to our mail system and paper records, and incorporate some efficiencies in the way appeals are managed and processed. Retraining and increased staff will be necessary. But they will not be enough. We must also look critically at the many steps in the current complex appeals process used by VA and by Veterans and their advocates to design a process that better serves veterans.

A new appeals process would provide veterans with the timely and fair appeals decisions they deserve, and adequate resourcing that permits the VBA and the Board to address the growing inventory of appeals.

Your taxes and the Affordable Care Act

DFAS began providing IRS Form 1095 in January 2016. The information will be necessary when you prepare to file your 2015 federal income tax return.

Like your other tax and pay statements, the new forms are available in your *myPay* account. For those who did not opt in for electronic delivery only, these forms were mailed by Jan. 31, 2016.

Improved shopmyexchange.com puts Exchange benefit just a click away

By Tom Shull, Army & Air Force Exchange Service Director/CEO

DALLAS — Since 1895, the Army & Air Force Exchange Service has been a lifeline to Soldiers serving on the front lines while supporting Soldiers' families on the home front. Today, the Exchange mission includes providing an exceptional shopping experience straight from the comfort of home.

When you retired, you retained your Exchange benefit, including shopping online at shopmyexchange.com. If you haven't visited the Exchange website, I invite you to check us out. Your benefit is just a click away.

Many of you don't live near a military base. [Shopmyexchange.com](http://shopmyexchange.com) puts the PX at your fingertips with many of the same name-brand products found in our brick-and-mortar stores.

In late 2014, the Exchange gave the online shopping site (shopmyexchange.com) its first major overhaul in a decade. The updated site has been fine-tuned and features vastly improved navigation, extended product selection and fast customer service. The online product assortment is updated regularly and includes many of the same items found in our stores on Army posts.

More national brands are now available on shopmyexchange.com, including Michael Kors, Ralph Lauren, GoPro, Disney, Apple, Bose and more. A wide selection of colors and sizes can be found online, too.

The site is more interactive, with robust search features to easily find desired products. The checkout process has also been improved. During checkout, large images, product details, shipping options and discounts now show in your shopping cart. Payment and delivery options can also be saved. Products are being delivered faster, with orders received by noon shipping the very same day. The entire site has been designed to save money, effort and energy.

Shopping the Exchange online helps make military communities better places to live and work. Exchange earnings— including from online sales—provide dividends to support Army quality-of-life programs for Soldiers and their families. In the past 10 years, the Exchange has distributed more than \$2.4 billion to fund quality-of-life improvements. When you shop with the Exchange, you help Soldiers and families who serve today.

Serving military retirees is a vital part of the Exchange's mission. Whether you visit your local Exchange on post or find us online at shopmyexchange.com, it's an honor to serve you and your families.

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

Army Officer Candidate School Diamond Anniversary Celebration

The Army Officer Candidate School Alumni Association has announced a Special 75th United States Army Officer Candidate School (USAOCS) Diamond Anniversary Celebration and Reunion April 24-28, 2016, Columbus, Ga. The association represents all Army officers commissioned through the Officer Candidate School, regardless of previous school locations and branches. Thousands of OCS graduates (combat arms, combat support, combat service support, & special operations) have been instrumental in meeting the Army's leadership requirements during peace and conflict. OCS continues to serve as a principal officer accession program for the Army. This reunion will also represent a great opportunity for OCS Mini-Reunion activities: Demonstrations and briefings related to OCS, tours, the grand opening of the remodeled Wigle Hall, Memorial/Monument Walk, the OCS Hall of Fame Induction Ceremony, and the Patterson Award Dinner at the National Infantry Museum. The reunion will be conducted April 24-28, 2016 at the Double Tree Hotel, 5321 Sidney Simmons Blvd., Columbus, Ga. 31904, Tel (706) 327-6868. Reservations for the "OCS Alumni Association Reunion 2016" are being accepted at a special rate. For more information, contact Nancy Ionoff, (813) 917-4309 or <http://www.ocsalumni.com/>.

Directing SBP to a special needs trust for your child

By Bill Hursh, Army Survivor Benefit Plan Program Manager

A change to federal law now allows Retired Soldiers with a disabled-dependent child, who is also a Survivor Benefit Plan (SBP) beneficiary to make an irrevocable election to pay that child's SBP annuity to a special needs trust established for the benefit of the child. To elect an SBP payment to a special needs trust for a disabled-dependent child, there must first be an SBP election that includes SBP coverage for a child who meets the law's SBP eligibility criteria. For SBP purposes, a disabled-dependent child is a dependent child incapable of self-support whose permanent disability occurred before age 18 or before age 22 if a full time student. A child who meets this criteria would remain eligible for SBP for life.

SBP is paid as personal income to an SBP beneficiary. Therefore, a disabled-dependent child's SBP payments may adversely impact other benefits the child may receive. Paying SBP into a special needs trust for the benefits of the disabled-dependent child eliminates the adverse effect on other benefits caused by the child receiving SBP as personal income.

A retiring Soldier may make the election to pay the SBP to a special needs trust for the benefit of disabled-dependent child at retirement or at any time following retirement. At the death of a Retired Soldier, the surviving parent, grandparents, or other court appointed guardians responsible for the disabled-dependent child may elect to have the child's SBP paid to a special needs trust established for the benefit of that child. Electing to have SBP paid to a special needs trust for a disabled-dependent child does not affect other non-disabled child SBP beneficiaries. The SBP for the children will be divided equally among all eligible children with the special needs trust counted as a child for the SBP division.

Before an election to pay a disabled-dependent child's SBP to a special needs trust can be made, a valid special needs trust for that child's benefit must be established. The decision that the special needs trust would benefit the child is a decision that the retiring Soldier, Retired Soldier, surviving parent of the child, or legal guardian must make. The special needs trust should be established by an attorney well versed in this specialized and complex area of law.

The request for the SBP to be irrevocably paid to a special needs trust for a disabled-dependent child must be in writing, signed, and submitted to the Defense Finance and Accounting Service. The request must include the child's name, and tax identification number. A separate signed statement from an actively licensed attorney certifying that the special needs trust was created for the benefit of the disabled-dependent child and is in compliance with all federal and state laws must accompany the request.

If you have additional questions, you can contact your nearest Retirement Services Officer listed on page 20 for assistance.

Shingles and pneumococcal vaccines

FALLS CHURCH, Va. — Protecting yourself from illnesses through vaccines is a lifelong process. Although many people think vaccines stop when you reach adulthood, there are certain vaccines, such as the shingles and pneumococcal vaccines that are appropriate well into adulthood.

As you age, your immune system weakens. A weakened immune system causes the number and severity of infections to increase. Shingles, which is caused by the same virus that causes chickenpox, can be extremely painful and is most common in older adults and those with weak immune systems. If you had chickenpox, the shingles virus is already in your body, and may come back as you age.

Previous infection with the virus does not mean lifelong immunity. According to the Centers for Disease Control and Prevention (CDC), about 1 million shingles cases occur each year in the U.S. Its main symptoms are a rash, which can last up to four weeks, and pain. The pain can last for weeks, months or years after the rash is gone.

A shingles vaccine, which is given in a single dose, can provide protection against the virus and its complications. The CDC's Advisory Committee on Immunization Practices recommends the shingles vaccine for adults age 60 and older. Check with your health care provider to determine your risk and if you should be vaccinated. Weakened immune systems also put older adults at risk of pneumococcal disease, which can cause many types of illnesses, such as pneumonia, meningitis or blood infections.

According to the CDC, pneumococcal pneumonia is responsible for approximately 400,000 hospitalizations each year. The germ is spread like the flu and can be carried and spread by people without symptoms.

There are two different pneumococcal vaccines. Both vaccines protect against many types of pneumococcal bacteria and both are recommended. The CDC recommends adults age 65 and older receive one dose of each vaccine, separated by one year. Vaccinations and recommendations vary depending on your age and health. Talk with your health care provider to determine the best plan for you.

For more information about vaccines, call the Immunization Healthcare Support Center at (877) GETVACC or (877) 438-8222 and select option 1 or visit www.tricare.mil/vaccines.

Antiterrorism awareness resources for Retired Soldiers

WASHINGTON — The threat posed by the Islamic State of Iraq and the Levant (ISIL, also known as ISIS), other foreign terrorist groups, violent extremists, radicalized individuals and lone actors is persistent and constantly evolving. Given these continuous threats, sharing knowledge and information is an important aspect of the Army's antiterrorism awareness responsibility.

Community awareness of the terrorist threat and individual protective measures are critical to sustaining an active antiterrorism posture. The combination of Army families and Retired Soldiers represents a formidable group that greatly extends the eyes and ears of our law enforcement and security professionals. Therefore, Army senior leaders encourage community members not to live in fear, but to remain vigilant, continuously watchful for threats, and prepared to report them to local law enforcement when we see them ("If You See Something, Say Something"). We must also remain aware of our situation and our surroundings, noticing when something or someone seems out of place. Maintaining vigilance and encouraging situational awareness are guiding principles that will help ensure the safety and security of our communities.

The Department of the Army, Office of the Provost Marshal General, Antiterrorism Branch, develops and disseminates a wide range of antiterrorism awareness information and products. One way to share this information with families and Retired Soldiers is through Army One Source (AOS) at <http://www.myarmyonesource.com/default.aspx>. To locate the antiterrorism information on AOS go to the heading labeled "Family Programs and Services," scroll down to "Go To," then "iWATCH Army—See Something, Say Something."

The AOS website is the primary online source of antiterrorism information for Army family members, Retired Soldiers, and Army contractors. Examples of antiterrorism information and resources available on the site:

- General information—a wide range of antiterrorism topics, including self-help guides and fliers for individual protection
- Level 1 Antiterrorism Awareness Training—a link to online training
- iWATCH Army training—includes training, information on suspicious activities and public-service announcements and videos
- Active shooter—information including a video titled "Run-Hide-Fight"
- Social media precautions—information on the risks associated with use of social media and precautions to take
- Cyber threat awareness—information including brochures and how to protect against cyber threats targeting your personal computers and personally identifiable information
- Operations security—why it is important and what to do to help the Army
- Travel alerts – including those released throughout the DOD and the State Department

iWATCH Army: iWATCH Army encourages and empowers the Army community to identify and report suspicious behavior potentially associated with terrorist activity. The passive element of iWATCH Army is individual situational awareness of their surroundings. The active element of iWATCH Army involves individuals taking action to report suspicious behavior or activities to military police or local law enforcement for investigation. Information brochures and pocket cards available on AOS provide details on what to report and who to report to.

Indicators of Terrorist Activity: Examples of indicators of potential terrorist activity or behavior (not all inclusive) include:

- Individuals drawing pictures or taking notes in an area not normally of interest to a tourist or showing unusual interest in or photographing security cameras, guard locations or watching security reaction drills and procedures
- Multiple sightings of the same suspicious person, vehicle, or activity, separated by time, distance or direction
- Individuals who stay at bus or train stops for extended periods while buses and trains come and go
- Individuals who order food at a restaurant and leave before the food arrives or who order without eating
- Joggers who stand and stretch or individuals sitting in a parked car for an extended period of time
- Individuals who don't fit into the surrounding environment because they are wearing improper attire for the location or season
- Individuals who exhibit suspicious behavior, such as staring or quickly looking away from individuals or vehicles as they enter or leave facilities or parking area
- People asking questions about security forces, security measures, or sensitive information
- Briefcase, backpack, suitcase or package left unattended
- Vehicle parked in no parking zones in front of an important building
- Chemical smells or fumes that worry you

- People purchasing supplies or equipment that can be used to make bombs
- People purchasing weapons or uniforms without proper credentials

Constant vigilance and maintaining situational awareness help protect our Army communities. The antiterrorism awareness information on AOS provides substantial resources for Retired Soldiers to stay informed, be prepared and remain ever vigilant! Always Ready, Always Alert ... because someone is depending on you.

Veterans Enterprise of Texas supports Soldiers and homeless vets

By Mike Marshall, *Installation Management Command Retirement Services Program Manager*

Upon retirement, all Soldiers, regardless of component, are entitled to receive the Army Retiring Soldier Commendation Program (ARSCP) Package, which honors retiring Soldiers' careers of selfless service to the Army and nation. Contained in the package is a personalized letter signed by the Secretary of the Army, the Chief of Staff of the Army, and the Sergeant Major of the Army. The package also includes a U.S. flag, a U. S. Army retired lapel button, and two Soldier for Life window stickers.

The ARSCP is manufactured through a contract with the Veterans Enterprises of Texas (VETS), an organization located in San Antonio, Texas. The VETS is a sub-corporation of the American GI Forum National Veterans Outreach Program (NVOP), Inc. This non-profit corporation was founded with the dual purpose of creating jobs for disabled veterans and generating limited financial support for the client service programs of the NVOP.

VETS was founded in 1998 and employs up to 50 disabled veterans and non-veterans annually at fair market wages. The San Antonio area is home to approximately 23,000 homeless persons, of which approximately 20 to 25 percent once served in the U.S. military (as estimated by the Department of Veterans Affairs and the National Conference of Mayors).

Opening its doors in November 2005, the Residential Center for (Homeless) Veterans offers a mix of services including clinical counseling, employment services, chemical dependency counseling, daily meal service and community reintegration programs. This organization tailors a plan of action for each veteran to support their transformation to self-sufficiency. "We are proud of our retirees and the opportunity to provide the ways and means for veterans affiliated with NVOP to contribute in honoring and recognizing the selfless service of our retirees to our nation and to our Army," said retired Sergeant Major Van Mitchell, the Senior Director for Business and Housing Operations, American GI Forum- National Veterans Outreach Program, Inc.

New laws expand when veterans may salute

By Lynn M. Peterson, *Army Retirement Services Program Manager*

Do you know the proper conduct when the United States Flag is posted or passes in review, the National Anthem is played or the Pledge of Allegiance is recited?

Congress has expanded veterans' rights in federal law in recent years; the most recent was the 2013 change which affected the Pledge of Allegiance.

Respect for the Flag

During the raising or lowering of the flag, when the flag is passing in a parade or in review, and also during the Pledge of Allegiance, there are different courses of action depending on your current status. In the instances mentioned above, all uniformed personnel should render the military salute, and members of the Armed Forces and veterans who are present, but not in uniform, may also salute. All other persons present should face the flag and stand at attention with their right hand over their heart, or if applicable, remove their headgear with their right hand and hold it at the left shoulder, the hand being over their heart. Citizens of other countries present should stand at attention.

During the National Anthem

During the playing or singing of the National Anthem, individuals in uniform should give the military salute at the first note of the anthem and maintain that position until the last note. Members of the Armed Forces and veterans who are present, but not in uniform, may also render the military salute. When the flag is not displayed, all present should face toward the music and act in the same manner they would if the flag were displayed.

For additional information, you may refer to the following sections of United States Code (USC): Title 4 USC Section 4 "Pledge of Allegiance to the Flag", Title 4 USC Section 9 "Conduct During Hoisting, Lowering or Passing of the Flag", and Title 36 USC Section 301 "National Anthem".

Ask Joe, your benefits guru, says...Reserve retired pay is not automatic!

An older gentleman wearing a "Vietnam Veteran" ball cap approached the MyArmyBenefits team in a Midwest hotel where they were conducting Army Reserve pre-retirement counseling. After ascertaining why they were there, he brightened up and said he'd been a drilling reservist for 27 years, had a twenty year letter and his 60th birthday was 13 months ago, but he still hadn't received any retired pay. Could they help?

A lot of National Guard and Reserve Soldiers believe when they hit the magic Six-Oh, the money truck will back up to their door and the retirement checks will start rolling in. Nice idea but not true. To get the retirement check started, all Soldiers must first apply for it. It's not automatic.

To download the application you can go to [www.hrc.army.mil/TAGD/Reserve Component Retirements](http://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements) or call the Human Resources Command (HRC) Customer Service (888) 276 9472, or email at usarmy.knox.hrc.mesg.tagd-retirement-application-request@mail.mil.

You'll receive a packet that contains DD Forms 108 and 2656, four pages of instructions, and a current retirement point value matrix for the calculation of retired pay. This application must be completed and submitted to HRC nine months prior (but not less than 90 days) before your retired pay eligibility date to ensure payment in a timely manner. Some states require ARNG Soldiers to submit their applications through their state headquarters rather than directly to HRC.

As in all things, there are some wrinkles you might want to be aware of. Some Soldiers who are drilling up to their 60th birthday will set their retirement date for one day prior to their birthday to satisfy the requirement to be in the Retired Reserve (Grey Area) for at least one day prior to actual retirement. They do this since they are eligible to start receiving retired pay on their birthday and they can avoid losing one day of pay.

On the other hand, some Soldiers will continue to drill if they have been promoted after age 57 to sergeant first class or lieutenant colonel or above and schedule their retirement for their 60th birthday and not one day earlier. They do this so that their Mandatory Removal Date (MRD) invokes involuntarily retirement, allowing retirement at their current grade with less than three years' time-in-grade (TIG). This means they will forfeit one day's retired pay to fulfill the requirement to serve at least one day in the Retired Reserve before attaining actual paid retirement.

Retirement applications may be submitted to HRC at any time. As long as our Vietnam Vet's after-the-fact application is less than six years from his 60th birthday, DFAS will disburse his full back pay. Unfortunately, for every day after six years, one day's retired pay is lost for each day of delay in filing the application.

So remember, Reserve Component Soldiers, when it comes to retirement pay, you won't get what you don't ask for!

TRICARE cataract coverage explained

FALLS CHURCH, VA. — Cataract removal is one of the most common operations performed in the United States. According to the National Eye Institute, it also is one of the safest and most effective types of surgery. In about 90 percent of cases, people who have cataract surgery have better vision afterward. TRICARE covers cataract surgery and related supplies and services.

More specifically, TRICARE covers the standard intraocular lens (IOL), a fixed lens designed to target vision at a single focal point. During cataract surgery, the natural clouded lens is removed and then replaced by an IOL to become a permanent part of your eye. This provides good distance vision but patients typically need glasses for near and intermediate tasks such as reading and computer use. TRICARE also covers one pair of eyeglasses or contact lenses as a prosthetic device after each medically necessary cataract surgery where an IOL is inserted.

If you would like a non-standard IOL instead of a standard monofocal IOL, you will be responsible for the difference in the charges. For more information about your covered vision services, contact your regional contractor or visit the Eye Surgery and Treatment page on the TRICARE website.

Discover your benefit at commissaries.com

FORT LEE, VA. — Most of us, especially retirees on fixed incomes, can appreciate saving a little cash on groceries. Whether you're on active duty, a reservist or a retiree, every dollar helps.

"When patrons shop in their commissary, they are redeeming their "golden ticket" to savings on groceries and household items," said Gary Frankovich, chief of strategic communications at the Defense Commissary Agency.

However, Frankovich says commissary-authorized retirees and their families may be leaving money on the table and not saving the most they possibly can from their benefit simply by not using features of the commissary's website, www.commissaries.com.

"If you haven't been to the commissary website lately you may be surprised at the number of sales, services and programs available to help you keep a little more of that green stuff in your pocket and in your bank account," he added.

Here are some of the site's highlights accessible from the menu bar at the top of the homepage.

Under the Shopping tab

- The commissary Sales and Events page features the current commissary sales flyer. Shoppers can log in to confirm they are authorized commissary shoppers and see pictures of products on sale with sale prices. The flyer changes every two weeks as products go on and off sale. The page also lists new products, and an Exclusive Savings link to coupons and other offers from commissary vendors.
- The Savings Aisle allows visitors to see every product on sale after selecting a specific store from the drop down menu. Medium and large commissaries will have more sale products listed because only products available in all commissaries – small and large – appear on the sales flyer.
- The Commissary Rewards Card section explains the commissary's hassle-free, online digital coupon program. Authorized shoppers can register their card and add coupons here
- Other money-saving features include the ability to subscribe to the Commissary Connection e-newsletter, find dates and locations of future Guard and Reserve on-site sales and place an order for Commissary Gift Cards. There's even a video explaining the Commissary Value Brands – one of the best ways to save in the commissary.

Under the Healthy Living tab

- Find Better For You recipes and nutrition information
- Get Be Food Safe advice – such as how to avoid spreading bacteria when working with raw chicken
- See Cooking Tips, designed for anyone who wants to avoid meal preparation disasters or for those who simply want to know how to dress a Cincinnati Five-way Chili Dog.

Other homepage features include a Locations tab that makes it easier for site visitors to find a store. Each commissary has its own pages with hours of operation, telephone numbers, email addresses, directions and a place for the store director to add store news. "The commissary is a benefit that military members have earned through service to their country and one the Defense Commissary Agency is proud to deliver," Frankovich said. "There's more to discover and many more ways to save at commissaries.com."

The evolution of *Army Echoes* continues

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

This edition of *Army Echoes*, the official newsletter for Retired Soldiers and surviving spouses, continues the newsletter's tradition of evolving with the times. Updates include adopting the Army's new Operational Camouflage Pattern in the page header, resuming the use of the newsletter's full name on the masthead, and adopting a new title design that echoes the Army's and the newsletter's history.

In the new title's design, the streamer represents the 189 campaign streamers that adorn the Army flag. The four stars represent the Chief of Staff, Army (CSA) who recognized the strategic value of the retired community and created the retirement services program in 1955. From the first newsletter to the current one, the CSA has urged Retired Soldiers to continue serving, to help connect the Army with the Americans it serves and to help recruit the next generation of Soldiers. The colors represent the Army's traditional colors of black and yellow. This design garnered the most votes from Retired Soldiers among three designs displayed in the last *Army Echoes*.

Since its creation, the newsletter for the Army's retired community has been evolving. Army Chief of Staff Gen. Maxwell Taylor addressed 100,000 Retired Soldiers in the first issue of the *Retired Army Personnel Bulletin* in March 1956. That newsletter was published by the newly established Retired Activities Unit, the predecessor of the Army Retirement Services Office.

Over the years, the newsletter has varied from a monthly to a quarterly publication. *Army Echoes* is currently published in February, June and October. On Feb. 19, 2015, the *Army Echoes Blog* debuted on the Soldier for Life website at soldierforlife.army.mil/retirement/blog/. The Blog publishes news articles three to five days each week.

The first newsletter was delivered in the same envelope in which Retired Soldiers received their monthly retired pay check. Now, a little more than half of the retired community receives *Army Echoes* electronically through their email address on file in *myPay*. The remainder receive it mailed to their address on file at the Defense Finance and Accounting Service.

Originally only four green pages with black type, the newsletter has had as many as 20 pages. Currently, *Army Echoes* has 16 pages in the hard copy edition and 20 pages in electronic edition. In 1962, the first pictures were published. In 1979, after surveying the retired community, the Army changed the name to *Army Echoes*. The new name symbolized that after the last note of Soldiers' careers sounded, they were still able to hear the echoes through the newsletter. In 2009, the Army printed its first color edition and changed the name on the masthead to *Echoes*, though the newsletter was not renamed.

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
Fresno, Ca.	Mar. 19	559-275-4921
United States Military Academy, N.Y.	Apr. 30	845-938-4217
JB McGuire-Dix-Lakehurst, N.J.	Apr. 30	609-562-2666
Ft. Buchanan, P.R.	May 13	787-707-2984
Ft. Wainwright, Alaska	May 14	907-353-2099
JB Elmendorf-Richardson, Alaska	May 21	907-384-3500
JB Langley- Eustis, Va.	May 21	757-878-5884
JB Lewis-McChord, Wash.	June 3	253-966-5884
Presidio of Monterey, Ca.	June 11	831-242-5232
Tobyhanna Army Depot, Pa.	Aug. 6	570-615-7409
Des Moines, Iowa	Aug. 18	515-277-6113
Rosemount, Minn. (Twin Cities)	Aug. 19	507-474-9297
Ft. McCoy, Wisc.	Sep. 9	608-388-3716
Ft. Leonard Wood, Mo.	Sept. 9-10	573-596-0947

Ft. Sill, Okla.	Sept. 15-17	580-442-2645
Ft. Campbell, Ky.	Sept. 17	270-798-5280
Ft. Drum, N.Y.	Sept. 21	315-772-6434
Redstone Arsenal, Ala.	Sept. 22-24	256-842-2421
Ft. Belvoir, Va.	Sept. 23	703-806-4551
Camp Zama, Japan	Sept. 23	046-407-3940
Selfridge, Mich.	Sept. 24	586-239-5580
Ft. Lee, Va.	Sept. 24	804-734-6555
Kaiserslautern/Ramstein, Germany	Oct. 4	0631-411-8838
Schinnen, Netherlands	Oct. 7	0032-65-44-7267
JB Myer-Henderson Hall, Va.	Oct. 7	703-696-5948
BENELUX	Oct. 8	0032-65-44-7267
JB Ellington Field-Houston, Tx.	Oct. 8	210-221-9004
Carlisle Barracks, Pa.	Oct. 8	717-245-4501
Vicenza, Italy	Oct. 14	0444-71-7262
Camp Humphreys, Korea	Oct. 15	0503-353-3872
Rock Island, Ill.	Oct. 15	563-445-0191
Stuttgart, Germany	Oct. 20	07031-15-3442
Ft. Bragg, N.C.	Oct. 20-22	910-396-5304
Grafenwöhr, Germany	Oct. 21	09641-83-8539
Ft. Knox, Ky.	Oct. 21	502-624-1765
Ft. Riley, Kan.	Oct. 21	785-239-3320
Ft. Polk, La.	Oct. 22	337-531-0402
JB San Antonio (Ft. Sam Houston, Tx.)	Oct. 22	210-221-9004
Ft. Rucker, Ala.	Oct. 28	334-255-9124
Ansbach, Germany	Oct. 28	0049-0981-183-3301
Ft. Hood, Tx.	Oct. 28-29	254-287-5210
Ft. Hamilton, N.Y.	Oct. 29	718-630-4552
Ft. Leavenworth, Kan.	Oct. 29	913-684-2425
Wiesbaden, Germany	Oct. 29	0611-705-5338
Ft. Benning, Ga.	Nov. 4	706-545-1805
Camp Casey, Korea	Nov. 5	0503-323-3735
Daegu, Korea	Nov. 12	0503-353-3872
Yongsan, Korea	Nov. 19	0503-323-3735

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
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 Linked In: www.linkedin.com/groups?home=&gid=6627257&trk=anet_ug_h
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, 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/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/> (877) 907-8199

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/>

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

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

KENTUCKY

• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mps-d-retire@mail.mil

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

LOUISIANA

Ft Polk

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

(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 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

(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
armyrsomeade@mail.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI
• Lower MI
Selfridge ANGB

(586) 239-5580

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

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

MONTANA

JB Lewis-McChord, WA

NEBRASKA

Ft Riley, KS

NEVADA

Pres. of Monterey, CA

NEW HAMPSHIRE

Ft Drum, NY

NEW JERSEY

• JB McGuire-Dix-Lakehurst, 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

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
(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

INDIANA
Ft Knox, KY

IOWA
Ft McCoy, WI
KANSAS
• Ft Riley

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

(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

WYOMING
Ft Carson, CO

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

OVERSEAS RSOs

HQ IMCOM Europe

06032-67-5806

USARMY.SEMBACH.IMCOM-EUROPE.MBX.USARMY-SEMBACH-IMCOM-EUROPE-RSO@MAIL.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

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

Kaiserslautern
0631-411-8405

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

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

England

see HQ IMCOM Europe

Italy/So. Europe/Africa/Mid-East

Vicenza

0444-71-7262
usarmy.vicenza.imcomeurope.mbx.retirement-service@mail.mil

Netherlands

0032-65-44-7267

usarmy.benelux.imcom-europe.mbx.rso@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

0503-353-3735

usarmy.yongsan.imcom-pacific.usag-yongsan-retirement-servic@mail.mil

Camp Humphries

505-723-3872
usarmy.yongsan.imcom-pacific.list.usag-yongsan-retirement-servic@mail.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.