



A MESSAGE FROM PATRICK J. MURPHY UNDER SECRETARY OF THE ARMY

Fellow Soldiers and families,

As we celebrate our Army birthday this month, we're reminded of just how much our Army has done and continues to do across the globe. We are America's varsity team—fighting and winning our nation's wars and keeping our families safe at home. When you look at sports teams that consistently win, there are three common traits: effective recruiting programs, talented coaching staff, and a robust and active alumni network. Our Army is a winning team and I attribute much of its success is due to you—the Army's

"alumni" network. You are always part of our team.

As the Under Secretary, I need your help to be successful on three initiatives: Soldier for Life, Best Business Practices, and Telling the Army Story. We need you to remain an engaged and active member of the team.

Every one of us is a **Soldier for Life**. After two deployments, I joined your ranks as an Army Veteran, just like 132,000 Soldiers do every year. Our time in the Army brands us as a leader of character committed to a lifetime of service. We are transforming Soldier for Life into something much more than simply a transition program and we are connecting generations of Soldiers and embracing a mindset that cultivates pride in the title "Soldier". Soldier for Life can transform our force and how our nation views us. It reminds us that everyone who earned the title of Soldier is a civic asset. Soldier for Life will be a program of record and we will find solutions to improve how we maintain contact with our Retired Soldiers via email and social media to strengthen these connections and help us move forward as a community.

Best business practices within our Army ensures we are good stewards of taxpayer dollars. We have to make every dollar count because our budget will never be as large as we would like it to be. We are partnering with other public and private organizations to create synergies where we can. We are finding efficiencies that allow us to redirect more money toward readiness. This will require innovative solutions to managing our Army and your experiences, both in the Army and after. If you have ideas that will help us accomplish this, please let us know.

Telling the Army Story ensures America knows her Soldiers. 90% of America is on social media every day. I ask that you go to where they are and tell our story there. Use platforms such as Facebook, Twitter, Snapchat and Instagram. We need you to help America see the Army through your eyes. Every one of us is a recruiter. We have a story to tell and everyone in America needs to hear it. I ask each of you to remain engaged with our Army and to get out to visit the American Job Centers, Army Career Centers, high schools, and anywhere in your communities and share about your service to our nation. There are many Army accomplishments to be shared as well. You should be proud to be an American Soldier during these defining moments in history.

These initiatives directly affect our readiness. Telling the Army story helps us connect to America's youth and reminds them that the Army is a great place to work and the best place to serve. It helps our units to be manned with the best America has to offer. Best business practices free up money so we can equip our units with new or upgraded equipment so we can continue to have an advantage over our enemies. Soldier for Life uses the power of our Soldier community to amplify your stories and to strengthen the Army brand. It makes sure this and the next generation are as strong as ever.

Thank you for all that you have done and continue to do for our Army. We are eternally proud that you are a member of our team.

Twitter: @USAMurphy **Facebook:** <https://www.facebook.com/USAPatrickMurphy/>

FLICKR: <https://www.flickr.com/photos/under-secarmy-pao/>

Instagram: www.instagram.com/usamurphy/

Start Strong. Serve Strong. Reintegrate Strong. Remain Strong. **SOLDIER FOR LIFE!**

**Patrick
Under Secretary of the Army
Pentagon**

ONCE A SOLDIER, ALWAYS A SOLDIER... A SOLDIER FOR LIFE

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A farewell message from the Chief, Army Retirement Services

Greetings to All.

I am retiring from this position effective June 30, 2016. It has been my personal honor and professional privilege to be the Chief of Army Retirement Services here at HQDA since late January 2002. My intent is to continue to serve our Army and nation for many years to come — but not as a full time employee. I will do as many of you do as Soldiers (or Spouses) for Life — still loving our Army and its Soldiers and families, but operating in a slower traffic lane. My wife and I will spend more time with our children and their wonderful spouses, and our five splendid grandchildren.

As I look back over these years I know that I have been blessed to serve with many superb leaders, peers and teammates at all levels. I am especially grateful for the tremendous backing of my fellow teammates here in the Army Retirement Services Office, and at the Army G-1 level with highly supportive senior leaders, to include every Army Chief of Staff (CSA) and Sgt. Major of the Army we have worked with. Amongst my greatest champions are the six Co-Chairs of the CSA Retired Soldier Council, and the 100+ council members they led over the years I have been here. As I depart, I know they will continue to serve you, other Retired Soldiers, their families, and surviving spouses, all in an exemplary way.

Once again, I encourage each of you to stay engaged with our Army as it best fits your individual circumstance. Tell your Army story and the challenges you encountered, and how you handled your tough times, and what you learned about serving others. Be sure you highlight the personal satisfaction you receive as you look back on a life of service. If you are in a position to hire and/or mentor former Soldiers,

please do. Inspire young Americans to join our Army and become part of something bigger than themselves. Continue to volunteer on post or in your local area. Be an advocate for our Army now and always. I pledge to continue to do the same. There is no sunset on patriotism! America and our Army still needs your dedication and individual talents. Continue to be a Soldier for Life.

I remain an optimist regarding our Army and our nation. Despite the rhetoric all around us during this election year, I continue to believe in our American dream and the value of military service to our fellow citizens.

Without question we face significant challenges domestically and in the world. However, we remain a strong country, partly because of your faithful service while in uniform and since you retired. I ask you to keep the faith in our Army; stay informed; and always keep our troops, their leaders, and their families in your prayers.

I leave you with the words I have displayed in every office I have had since I entered active duty in 1971. Perhaps they can be as meaningful to you as they have been to me over all these years:



*Army Chief of Staff Gen. Mark A. Milley presents his coin to Mr. John Radke for 14 years of dedicated service as the Chief, Army Retirement Services.
Photo by Sgt. Ricky L. Bowden*

The Light of God Surrounds Me,
The Love of God Enfolds Me,
The Power of God Protects Me,
The Presence of God Watches Over Me,
Wherever I Am — GOD IS!!

THANK YOU for your service. God bless you, your family, our Army and our nation, now and always!

Sincerely,

John W. Radke
Chief, Army Retirement Services

Commentary

Are you a Soldier for Life?

By **Lt. Gen. (Ret) James Lovelace** and **Sgt. Maj. of the Army (Ret) Kenneth Preston**, *Co-Chairs CSA Retired Soldier Council*

How often have you watched a movie or television show and cringed at how Soldiers were portrayed? How often have you read a newspaper story about a Soldier and thought, "That's not accurate." If they don't encounter Soldiers in person, Americans only know what they are told by the media – even if that is wrong. What Americans need is another, more credible source of information.

Retired Soldiers are a credible source of information for how the Army works and what Soldiers do and don't do. The Army needs you to tell Americans that you are a Retired Soldier. America needs you to tell your Army story, so they know what Soldiers are really about. If those of us with first-hand experience don't take the field, we leave the field to those with no experience. And they can easily get our story wrong. Misunderstandings widen the civil-military divide. That's bad for the Army and bad for America.

You can bridge the divide. The Army's two missions for Retired Soldiers are to **HIRE** and **INSPIRE**.

- To **HIRE** Soldiers who need a job after they leave the Army
- To **INSPIRE** Americans to join the Army by talking about your Army career and by volunteering on military installations, with Veterans groups or other groups in your local area

Are you wearing your Soldier for Life pin? Do you have the Soldier for Life window sticker on your car? The Soldier for Life logo is a conversation starter. Americans want to know about your service. Are you telling your Army story? Are you a Soldier for Life?

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 urge 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. 21.

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

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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 21.



Retired Soldier Council promotes SFL mindset

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

The Soldier for Life mindset was the main focus of the Army Chief of Staff's Retired Soldier Council during their recent annual meeting at the Pentagon. From April 18 to 22, the Council discussed the retired community's desires and concerns with 15 of the Department of Defense's senior leaders, including Acting Secretary of the Army Patrick J. Murphy, Army Chief of Staff Gen. Mark A. Milley, and Sgt. Maj. of the Army Daniel A. Dailey.

The Council saw the Soldier for Life mindset as the means to link members of the retired military community who still have a strong desire to serve with the Army's need to bridge the civil-military divide. Council members cited misunderstandings caused by a lack of personal interaction between civilians and military as the source of the civil-military divide. Members saw the divide widening as older veterans pass away and fewer Americans serve in the military or meet Service members during their daily lives.

Acting Secretary Murphy discussed this communications gap when he spoke to the Council saying, "You're still part of the Army team, but that comes with responsibility. I need you to stop in the local recruiting office and help." He urged Retired Soldiers to stay engaged with the Army and asked for their email addresses, so he can communicate with them directly.

During their meeting, the Council discussed Army-level issues nominated by Army installation retiree councils. Before the meeting, Council members reviewed recommendations from Department of the Army and Department of Defense policy experts. They discussed many of these recommendations with the senior leaders who came to speak to them.

The Council compiled its recommendations to Gen. Milley in its final report that addresses 11 issues involving health care, 11 related to other benefits and 12 concerning retirement services or Army communications with the retired community.

Addressing one of the top concerns, the Council report said,

There continues to be various initiatives that, if enacted, would significantly contribute to the breaking of trust between the Army and the Retired Soldier. The Retired Soldier places greater value on their earned medical benefits than any other; however, it is these benefits that are most often the target for budget cuts. This Council understands the need to balance the increasing cost of healthcare and the promises made to our Retired Soldier population. The continuing 'nickel and dime' increases in TRICARE fees have a significant impact on the Retired Soldier...especially to the retired Staff Sergeants and Sergeants First Class.

All of the Council's recommendations can be found in their 42-page report on the Council's webpage at <https://soldierforlife.army.mil/retirement/retireecouncil>.

The members of the Retired Soldier Council represent more than 950,000 Retired Soldiers and 243,000 surviving spouses in the United States and 124 other countries. They are nominated by the Army installation or Army Service Component Command retiree councils on which they serve. The Council Co-Chairs select new members each year to fill vacancies on the 14-member Council. New members are approved by the CSA to serve four-year terms and are recalled to active duty annually for the Council's week-long meeting.



Members of the 2016 Chief of Staff, Army Retired Soldier Council (From L to R, front row): CSM (Ret) Divina Bobb, CW5 (Ret) Robert Huffman, SMA (Ret) Kenneth Preston, LTG (Ret) James Lovelace, CSM (Ret) Sandra Matlock-Williams, CSM (Ret) William Grant; (middle row) CSM (Ret) Joel Jenkins, LTC (Ret) David Fulton, COL (Ret) Gerald Thompson, COL (Ret) Michael Molosso, CSM (Ret) Tommy Williams, CSM (Ret) Albert McFarland; (back row) COL (Ret) Norris Posehn, COL (Ret) Michael Zang. Photo by Army Multimedia & Visual Information Directorate.



Junior ROTC wants 250 recently-retired Soldiers to fill vacancies

By **Lt. Col. Adam Grim**, *Employment Director, Soldier for Life Office*

The Army Junior Reserve Officer Training Command (AJROTC) program instills the values of citizenship, service and personal responsibility in high school students through education and mentoring. At least one retired Army officer and noncommissioned officer (NCO) are assigned to each unit. AJROTC instructors are retired military members who continue to wear the Army uniform with their retired grade during the performance of their duties. Instructors are required to maintain Army uniform wear and grooming standards while serving as instructors.

Officers (captain to colonel) and NCOs (staff sergeant to command sergeant major) with the following prerequisites may apply:

- Bachelor's degree (officer – required; NCO – preferred)
- Retired with at least 20 years of active duty
- Retired less than 3 years ago
- Meet Army/AJROTC height/weight/body fat standards (30% male/36% female)

AJROTC instructors receive, as a minimum, an amount of pay equal to the difference between their retired and active duty pay, which includes base pay plus allowances for quarters, subsistence, and clothing (NCOs only). Schools must pay the minimum but may pay more subject to negotiations between the instructor and the school. The Army reimburses the school for one-half of the minimum. Each active duty pay raise will result in increased AJROTC pay.

AJROTC instructors are not on active duty or inactive duty for training. Only their pay is computed as though they were on active duty. Their net pay may be different because allowances are not taxable on active duty, but AJROTC instructors' allowances are considered part of their gross pay and are taxable. Retired status does not change.

To learn more visit: <http://www.usarmyjrotc.com/employment/faq>

For a current list of vacancies visit: <http://www.usarmyjrotc.com/employment/jrotc-vacancy-list>

Army volunteers: lifting spirits, touching lives

By **Lorraine Clark**, *Installation Management Command Army Volunteer Corps Program Manager*

Throughout history, volunteers have played an integral role in the lives of Soldiers and their families. In the early years of our country, volunteers mended uniforms, cared for the sick and wounded and comforted families of fallen Soldiers. The Army Volunteer Corps continues the proud tradition of volunteer service in the history of the Army and extends it into the future, transmitting the values of character, pride in our nation and selfless service from one generation to the next.

Today, our volunteers are found throughout the military community. Soldiers, civilians, retirees from all Services, spouses and youth are providing services in schools, in hospitals, on sports fields, and in many other organizations and offices.

Our retiree volunteer population makes up almost 50% of Army volunteers. Recent data has shown that over 397,000 retiree volunteers contributed more than 14 million volunteer hours extending the Army's budget by \$3 million. Indeed, retirees' rich experience, loyalty, commitment and discipline are needed and critical to share with current and future generations to encourage and model selfless service and lifelong volunteer commitment.

If you would like to join this unique corps of volunteers you can search for opportunities at www.myarmyonesource.com, or you can contact your local Army Volunteer Corps Coordinator at any Army Community Service (ACS) center across the Army. To find your closest ACS, visit the MyArmyBenefits resource locators webpage (http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html).



Army Retiring Soldier Commendation Program Package

By Lynn M. Peterson, Army Retirement Services Program Manager

In the Feb-May 2016 edition of *Army Echoes*, we shared an article entitled “Veterans Enterprise of Texas supports Soldiers and homeless vets.” The article provided information about the Army Retiring Soldier Commendation Program (ARSCP) package and the contractor who assembles the packages.

This article provides additional information to include the eligibility dates that apply for award of the ARSCP package as well as whom to contact.

All Soldiers, regardless of component, are entitled to receive recognition for their service upon retirement. The presentation of the United States Flag to retiring active component servicemembers became law on Oct. 1, 1998. Reserve Component members were added a year later. Any Soldier who completed the years of service required for retirement eligibility on or after these effective dates were entitled to receive a U.S. flag.

The ARSCP package contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sgt. Maj. of the Army as well as a U.S. flag, a U. S. Army Retired Lapel Button, and two Soldier for Life window stickers. The ARSCP package was created and implemented on May 15, 2009. If you retired on or after this date, you may be eligible.



There isn't an application process for the ARSCP package, and it is not available for commercial purchase. If you feel that you were eligible, but did not receive the proper recognition, contact the Retirement Services Officer (RSO) through whom you transitioned. There is an RSO directory located at <https://soldierforlife.army.mil/retirement/rso>. If you retired from the Army Reserve, contact your servicing Regional Support Command (directory at <https://soldierforlife.army.mil/retirement/reservecomponent>). If you retired from the Army National Guard, contact your state RSO (see http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html.)

Although you may not be eligible to receive an ARSCP package, you can contact your nearest RSO to inquire if they have any Soldier for Life window stickers available. You can also purchase the U.S. Army Retired Lapel Button or the Retired Soldier Identification Badge through AAFES store locations or online at https://www.shopmyexchange.com/s/military/_/N104763?Dy=1&Ntt=soldier+for+life&Nty=1. If you have any questions, please contact your nearest RSO.

TRICARE'S Nurse Advice Line: the right choice for active adults

FALLS CHURCH, Va. — Do you know that more than half of all adults 65 and older have three or more chronic medical problems, such as heart disease, diabetes, cancer or arthritis? Older adults can have multiple health problems and not know whether they need to see a doctor or can administer self-care. Have you considered TRICARE's Nurse Advice Line (NAL)?

If you are suffering from a rash, a sinus infection, or perhaps you just have a common cold; there is help! When you call the NAL, a registered nurse will help you assess if you can handle your health concern with self-care or if you need to see a medical professional.

Since its launch, the NAL has been able to increase patient safety and further ensure a positive patient experience. Military Health System Patient Centered Medical Home team members can access live NAL information so they are aware of their patients' situation and can provide follow-up, if needed.

The NAL is a great medical assessment tool that provides access to care, especially after hours and when traveling, which is great for retirees on the move. When you don't know what kind of care you need, the NAL helps you access the right type of care at the right time. The NAL can also help you find a doctor and schedule next-day appointments at military hospitals and clinics when available.

The NAL is an option for beneficiaries to get information on their medical problems quickly and at any time. To access the NAL, dial (800) TRICARE (874-2273) and select option 1. Get more information on the [TRICARE website](#).

Army outlines gender integration implementation plan

WASHINGTON (May 10, 2016) — The Army announced today progress made with its implementation plan for integrating women into all military occupational specialties.

The plan, unveiled March 10, paves the way for qualified women to serve in the infantry, armor, and special forces.

To date, 22 women successfully enlisted in infantry and armor career fields and 23 women cadets or officers successfully branched into the infantry or armor. Soldiers who meet career field entry requirements must then successfully complete the career field's training requirements to be awarded the applicable military occupational specialty. Currently no applicants, enlisted or officer, have been assessed into special forces.

Initially, the Army is managing the assignments of women through a "leader first" approach. Women are eligible to branch as infantry and armor officers, followed then by female enlisted Soldiers to ensure they are assigned to operational units with integrated women leaders. These first women leaders are expected to arrive at their follow-on units after training in the early parts of 2017.

Under the new policies, all Soldiers have the opportunity to serve in any occupational specialty based on their individual capabilities and desires and the needs of the Army. The policies allow the Army to recruit Soldiers and leaders from a larger pool of qualified personnel.

"We're not going to turn our back on 50 percent of the population," said Acting Secretary of the Army Patrick J. Murphy. "We are opening up every occupation to women. I think that's pretty historic."

The Army is implementing full integration through five lines of effort: updating physical and administrative screening standards; managing talent to select, train, and promote the best qualified Soldiers; building integrated units; educating Soldiers and leaders and communicating how gender integration increases the readiness of the Army; and continually assessing integration strategies to successfully posture the force.

"An incremental and phased approach by leaders and Soldiers who understand and enforce gender-neutral standards will ensure successful integration of women across the breadth and depth of our formations," said Army Chief of Staff Gen. Mark A. Milley.

Between May 2012 and October 2015, the Army led all services in gender integration by opening more than 95,000 positions and nine occupations to women. In 2015, three Soldiers became the first women to complete Army Ranger School, one of the most demanding leadership schools in the United States military.

The Secretary of Defense's Dec. 3, 2015 decision opens an additional 220,000 positions to women; however, the force drawdown and continued force structure changes will affect any final numbers. As the department continues modernizing and innovating to stay ahead of future threats, its senior leaders have said they will develop policies and set conditions to recruit and retain the best people.



Capt. Kristen Griest and U.S. Army Ranger School Class 08-15 render a salute during their graduation at Fort Benning, Ga., Aug. 21, 2015. Griest and class member 1st Lt. Shaye Haver became the first female graduates of Ranger school. Griest was recently selected as the Army's first female Infantry Officer. (U.S. Army photo by Staff Sgt. Steve Cortez/ Released)

Where can I get a Soldier for Life window sticker?

The Army and Air Force Exchange Service sells the SFL window sticker. If your local store doesn't have it, ask the manager or visit <https://www.shopmyexchange.com/>. It is also available from retailers, such as [HonorCountry.com](https://www.honorcountry.com/). Army Retirement Services Officers are also authorized to distribute the SFL window sticker, which they can order through the Army publications system as Department of the Army Label 180.



Ask Joe: Your Benefits Guru

Dear Joe:

I am confused what my rank at retirement will be. When I ran the MyArmyBenefits retirement calculator, it said my retirement rank would be major, yet I will have over two years as a lieutenant colonel when I enter the Retired Reserve. My fishing buddy is a retired Brigade Personnel NCO and he said his time-in-grade requirement was two years when he retired as an E-7. So why is it not showing my earned rank?

Bayou Night Crawler

Dear Bayou,

Tell your buddy to go fish! He's all wet! Over 4 years ago, the time-in-grade (TIG) requirements for E7s, E8s and E9s were two years. Now it's three years for them. While we're at it, E6s and below require one year TIG. Majors and below require six months and lieutenant colonels and colonels, three years. Warrant officers only require 31 days TIG to retire at that rank.

So, unless you have three years TIG as a lieutenant colonel when you hit the Retired Reserve, you will be retired and paid as a major. That's what the MyArmyBenefits retirement calculator was telling you.

There is only one exception: If you're entering the Retired Reserve because of an involuntary separation (medical discharge, Mandatory Removal Date (MRD) or age 60 limitation), all you need is 185 days TIG to retire at that grade. If you accept an adjusted Retired Pay Eligibility Date (RPED) as a result of 90-day drops because you supported contingency operations, that adjusted RPED does not constitute an involuntary separation. If you are promoted from lieutenant colonel to colonel, your MRD will be extended from 28 to 30 years commissioned service. Before you decide to leave, I'd use the retirement calculator to see what your retired pay would be if you were selected for colonel. It might be worth sticking around if you can.

Fondly,

Joe

Dear Joe,

I'm going to go to the Retired Reserve under the high three pay system with over two years' time in grade as a major. So at what rank will I be paid, and how do they compute it? Will it be the average of two years as a major and one year as a captain?

A Nats Fan in Chillicothe

Dear Fan,

For an active duty Soldier retired pay is pro-rated to show the proportion held at each rank in the last three years (i.e., two years as a major, one as a captain). For Reserve Component Soldiers, retired pay is calculated at the highest qualified rank held (see the letter above for TIG requirements) under either the final pay plan, for those who came in before 8 September 1980, or the high three pay plan, for all others. In other words, if you were a major for 7 months before your separation, your high three calculation will be done at the rank of major.

Regardless of the pay system used, the calculation for Reserve Component Soldiers' retired pay, as used by the folks at DFAS and by the MyArmyBenefits Retirement Calculator, is "... your final points divided by 360 which yields the Active Duty Year Equivalent, which is then multiplied by 2 ½% which yields a number (multiplier) that will then be used to multiply the monthly base pay for the grade successfully attained (as determined by HRC) to arrive at the gross monthly retired pay."

Go Nats!

Joe

New urgent care pilot program for Prime beneficiaries

WASHINGTON — To increase access to care, the Department of Defense is launching an Urgent Care Pilot Program for TRICARE Prime beneficiaries. This program allows Prime enrollees two visits to a network or TRICARE-authorized provider without a referral or prior authorization.

The Urgent Care Pilot Program, which began May 23, is for:

- Active duty service members (ADSMs) (including National Guard or Reserve members activated for more than 30 consecutive days) in TRICARE Prime Remote
- Non-ADSMs in TRICARE Prime, TRICARE Prime Remote or TRICARE Young Adult Prime
- TRICARE Overseas Program beneficiaries traveling in the U.S. (not limited to two visits)



Active Duty Service Members enrolled in TRICARE Prime are not eligible for this program as their care is managed by their Service. This pilot also excludes Uniformed Services Family Health Plan enrollees. TRICARE Overseas Program enrollees can receive an unlimited number of urgent care visits, but only when they are traveling stateside and seeking care.

There are no point of service deductibles or cost shares for these two urgent care visits, but network copayments still apply.

Once you receive urgent care, you must notify your primary care manager about that care within 24 hours or the first business day after the urgent care visit. Authorization requirements have not changed for follow up care, specialty care or inpatient care.

When you are not sure of the type of care you need, or you require care outside of standard business hours, call the [Nurse Advice Line \(NAL\)](#). If you call the Nurse Advice Line and receive a pre-authorization for network urgent care, it won't count against your two covered visits. However, if you are enrolled to a military hospital or clinic and there are appointments available or the facility has an available urgent care clinic and you choose to go to civilian urgent care clinic, that visit will count against your two covered visits per year.

If you need more information, please visit the [Urgent Care Pilot Program](#) web page on the TRICARE website.

Legal Briefs

Preventing identity theft – getting a free credit report

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

We hear a lot in the news today about “identity theft.” In this next series of articles, I’ll give you some pointers on how to minimize the risk that you’ll become a victim.

For example, a man begins getting letters and phone calls from a credit card company telling him he is in default on his account. He doesn’t have an account with that company . . . or so he thinks. In fact, his daughter had opened an account in his name without his permission. As long as the daughter was paying on the account, he remained unaware. When she stopped making payments, that’s when the company began to contact him.

This “surprise” could have been avoided if he was a little more vigilant about his accounts. So how do you find out if there are accounts in your name you don’t know about? It’s pretty easy. Under federal law, you are entitled to obtain an annual free credit report, normally from the big three credit reporting companies: Experian, Transunion and Equifax. It’s really free . . . nothing to sign up for, no credit card required, no gimmicks. Simply go to www.annualcreditreport.com and follow the steps. You will have to provide a social security number and other personal information. Be prepared to print or save to your computer the credit reports as they are typically only available during that login session. You can only do this once per year. If you want to review your reports more often, you can request one report from a different company every four months.

You can also request your free report by phone by calling (877) 322-8228.

Read your reports carefully. Look for accounts that you do not recognize, addresses listed for you that you’ve never lived at, credit inquiries from companies you don’t recognize and make sure any other information on the report is completely accurate.





Army Medicine improves access for enrolled beneficiaries

An Army Medicine News Release

WASHINGTON — Army Medicine has put forth tremendous effort toward meeting the access to care needs of our enrolled beneficiaries over the past few years. Specifically, our access to care mission is to have the right provider, giving the right care, at the right time, in the right place. We remain committed to providing the highest quality care to all enrolled beneficiaries, including retirees and their families. Mentioned below are just some of the ongoing initiatives that we are focusing on to improve the overall patient experience.

To improve satisfaction and convenience, Army Medicine established 20 Community Based Medical Homes (CBMHs) with an additional five more coming over the next two years. These clinics, located in communities in which retirees and their families live, are extensions of the larger health clinics, community hospitals and medical centers on Army installations. Establishing CBMHs has not only increased the number of available providers and appointments, but offers services in close proximity to where you live.

Army Medicine is also carefully looking at the number of primary care appointments offered to our beneficiaries. A team of specialists analyzes how many appointments are available and then predicts how many are needed to meet the local demand. Following this detailed analysis, we are able to shift or enhance resources to increase the number of appointments available to enrolled beneficiaries. Even with these improvements, we continue to conduct monthly review of the data and fine-tune our ability to meet your needs.

According to recent patient satisfaction surveys the telephone appointing system was identified as an area that needed improvement. During the past year, Army Medicine has made tremendous gains with properly resourcing our call centers to support the volume of calls received. Additionally, we standardized the call center policies, procedures and training requirements Army-wide. To further improve satisfaction with the call center experience, Army Medicine implemented a policy that our enrolled beneficiaries will never be asked to call back at a later time to get an appointment. Our goal is to meet your needs the first time you call.

Army Medicine has also embraced advances in technology by utilizing three “virtual appointing” processes: the Nurse Advice Line (NAL), Army Secure Messaging (AMSMS), and virtual medicine. The NAL provides convenient, telephonic access to health care resources and is available to beneficiaries 24/7/365 across the continental United States. The NAL staff gives advice for self-care and can make direct care appointments or refer patients to the community when appropriate. AMSMS allows beneficiaries to communicate with their primary care team via e-mail. Using AMSMS, beneficiaries can initiate a web-based visit, receive preventive care reminders, request test results, ask for prescription

renewals, and/or ask a question about their care. Virtual medicine, already an option in some military treatment facilities (MTF), allows a beneficiary in one location to have a web-based visit with a provider in another location. Virtual medicine is an area in which we expect to see tremendous growth over the next few years.

Army Medicine is invested in providing high quality care and welcomes the opportunity to serve you. We recognize that it is not always easy for a beneficiary to know if capacity is available and we strongly recommend retirees consult with their managed care support contractor to see if primary care enrollment opportunities are available in local military treatment facilities. Army Medicine values your service and wants to continue to be the primary provider of choice for retirees and their families.

Army Medicine takes every patient's experience very seriously. We encourage beneficiaries who feel that their MTF is not measuring up to the standards described in this article to contact their local MTF patient advocate.



U.S. Army Soldiers, assigned to 1/25 SBCT "Arctic Wolves", U.S. Army Alaska, transport equipment using snowshoes and ahkio sleds during an arctic mobility squad competition in the Yukon Training Area, Ft. Wainwright, Alaska.

Photo by U.S. Army 1st Lt. James Gallagher





Echoes from the past

Celebrating 60 years of direct communications with the Army's retired community



WASHINGTON — In March, *Army Echoes* celebrated 60 years of uninterrupted, direct communications with Retired Soldiers and their families. When the Army established the first Retired Activities Unit at Headquarters Department of the Army, it quickly realized the critical need to communicate with Retired Soldiers. The *Retired Army Personnel Bulletin*, now known as *Army Echoes* was first published in March 1956. The newsletter was renamed *Army Echoes* in 1979.

On the cover of the first issue of the *Retired Army Personnel Bulletin*, Army Chief of Staff Gen. Maxwell D. Taylor wrote to the Retired Soldiers of his day a message that is remarkably similar to those sent by recent Chiefs of Staff on the covers of *Army Echoes*. Gen. Taylor wrote:

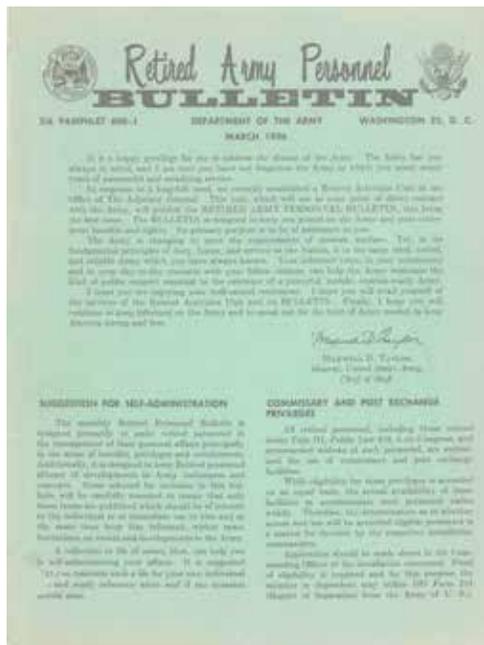
It is a happy privilege for me to address the alumni of the Army. The Army has you always in mind, and I am sure you have not forgotten the Army in which you spent many years of purposeful and satisfying service.

In response to a long-felt need, we recently established a retired activities unit in the Office of The Adjutant General. This unit, which will act as your point of direct contact with the Army, will publish the RETIRED ARMY PERSONNEL BULLETIN, this being the first issue. The BULLETIN is designed to keep you posted on the Army and your retirement benefits and rights. Its primary purpose is to be of assistance to you.

The Army is changing to meet the requirements of modern warfare. Yet, in its fundamental principles of duty, honor, and service to the Nation, it is the same tried, tested, and reliable Army which you have always known. Your informed voice, in your community and in your day-to-day contacts with your fellow citizens, can help the Army maintain the kind of public support essential to the existence of a powerful, mobile, combat-ready Army.

I trust you are enjoying your well-earned retirement. I hope you will avail yourself of the services of the Retired Activities Unit and its BULLETIN. Finally, I hope you will continue to keep informed on the Army and to speak out for the kind of Army needed to keep America strong and free.

Maxwell D. Taylor,
General, United States Army,
Chief of Staff.



The March 1956 issue also reported that the “all retired personnel . . . and unmarried widows of such personnel are authorized the use of commissary and post exchange facilities.”

The April 1956 issue reported that the Army “has recently authorized a standard identification card (DD Form 720) MILITARY DEPENDENTS IDENTIFICATION CREDENTIAL, for use in identifying dependents of retired Army personnel.”

The May 1956 issue reported that “A recent Gallup poll shows that **the civilian public bases its attitudes toward the military service more on reports from people who are or have been in the service than on any other source of information.** It’s up to you to tell the public what the Army has always meant and will always mean to the welfare of our country.”

While the digital age transforms how we communicate with Retired Soldiers and their families, the Army remains committed to updating Retired Soldiers about their retirement benefits and urging them to remain Soldiers for Life.





Educate your beneficiaries about their benefits

CLEVELAND — The Defense Finance and Accounting Service (DFAS) pays more than 2.5 million retired service members. A large portion of their customers have elected to cover one or more of their loved ones with the Survivor Benefit Plan (SBP). Although they are willing to pay to cover their loved ones, many retirees neglect to educate their loved ones about the benefits they have provided for them. Unfortunately, this can complicate or slow down the application process to receive benefits when they are eventually requested by the family member.

Every member should consider educating their beneficiaries to help them better understand how SBP works. Here are a few guidelines you can cover with your beneficiaries. Please print this article, share it with your designated beneficiary, and store it with other important documents.

The Nature and Extent of the SBP Benefit

SBP provides your eligible beneficiaries with a monthly payment known as an annuity. The amount of the benefit is a percentage of your retired pay and it depends upon whether you choose full or reduced coverage. The recipient of your SBP annuity is referred to as the annuitant.

The Benefit's Duration

The SBP entitlement begins upon your death and ends either when your elected beneficiary becomes ineligible to receive the annuity or when your beneficiary dies.

Reasons Payments May Be Temporarily Stopped

Each year, DFAS mails annuitants a Certificate of Eligibility (COE). DFAS uses the information on that form to determine an annuitant's continued eligibility for monthly payments. If DFAS does not receive the COE by the deadline on the form, they will stop all payments until they receive a properly completed COE. If you have not received a COE from DFAS recently and feel you should have, please call their customer care center to request one at (800) 321-1080.

Reasons Payments Can Be Stopped

Annuity payments stop when a beneficiary dies or becomes ineligible to receive the annuity. For example, payments to children normally stop when they reach age 18. Payments stop for spouses if they remarry before age 55.

Continuing Children's Benefits after Age 18

Payments typically stop for children covered under SBP when they reach age 18. If an unmarried child attends school in a full time status at an accredited college or university, the payments will continue until they reach age 22. Each semester, DFAS mails a Child Annuitant's School Certification form to verify the child is still enrolled. If DFAS does not receive the form by the deadline listed, they will stop all payments until they receive a properly completed form. The SBP annuity will terminate at any time if the child marries. If you have not received a School Certification recently and feel you should have, please call the DFAS customer care center to request one at (800) 321-1080. Children who became incapacitated while still eligible SBP beneficiaries could receive payments for life if the conditions are permanent.

Effects of Remarriage on an Annuity

If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends, for any reason, the annuity payment will restart from the date the marriage ends. The annuitant is responsible for notifying DFAS of any changes to their marital status.

Benefits from the Department of Veterans' Affairs (VA)

Dependency and Indemnity Compensation (DIC) is an award benefit offered by the VA. Federal law prevents annuitants from receiving both SBP and DIC concurrently. When DFAS is informed that an annuitant is eligible to receive DIC from the VA, DFAS will deduct the amount of DIC received from the amount of SBP. For example, a surviving spouse is eligible for a monthly annuity of \$1500 from DFAS and a monthly DIC award of \$1254.19 from the VA, DFAS will deduct the \$1254.19 DIC from the \$1500 SBP and pay the remaining \$245.81 to the annuitant.

If the SBP is greater than the DIC award, DFAS will partially refund the premiums paid into the program during the service member's retirement for the portion of the SBP that is offset. If the DIC is greater than the SBP payment, SBP will be completely offset and DFAS will refund all basic spouse premiums paid into the program during the service member's retirement. (Continued on the next page)

(Continued from the previous page)

What initiates the SBP benefit and what will my beneficiary have to do?

Your designated beneficiary becomes eligible to receive SBP benefits on the day after your death. The first step a beneficiary must take to receive benefits is to report your death to DFAS. See page 20 for DFAS contact information.

What happens if there is a delay in reporting a retiree's death?

Late notification of a retiree's death may result in burdensome consequences, including delays in finalizing a member's account, payment of arrears of pay and the establishment of an SBP annuity. A retiree's entitlement to retired pay ends on the date he or she dies. Therefore, delayed reporting of a retiree's death may result in an overpayment of retired pay that will be collected from a financial institution, the member's estate, or from the annuitant if the annuitant is receiving retired pay funds.

From the [Consumer Financial Protection Bureau Blog](#)

Servicemembers 2015: A year in review

By **Holly Petraeus**, Assistant Director, Servicemember Affairs

(MAR 22, 2016) — Today, we're releasing our fourth Annual Servicemember Report. This report analyzes over 19,000 complaints we received in 2015 from servicemembers, veterans, and their families, and details related enforcement and outreach efforts.

The number of complaints we receive from the military community continues to grow; from 2014-2015, complaints increased by 13 percent. For the second year in a row, debt collection, mortgages, and credit reporting were the top three complaint categories for the military community. Debt collection—by a large margin—was the top complaint category, comprising nearly half of our military complaints.

We found that servicemembers, veterans, and their families complained about debt collection at nearly twice the rate of the general population who submitted complaints to the Bureau.

Here are some issues servicemembers reported this year:

- Identity theft problems when deployed
- Debt collectors contacting the military chain of command
- Debt collectors attempting to collect medical debts that VA health care, Medicare/Medicaid, or other insurance should have paid
- Challenges receiving refunds from their lender for mortgage funding fees guaranteed by the U.S. Department of Veterans Affairs

The report also describes our outreach efforts throughout the military community. We connect with thousands of military members, veterans, and their families, and dozens of different military and veteran service organizations. In addition, our report also highlights four CFPB [Consumer Financial Protection Board] enforcement actions that particularly impacted servicemembers and provided them with over \$5 million in refunds and other relief.

View servicemember complaints

The CFPB publishes basic information about complaints in our public Consumer Complaint Database so that consumers can see and learn from other people's experiences. With their permission, we include their description of what happened while maintaining their privacy. We're pleased to announce that you can now [view complaints which include those submitted by or on behalf of a servicemember, veteran or their family member](#) (click on the Tags column to filter complaints by specific audiences). This makes it easier to find and read servicemember complaint narratives, view servicemember complaint data, and download and analyze the data yourself.

As always, if you have a problem with a consumer financial product or service— or if you know someone in that situation — you can [submit a complaint online](#) or by calling (855) 411-2372. You have the right to raise your voice and be heard by financial companies.

Take a look at the report here: [Servicemembers 2015: A Year in Review](#).



DOD begins educating Service leaders on new retirement system

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

WASHINGTON (June 2, 2016) — Department of Defense officials announced Wednesday the launch of the "Leader Course," a tool designed to educate Service senior leaders and financial advisors about the new Blended Retirement System (BRS) that goes into effect, Jan. 1, 2018.

Training for the new system is available via the Joint Knowledge On-line (JKO) and ArmyOneSource websites. Individuals serving in remote and deployed locations will also have access to the training via DVD. The training portal is set up in an "online newspaper" format, which allows users to independently click on videos, glossaries and example scenarios that explain the new retirement benefits and provide comparisons of the current and new systems.



The new retirement system is composed of three components, a traditional defined-benefit plan like that current system, a 401K type defined-contribution plan with a portable retirement account through the Thrift Savings Plan (TSP), and a continuation pay at the mid-career point. Service members currently serving are grandfathered into the current military retirement system. Starting Jan. 1, 2018, all recruits will be automatically enrolled into the BRS. However, Active Duty members with fewer than 12 years of service as of December 31, 2017, and those reserve component members with less than 4,320 points will have until Dec. 31, 2018, to choose to remain in the current system or opt into the blended military retirement system.

"The Blended Retirement System Leader Course and other follow-on courses will ensure Soldiers are familiar with the new system and knowledgeable of available resources to make informed decisions pertaining to their retirement plans," said Lt. Col. Steven G. Hanson, Allowances branch chief, Compensation and Entitlements Team, U.S. Army G-1.

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"The current defined-benefit military retirement system has been relatively unchanged for decades, with adjustments being infrequent and incremental," said Hanson.

"The new blended retirement system, in contrast, is a significant change. For the first time, Soldiers and the government will automatically contribute, through the Thrift Savings Plan (TSP), to a retirement account from their current compensation. This change will ensure that more Soldiers leave the Service with retirement savings," he added.

Army officials estimate about 85 percent of the department's military personnel will separate from service with some form of retirement savings under the new system, whereas only about 10 percent of enlisted and 30 percent of officers will earn a full retirement under the current system.

"Soldiers enrolled in BRS may achieve a retirement benefit that is nearly equivalent or perhaps better than under the current system; however, those who now separate from military service with the Army prior to retirement (less than 20 years) will do so with portable retirement savings," said Hanson.



U.S. Army Green Berets from 3rd Special Forces Group (Airborne), and Marines from Marine Special Operations Command, crawl across the Red Sea floor on a closed-circuit dive during Eager Lion 2015 in Jordan. Photo by U.S. Army Sgt. Edward French IV

MILITARY STAR card helps Exchange reduce costly fees, increase contribution to military quality-of-life programs

DALLAS –Military shoppers who reach for their MILITARY STAR card at [Army & Air Force Exchange Service](#) facilities worldwide are helping to reduce credit-card processing expenses and ultimately improving their military communities.

During fiscal 2015, bank-issued credit card processing expenses at Exchange facilities cost the military community more than \$76 million. When shoppers use their MILITARY STAR cards, however, the Exchange avoids these costly fees – a savings of more than \$19 million last year.

“A significant portion of earnings generated from the MILITARY STAR card is returned to military communities to fund quality-of-life programs,” said Jami Richardson, Exchange Credit Program senior vice president. “Avoiding costly merchant and bank fees allows us to return an even greater amount to the military community.”

Over the last 10 years, the Exchange Credit Program has returned \$696 million to quality-of-life programs worldwide.

“Paying with a MILITARY STAR card is a simple way for Exchange shoppers to support their military community directly,” Richardson said. “Using the card not only benefits the cardholder, but every member of the military family.”

The [MILITARY STAR](#) card is accepted at Army, Air Force, Marine Corps, Navy and Coast Guard exchange facilities and online at [shopmyexchange.com](#). Cardholders receive benefits including:

- * Competitive 10.49 percent interest rate –one of the best retail rates.
- * 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 [shopmyexchange.com](#).

With every purchase, MILITARY STAR cardholders earn points as part of a rewards program, which launched late last year. Cardholders earn 2 points for every \$1 spent wherever the MILITARY STAR card is accepted. For every 2,000 points earned, shoppers will automatically receive a \$20 rewards card.



The TRDP can help fight the effects of diabetes on overall health

SACRAMENTO — Every year in April, the World Health Organization (WHO) focuses on global awareness of a major public health issue. This year, WHO turns its attention to diabetes awareness and prevention.

Diabetes is a serious and chronic disease that occurs when the pancreas does not produce enough insulin (type 1 diabetes) or the body cannot effectively use the insulin it produces (type 2 diabetes). Insulin is a hormone that regulates blood sugar. Over time, diabetes can damage the heart, blood vessels, eyes, kidneys and nerves.

The good news is that diabetes can be controlled or even prevented. Increasing physical activity, eating a healthy diet, maintaining a healthy body weight, avoiding tobacco use and taking medication as prescribed can decrease the risk of developing diabetes and related cardiovascular diseases.

Good oral hygiene also plays an important role in controlling the adverse effects of diabetes on the rest of the body. Because poor blood sugar control makes gum problems more likely, those who have diabetes are at a greater risk for gum disease. Brushing, flossing and seeing the dentist regularly are the three main steps in fighting gum disease.

With its emphasis on diagnostic and preventive care, the TRICARE Retiree Dental Program (TRDP) can help enrollees avoid the risk of other health issues associated with diabetes. In addition to two annual exams and an x-ray, enrollees with diagnosed type 1 or type 2 diabetes can get three annual cleanings—and these services are paid at 100% with no deductible, no applicable maximum and no out-of-pocket costs when provided by a TRDP network dentist.



ARMY ECHOES

Commissaries parallel Army's proud legacy of service

By Dr. Peter D. Skirbunt, *Defense Commissary Agency historian*

FORT LEE, Va. - The U.S. Army marks its 241st anniversary June 14. On that date in 1775, the Continental Congress established the Army and named George Washington its commanding general.

That same year, Congress created the Office of the Commissary General of Stores and Purchases to provide the Army's daily rations. Officers in charge of subsistence operations were known as chief commissaries, while their staff consisted of assistant commissaries and commissary sergeants. Fifty years later, the commissariat, as it was then known, began selling food items - which at the time were also known as commissaries or commissary items - from its warehouses "at cost" to Army officers for their personal use. By 1841, officers could also purchase items for their families.

In 1866, Congress authorized the Army to sell goods at cost from its subsistence warehouses to officers and enlisted men alike, beginning on July 1, 1867. This was the start of the modern commissary benefit. No geographical restrictions were placed on these sales, which could take place at all Army posts, from the frontier to the east coast. By 1868, customers could choose from an official 82-item stock list, which was comparable to civilian dry-goods grocery stores at the time. By contrast, commissary stock lists today include as many as 15,000 items.

The subsistence warehouses of the 19th century were gradually replaced by Army-run grocery stores called sales commissaries, which sold items at cost, providing Soldiers good food at reasonable prices. When the Army's mission expanded around the world, commissaries followed, first to Cuba and the Philippines in 1898-99, then to China in 1900, Panama in 1904, and France in 1918. Since then, the stores have existed at more than 1,000 different locations, have been run by each of the armed services, on every continent except Antarctica.

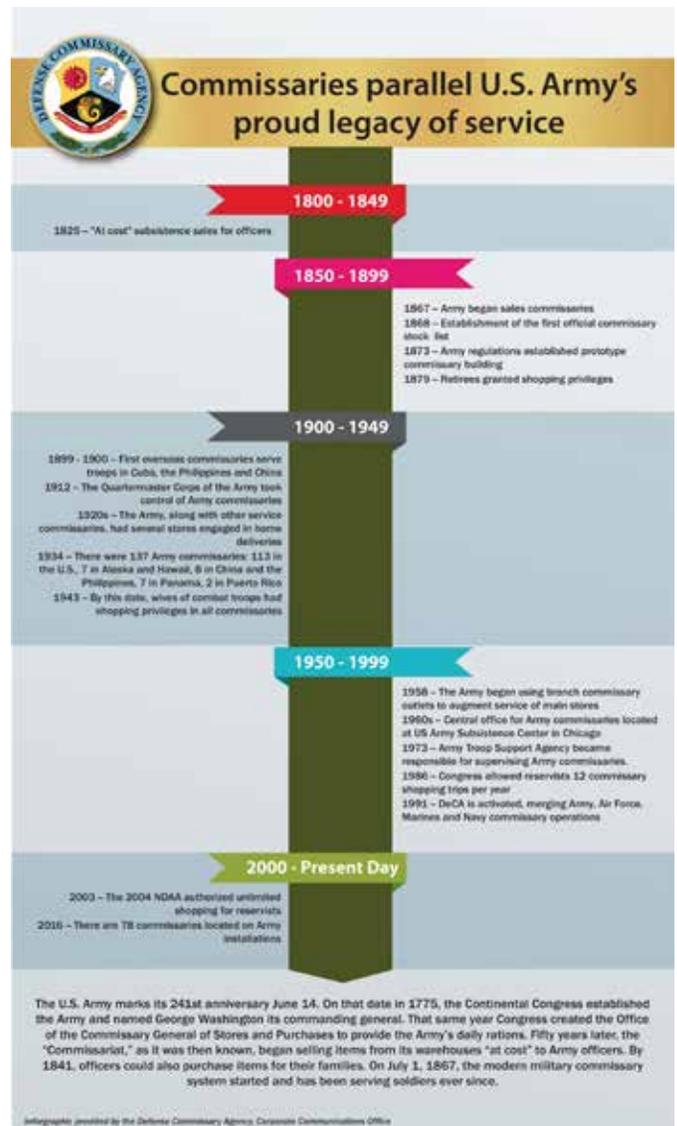
While commissaries were originally created for active-duty Army personnel, they gradually were made available to members of every armed service, military retirees and the immediate family members of all authorized shoppers. Commissaries proved especially important to military families living overseas.

To help cover the stores' expenses, in 1952 the Department of Defense ordered an across-the-board 2-percent surcharge; this was gradually increased until it reached the current level, 5 percent, in 1983. Funds generated by the surcharge pay for construction, renovation and maintenance of commissary structures, as well as for some supplies and equipment.

The stores' importance increased with the creation of the all-volunteer military in 1973, and again after the Reserve and National Guard were granted full-time shopping privileges in 2003.

In 1990, Congress and the Defense Department decided to consolidate the individual service systems. Army Maj. Gen. John P. Dreska was named the Defense Commissary Agency's (DeCA) first director, and Fort Lee, Virginia, became home to its headquarters. The agency officially took control of 411 military commissaries and multiple related operations (such as Air Force troop support operations, and sales to U.S. Embassy personnel) on Oct. 1, 1991. Today, DeCA Agency provides the commissary benefit for all the military services, delivering savings approaching 30 percent when compared with prices in civilian supermarkets.

Since 1775, millions of Americans have worn the Army uniform and established a superb record of valor, sacrifice and distinguished service in conflicts from the American Revolution to the wars in Iraq and Afghanistan. Now, 241 years later, members of the Army community, along with their peers in the other armed services, may shop at any of DeCA's 238 commissaries at U.S. military installations around the world.



Ger iPACTs – specialized care for older veterans

By Sheri Reder, PhD, MSPH and Taryn Oestreich, MPH, MCHES

America is Getting Older – How is VA Responding?

The VA “has your six” – a military term that means I’ve got your back. Indeed, the VA has got the back of every veteran who receives care at VA. Each one has a primary care provider, and that provider has a whole team working with them.

This team model of care is called PACT (Patient Aligned Care Team) and it provides continuous and coordinated care throughout a patient’s lifetime. Veterans receive primary care in PACT clinics, so you may know them by color names, like silver, or military alphabet names, like Bravo.

The fastest growing age group of veterans VA serves is those age 65 and older. By 2017 almost 10 million of our 21.7 million veterans (46%) will be over 65. VA is responding with PACT teams customized for older veterans.

Ger iPACTS – Customized Care for Older Veterans

A Ger iPACT (Geriatric Patient Aligned Care Team) is a PACT team designed for our older and chronically ill Veterans – those who have complicated health problems made even more challenging by social factors and mental health issues. Watch this [Ger iPACT video](#) to learn more.

The Veteran is at the center of his or her Ger iPACT, which includes an “army” of health care providers from many disciplines. The Veteran’s Ger iPACT includes an “army” of health care providers.

Shared Decision Making for Long Term Services and Supports

Experts in the care of older adults – like the Ger iPACT team – work together with Veterans to identify challenges that may be barriers to health, independence and quality of life. They ensure that veterans and their families/caregivers are aware of and connected to the services and supports they need to maintain the veteran’s independence and quality of life. [This shared decision making process](#) helps Veterans decide about the kinds of services and supports, such as [Home and Community Based Services](#), that would best meet their needs and preferences, now and in the future.

Visit www.va.gov/Geriatrics for more information on Shared Decision Making and Long Term Services and Supports.

Veterans Benefit from Shared Decisions and a Team Approach

Mr. Hastings, an Army Vietnam Veteran in Kentucky, explains, “Lori Paris, a social worker, visited me in the community hospital and talked with me about the full range of programs the VA had to offer and told me about what was available in my community. One of the options she told me about was the Medical Foster Homes, so I drove out here to check it out and decided to stay! This is my home now where I am happy and feel safe.”

Another Kentucky Veteran (Navy, WW II) and Ger iPACT patient, Mr. Weyrauch, used the www.va.gov/Geriatrics website and the [Shared Decision Making Worksheet for Veterans](#) and says, “This information has been helpful in helping me to talk with my Home Based Primary Care Team about my needs and to be aware of other programs that can help me.” Both Veterans are receiving care through Ger iPACT.

Ger iPACT – Moving Forward

VA’s Office of Geriatrics and Extended Care convened a three-day summit on Ger iPACT in Albany New York March 15-17. Over 120 VA physicians, nurses, nurse practitioners, social workers, pharmacists, and psychologists from all networks of VA shared their experiences, insights, challenges, and best practices to grow and improve Ger iPACT.

Summit attendee, LeAnn Bruce, LCSW, MVF-CSW said, “Several sessions emphasized the value of shared decision making in support of the patient-aligned care model and illustrated what a good fit it is for Ger iPACT and the Veterans it serves. We use shared decision making across VISN 9 where I work, and hopefully it will be provided by your Ger iPACT soon!”



ECHOES

Did You Know?

Advancement on the retired list

By James W. Scott, Army G-1 Intern

Enlisted Soldiers and warrant officers who held a higher grade than their retired grade can be advanced on the retired list. Section 3964, title 10, United States Code (10 USC § 3964) entitles certain retired members of the Army who retired with less than 30 years of active service to be advanced to the highest grade satisfactorily held when their active service plus service on the retired list totals 30 years.

This section of federal law is applicable to warrant officers of the Army, enlisted Soldiers of the Regular Army, Army Reserve members who were serving on active duty at the time of retirement, and members of the National Guard serving on full-time National Guard duty at the time of retirement.

The Army provides guidance in Army Regulation (AR) 15-80, *Army Grade Determination Review Board and Grade Determinations*. AR 15-80 defines "Highest grade served on active duty" as the grade to which a Soldier was actually promoted and paid pursuant to lawful promotion and does not include promotable status, serving in an acting capacity or holding a position or job title of an authorized higher grade such as acting first sergeant or sergeant major.

When the reduction from the highest grade held was caused by misconduct, inefficiency or for cause, the grade determination can be initiated at the 30-year mark or beyond if the member believes that advancement is appropriate to either the highest grade held or an intermediate grade. If the highest grade held was a commissioned officer, the individual must meet the statutory time in grade requirements to be advanced on the retired list.

Grade determinations for commissioned officers, enlisted Soldiers, warrant officers who retire with 30 or more years of service and individuals who are retired for non-regular service under 10 USC § 12731 (Reserve Component retirement normally at age 60) are completed when placed on the retired list.

If you meet the criteria, you can apply by mailing your application letter to Army Review Boards Agency, AGDRB, 1901 South Bell Street, 2nd Floor, Arlington, VA 22202-4508. There is a sample letter and more information on the ARBA website at <http://arba.army.pentagon.mil/agdrb-overview.cfm>. For additional assistance, contact your local Retirement Services Officer listed on page 21.

Need myPay help?

If you've never opened a **myPay** account, need help changing your **myPay** password, or changing your email address in **myPay**, check out the new online training tutorials using the following URLs.

How to set up a new **myPay** account:

<https://www.youtube.com/watch?v=gi77uH4tRUM>

How to change email address in **myPay**:

<https://www.youtube.com/watch?v=RMS1zkQNF5Q>

How to change your **myPay** password:

<https://www.youtube.com/watch?v=FDmRIWiWL98>

Another way to access these training tools is by clicking on the YouTube link from the **myPay** home page at

<https://mypay.dfas.mil/mypay.aspx>.

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 initiate the survivor benefits process. When reporting the death, please provide as much of the information below as you have:

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

Human Resource Service Center

serves as the primary entry point into the U.S. Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

SBP open season reminder!

If your former spouse died and you remarried before Nov. 25, 2015, and you want your current spouse to be covered by the Survivor Benefit Plan, you must take action **before Nov. 24, 2016**. That is the last day of the Congressionally-declared SBP open season. The effective date of your spouse SBP coverage and cost will be the date of your former spouse's death or the first anniversary of your remarriage, whichever is later. Contact your Retirement Services Officer (RSO) for information and open enrollment procedures. RSO contact information is on page 21.

Converting RCSBP coverage from your former spouse to your current spouse

The open season explained above applies to Reserve Component Survivor Benefit Plan (RCSBP) coverage too. If your former spouse was your RCSBP beneficiary, and he or she died and you remarried before Nov. 25, 2015, you have **until Nov. 24, 2016** to convert your RCSBP coverage to your current spouse. If you were not married when your former spouse died, you have one year from the date of your first remarriage to convert this coverage. If you are an active National Guard Soldier, send your request to convert your RCSBP coverage to your State HQs. If you are an Army Reserve Soldier or are in the Retired Reserve, send your request to convert your RCSBP coverage to Human Resources Command's Reserve Retirements Branch. RSO contact information is on page 21.

Remember to maintain your SBP election when you divorce

What happens if a court orders you to provide former spouse SBP during your divorce? If you have spouse SBP coverage, you have one year from the date of the divorce to request former spouse SBP coverage. Your request must be submitted to the Defense Finance and Accounting Service (DFAS) on a DD Form 2656-1 (SBP Election Statement for Former Spouse Coverage) with a copy of your divorce decree and any subsequent court orders. Former spouse SBP premiums are retroactive to your date of divorce. Court ordered former spouse SBP coverage can be stopped only if the court amends its order or the former spouse dies. If you do not comply with the court order within one year of the divorce, the law precludes you from making the change and you may be held in contempt of court.

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	Location	Date	Contact
Presidio of Monterey, Ca.	June 11	831-242-5232	Camp Humphreys, Korea	Oct. 15	0503-353-3872
Ft. Buchanan, P. R.	June 13	787-707-2984	Rock Island, Ill.	Oct. 15	563-445-0191
Tobyhanna Army Depot, Pa.	Aug. 6	570-615-7409	Ft. Gordon, Ga.	Oct. 15	706-791-2654
Des Moines, Iowa	Aug. 18	515-277-6113	Vicenza, Italy	Oct. 19	0444-71-7262
Rosemount, Minn. (Twin Cities)	Aug. 19	507-474-9297	Stuttgart, Germany	Oct. 20	07031-15-3442
Ft. McCoy, Wisc.	Sep. 9	608-388-3716	Ft. Bragg, N.C.	Oct. 20-22	910-396-5304
Ft. Leonard Wood, Mo.	Sept. 9-10	573-596-0947	Schinnen, Netherlands	Oct. 21	0032-65-44-7267
Ft. Sill, Okla.	Sept. 15-17	580-442-2645	Ft. Meade, Md.	Oct. 21	301-677-9603
Ft. Drum, N.Y.	Sept. 21	315-772-6434	Ft. Knox, Ky.	Oct. 21	502-624-1765
Redstone Arsenal, Ala.	Sept. 22-24	256-842-2421	Ft. Riley, Kan.	Oct. 21	785-239-3320
Ft. Belvoir, Va.	Sept. 23	703-806-4551	BENELUX-Brussels	Oct. 22	0032-65-44-7267
Camp Zama, Japan	Sept. 23	046-407-3940	Ft. Polk, La.	Oct. 22	337-531-0402
Ft. Campbell, Ky.	Sept. 24	270-798-5280	JB San Antonio (Ft. Sam Houston, Tx.)	Oct. 22	210-221-9004
Selfridge, Mich.	Sept. 24	586-239-5580	Ft. Rucker, Ala.	Oct. 28	334-255-9124
Ft. Lee, Va.	Sept. 24	804-734-6555	Ansbach, Germany	Oct. 28	0049-0981-183-3301
Ft. Bliss, Tx.	Sept. 24	915-569-6233	Ft. Hood, Tx.	Oct. 28-29	254-287-5210
Ft. Snelling, Minn.	Sept. 24	612-713-4664 Navy RAO 612-713-1517 Air Force RAO	Ft. Hamilton, N.Y.	Oct. 29	718-630-4552
Duluth, Minn.	Sept. 30	715-398-3152	Ft. Leavenworth, Kan.	Oct. 29	913-684-2425
Kaiserslautern/Ramstein, Germany	Oct. 4	0631-411-8838	Wiesbaden, Germany	Oct. 29	0611-705-5338
JB Myer-Henderson Hall, Va.	Oct. 7	703-696-5948	Ft. Benning, Ga.	Nov. 4	706-545-1805
JB Ellington Field-Houston, Tx.	Oct. 8	210-221-9004	Camp Casey, Korea	Nov. 5	0503-323-3735
Carlisle Barracks, Pa.	Oct. 8	717-245-4501	Ft. Carson, Colo.	Nov. 5	719-526-2840
Grafenwöhr, Germany	Oct. 14	09641-83-8539	Daegu, Korea	Nov. 12	0503-353-3872
			Yongsan, Korea	Nov. 19	0503-323-3735

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/rs/

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

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

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

Reserve Component Retirements (888) 276-9472
<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; download the application from: <https://www.hrc.army.mil/Default.aspx?ID=13664>

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/CSASoldierForLife

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/usfsa>



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

Veterans Service Records — Replace DD Form 214, awards:

Retired 4/1/1996 or later: 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>

Edelweiss 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.dragonhillodge.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

RETIREMENT SERVICES OFFICERS (RSOs)

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

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal
(256) 876-2022
usarmy.redstone.imcom.mbx.retirement-services@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.usag.list.retirees@mail.mil

ALASKA

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

ARIZONA

• Ft. Huachuca
(520) 533-5733/1120
usarmy.huachuca.imcom.central.mbx.retirement-services-officer@mail.mil

ARKANSAS

See Ft. Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-4986 usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil

COLORADO

• Ft. Carson
(719) 526-2840
usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil

CONNECTICUT

See West Point, N.Y.

DELAWARE

See Ft. Meade, Md.

D.C.

See JB Myer-Henderson Hall, Va.

FLORIDA

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

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1514
usaghi.dhr.rso@us.army.mil
IDAHO
Ft. Carson, Colo. or JB Lewis-McCord, Wash.

ILLINOIS

Ft. Leonard Wood, Mo
Ft. McCoy, Wisc., Ft. Knox, Ky.

INDIANA

Ft. Knox, Ky.

IOWA

Ft. McCoy, Wisc.

KANSAS

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

KENTUCKY

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

KENTUCKY

• Ft. Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsdl-retire@mail.mil
• Ft. Knox
(502) 624-1765
usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil

LOUISIANA

• Ft. Polk
(337) 531-0363
rsopolk.army.mil

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil
• Ft. Meade
(301) 677-9603
armysomeade@mail.mil

MASSACHUSETTS

See West Point, N.Y.

MICHIGAN

• UP: See Ft. McCoy, Wisc.
• Lower Mich.
Selfridge ANGB
(586) 239-5580

MINNESOTA

See Ft. McCoy, Wisc.

MISSISSIPPI

See Ft. Rucker, Ala.

MISSOURI

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

MONTANA

See JB Lewis-McChord, Wash.

NEBRASKA

See Ft. Riley, Kan.

NEVADA

See Pres. of Monterey, Ca.

NEW HAMPSHIRE

See Ft. Drum, N.Y.

NEW JERSEY

• JB McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

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

NEW YORK

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

NEW YORK

• Watervliet Arsenal
(Wed/Thurs 0800-1300)
(518) 266-5810
wvarso@gmail.com

NEW YORK

• West Point
(845) 938-4217
rsousma.army.mil

NO. CAROLINA

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

NO. CAROLINA

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

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• Ft. Bragg
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usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. CAROLINA

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

NO. CAROLINA

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

NO. CAROLINA

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

NO. CAROLINA

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

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

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

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

NO. CAROLINA

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

NO. CAROLINA

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

OKLAHOMA

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

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.retirement-services@mail.mil

VIRGINIA

18 months to go: Blended Retirement System update

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

The Department of Defense and the Uniformed Services are currently developing the policies and procedures needed to implement the military's new Blended Retirement System (BRS) on Jan. 1, 2018. That may seem like a long way off, but there are many details to plan, new systems to create, and members and their families to educate.

Because the BRS includes a 401K-type benefit, DOD is developing a new online retirement calculator as well as creating a capability on **myPay** for members to opt-into the new system. Another provision that complicates implementation planning is the lump sum payment members may receive when they retire. Electing the lump sum option will reduce the member's monthly pay check until reaching age 67. (continued below)



Army Retirement Services
251 18th Street South, Suite 210
Arlington VA 22202-3531
OFFICIAL BUSINESS

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

(continued from above) Calculating this lump sum depends on the DOD establishing a personal discount rate. The lump sum also complicates calculations for Survivor Benefit Plan premiums that are paid from the member's monthly retired pay as well as the appropriate interaction with VA disability compensation. DOD is working on these policies.

Quality financial education is key to making an informed decision, especially for Service members eligible to opt into the BRS. To ensure the force is educated on the new system, DOD is developing four online training courses: a leader overview course (fielded on June 1, 2016); a course to equip the Personal Financial Managers (PFMs) and Retirement Service Officers (RSOs) at installations globally that will be advising commanders, Service members and their families (fielded by Fall 2016); a course for Service members who will be eligible to opt in (fielded by Jan. 1, 2017); and a fourth course for new accessions who enter the force on or after Jan. 1, 2018, who will be under the new BRS (fielded by Jan. 1, 2018).

The courses that target those eligible to opt in and new recruits will include financial calculators, so Service members can compare their options and understand the need to make contributions to the Thrift Savings Plan under the new system. These education courses will also take into account unique aspects for both the active and reserve components.

To inform Service members about the BRS and the choices that lie ahead, DOD is developing an extensive strategic communications plan that started in earnest with a roundtable discussion involving media outlets at the end of May. BRS news will increase as the Jan. 1, 2018 implementation date approaches – stay tuned.

For a basic BRS explanation visit <http://www.defense.gov/Video?videoid=449935>

For information papers and continuing BRS developments, visit <http://militarypay.defense.gov/>