



## A MESSAGE FROM THE CHIEF OF STAFF

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

Greetings Retired Soldiers and Families,

Since my last article, your Army initiated several changes to adapt its processes and policies to create efficiencies in acquisition, readiness reporting, Total Army training, and made adjustments to our global presence. These initiatives increase overall readiness and emphasizes our commitment to peace and stability throughout the world.

We also continue to partner with allies to deter aggression, build professional forces, and provide the security space for peace and stability over time. The Army is leading the effort in the fight against ISIL and other terrorist groups. This work requires a strong Army of professional leaders, Soldiers, and civilians, and we are thankful for the support of our amazing family members and retired community.

Unfortunately, there are some myths out there that can have a negative impact on our military. Knowing these myths can help inform you of our challenges.

**Myth 1:** Wars of the future will be short. Our founding fathers did not intend to fight a six-year war for independence, nor did President Lincoln envision the length and cost of the American Civil War. World War I was supposed to last six weeks. In our contemporary setting, our national leaders never envisioned a war in Iraq or Afghanistan that spanned more than 15 years. Although there have been some short wars in history, most have taken much longer than originally thought. We cannot assume wars of the future will be short.

**Myth 2:** Wars can be won from a great distance using advanced technology. It is seductive to think that our precision stand-off munitions can alone win a war. Wars are a function of politics, politics is about people and people live on the ground. To impose political will by war, ultimately, it must be done on the ground.

**Myth 3:** Special operations forces can do it all. Our special forces are the best in the world, but their mission is narrow and they are not designed, trained, manned, nor equipped to win wars between nation states. No one service or group can. Nations win wars and it takes the full joint force to do so.

**Myth 4:** Armies are easy to regenerate. Enlist a few Soldiers, train a few leaders and you have a unit ready to fight so the myth narrative goes. Leaders take years to develop the competencies and skills our Army needs in combat. A platoon sergeant requires 15 years of training and experience to be effective. A battalion commander may take 17 years. As a unit, they must also execute tasks across a range of missions, and train on those tasks with great repetition to build the synergy and cohesion needed to be the best Army in the world. Competent armies are not at all easy to generate; it takes considerable time.

Your Army stands ready today to defend the United States, and we will be ready in the future, as we have since 1775. The U.S. Army has made difficult choices to sustain the readiness our nation requires for today and tomorrow. We cannot do it alone. We need you, our Retired Soldiers and veterans to continue to share your stories about the strength of the nation – the United States Army.

OCT 2016 - JAN 2017

### Features

- What will change at commissaries and exchanges? 3
- Express Scripts retail pharmacy network changing 5
- Your mission: HIRE and INSPIRE 7
- Hearing aids for military retirees 24

### Articles

- Not a retiree, but a Retired Soldier 2
- Affordable Care Act (go paperless!) 3
- Echoes from the past: News from 60 years ago 4
- Vaccines for adults 60 or older 4
- AER is for Retired Soldiers, too! 6
- Continue strong in the Army Reserve Ambassador program 9
- Army prepares to administer 1.6 million flu shots 10
- Medicare and TRICARE: How to keep your TRICARE coverage 10
- Veteran or not? 11
- Are you creating a future debt for your spouse? 12
- Million veteran program is largest genomic database in the world 13
- Antiterrorism awareness for Retired Soldiers 14
- Options for assisted living 16
- TRICARE wants you to live well 17
- Honoring those who served 18
- Replacing military medals 19
- U.S. Army Heritage and Education Center cares about your story! 20
- NewID Cards are coming 20
- Improved retirement calculator for National Guard Soldiers 21
- What You Should Know About Your Cholesterol 21
- Survivor Benefit Plan open enrollment period is closing! 24

### Regular Items

- Ask Joe: Your Benefits Guru 8
- Did You Know? 11

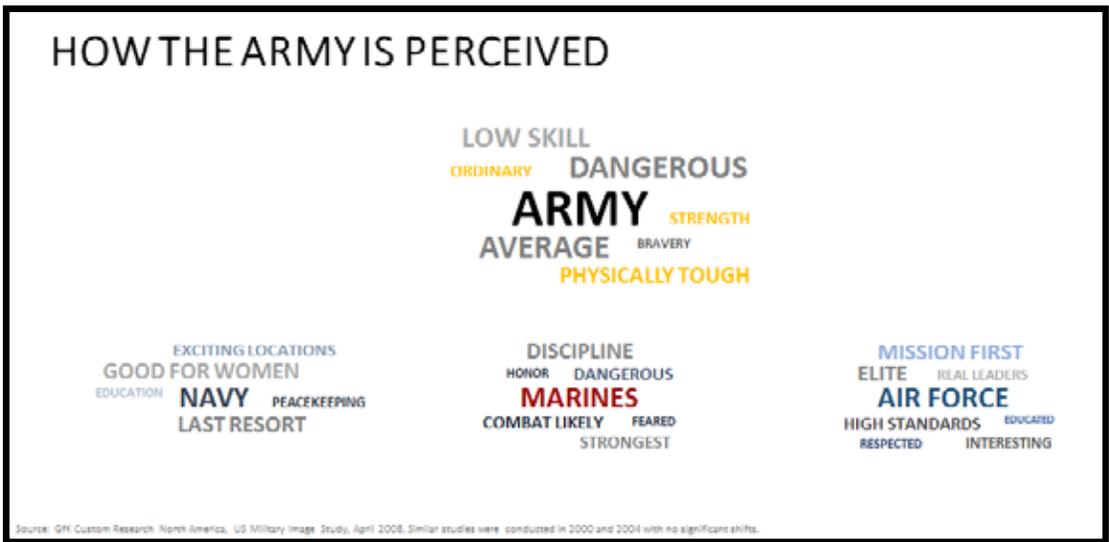


## Editorial

### Not a retiree, but a Retired Soldier

The infographic below shows how Americans perceive the Army. Dangerous, low skilled, average. Larger words mean those responding to the survey chose that word more often. Where do Americans' perceptions about Soldiers come from? Mostly from the media.

In 1960, according to the United States Census Bureau, 40 percent of American men over the age of 14 had served in either World War I, World War II or the Korean War. That year, the Census recorded 181 million Americans (including women and children) and 23 million veterans — 12.7 percent of Americans were veterans. In 2014, there were 319 million Americans and 19 million veterans — just 6 percent of Americans were veterans, and just 0.6 percent were retired from the military.



In 1960, most Americans were related to or knew a veteran and had heard their compelling stories. Now, unfortunately, most Americans don't even know a veteran.

Those who retire from military service are often referred to as retirees. My own father was too young to serve in World War II, was in college during the Korean War, and was too old to serve during the Vietnam War. In his later years, he was a retiree – though he never served a day in the military.

The Soldier for Life mindset says that once you're a Soldier, you'll always be a Soldier. We'll never take the title away from you. Therefore, you are not retirees. You are Retired Soldiers. Your mission and uniform have changed, but you're still a Soldier, and we still need you. Col. Adam L. Rocke's article on page 7 tells you how you can still serve.

*Army Echoes* is the U. S. Army's official news for Retired Soldiers, surviving spouses and their families. *Army Echoes'* mission is to educate Retired Soldiers about their benefits and changes within the U. S. Army and to urge them to remain Soldiers for Life, representing 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 daily blog at <http://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading from <http://soldierforlife.army.mil/retirement/echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or to [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil). Direct all other questions to the Retirement Services Officers listed on pg. 23.

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

Deputy Chief of Staff, G-1: Lt. Gen. James C. McConville

Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. James J. Lovelace, Jr. (USA Retired) and Sgt. Maj. of the Army Kenneth O. Preston (USA Retired)

Director, Army Retirement Services: Mark E. Overberg

*Army Echoes* Editor: Mark E. Overberg

Circulation: 525,000 hard copies; 581,000 electronic copies

## What will change at commissaries and exchanges in the future?

By **Lt. Gen. Gustave F. Perna**, U.S. Army Deputy Chief of Staff, G-4

In the coming years, there could be changes at your local commissaries and exchanges in order to meet new requirements from Congress.

As part of the 2016 National Defense Authorization Act, Congress authorized the Department of Defense to establish pilot programs at select commissaries aimed at streamlining operations to run its stores, without reducing the benefits that patrons receive by shopping there.

Several options are being considered by the Department of Defense, such as establishing quality private labels, as you see in many civilian grocery stores.

Commissaries worldwide offer shoppers significant savings compared with prices in civilian supermarkets. This is an important benefit for Soldiers, veterans, and retirees, contributing to the financial health of many families.

Another benefit: two-thirds of the workforce are military family members, veterans, and retirees.

And retirees make up almost 40 percent of the 88 million annual shopper transactions in the commissaries. For you, they are a way of life – you have all your essentials there, and a way to stay connected with the military.

During the last three years, the exchanges (AAFES, NEXCOM, MCCS) have significantly restructured, streamlined, and modernized worldwide facilities. This has helped them generate increased dividends to Morale, Welfare, and Recreation activities, which has been passed on to the Soldiers, family members, and retirees.

So in the future, look for changes that will free the commissaries and exchanges to garner savings. But one thing that will not change is the importance our commissaries and exchanges play in the lives of our military families.

## Affordable Care Act (go paperless!)

CLEVELAND — The Defense Finance and Accounting Service (DFAS) issues IRS Forms 1095-B (for military retirees) and 1095-C (for military members and federal civilian employees) to the IRS and each employee to report the previous tax year's health care coverage information.

### How will you receive your 1095-B or 1095-C?

Your 1095-B or 1095-C will be mailed by DFAS, unless you opt in to receive these forms electronically via myPay. Traditional mail delays you getting these important tax forms, but myPay provides instant access to your forms and it is the most secure and convenient way to access these documents.

### Go Paperless

Protecting the environment is important to us here at DFAS, so help us save a tree by logging on to your myPay account and selecting "Turn On/Off Hard Copy IRS form 1095" to get electronic mail distribution. With myPay you can easily print these forms in the comfort of your home versus waiting 7-10 days to receive your forms by mail.

If you do not have a myPay account or need help accessing myPay check out the YouTube videos below:

**How To: Set Up a New myPay Account** [https://www.youtube.com/watch?v=6ia4D3z0XI&index=5&list=PLhx\\_8nsfXqVh2y-LOFIVcvcPQuztOXjYy](https://www.youtube.com/watch?v=6ia4D3z0XI&index=5&list=PLhx_8nsfXqVh2y-LOFIVcvcPQuztOXjYy)

**How To: Change Your myPay Password** [https://www.youtube.com/watch?v=yc\\_JfjghC8Q&index=1&list=PLhx\\_8nsfXqVh2y-LOFIVcvcPQuztOXjYy](https://www.youtube.com/watch?v=yc_JfjghC8Q&index=1&list=PLhx_8nsfXqVh2y-LOFIVcvcPQuztOXjYy)

For more information on the Affordable Care Act check out: <http://www.dfas.mil/taxes/aca.html> and [http://www.dfas.mil/taxes/aca/aca\\_fa0.html](http://www.dfas.mil/taxes/aca/aca_fa0.html).



## Echoes from the past

*Celebrating Army Retirement Services' 60 years of communicating with the retired community*



The **June 1956** issue of the *Retired Army Personnel Bulletin* announced that the newly prescribed Code of Conduct for members of the Armed Forces of the United States was available as Army Pamphlet 21-71, "The U. S. Fighting Man's Code." Retired Soldiers were reminded that the Korean War re-emphasized the Army's need for Soldiers "with the integrity of character and strength of will to resist the blandishments of a cruel and cunning enemy." Retired Soldiers were urged to share the pamphlet with their friends to "help strengthen the faith of America in the American way of life."

The **July 1956** issue announced the passage on June 7, 1956 of the Dependents Medical Care Act. The Act gave the Department of the Army a "firm basis in law for providing medical care to retired members and their dependents in any military medical treatment facility" . . . and also authorized their care in Public Health Service medical facilities.

In the **September 1956** issue, an article titled "Listening Posts" said "Among the greatest assets a recruiter in the field can have is a number of 'listening posts' . . . persons in a position to meet qualified young men and women interested in the Army as a career . . . teachers, businessmen, clergymen – or you . . . What better way to give your Army 'word-of-mouth' publicity!"

The **October 1956** issue highlighted the teacher shortage throughout the country. The Retired Activities Units, the predecessor of today's Retirement Services Offices, received increasing requests from colleges and universities for assistance with their teacher recruitment programs. Retired Soldiers were urged to "continue their active service to the nation by furthering the educational aims of our country through the development of young scientists, mathematicians and physicists so essential in these days of modern warfare." Interested Retired Soldiers were told to contact the Chief of the Retired Activities Unit at the Army Headquarters in their area.

Three of the four pages in the **November 1956** issue were devoted to the taxation of retired pay, disability retired pay, and VA pensions and compensation. Also reviewed was the taxable nature of premiums deducted from retired pay for an annuity for a surviving spouse and/or children under the Uniformed Services Contingency Option Act of 1953 – an early predecessor to the Survivor Benefit Plan (whose premiums are now paid before income taxes are calculated, reducing taxable income.)

The **December 1956** issue further explained the Dependents Medical Care Act mentioned above. In a question and answer format, it asked and answered, "Where may retired members and their dependents obtain medical treatment and hospitalization? At any medical facility of the Army, Navy, Air Force, or United States Public Health Service **where space and facilities are available. Medical care in civilian facilities at Government expense is not authorized for retired members and their dependents** [emphasis added]."

## Vaccines for adults 60 years or older

From the Centers for Disease Control and Prevention website: <http://www.cdc.gov/vaccines/adults/rec-vac/index.html>

An estimated 1 million Americans get shingles every year, and about half of them are 60 years old or older. Additionally, over 60 percent of seasonal flu-related hospitalizations occur in people 65 years and older.

As we get older, our immune systems tend to weaken over time, putting us at higher risk for certain diseases. This is why, in addition to seasonal flu (influenza) vaccine and Td or Tdap vaccine (tetanus, diphtheria, and pertussis), you should also get:

- Pneumococcal vaccines, which protect against pneumococcal disease, including infections in the lungs and bloodstream (recommended for all adults over 65 years old, and for adults younger than 65 years who have certain chronic health conditions)
- Zoster vaccine, which protects against shingles (recommended for adults 60 years or older)

Talk with your doctor or other healthcare professional to find out which vaccines are recommended for you at your next medical appointment.



## Express Scripts retail pharmacy network changing

WASHINGTON (Sept. 30, 2016) — Express Scripts, Inc. (ESI) today announced upcoming changes to the retail pharmacy network it manages on behalf of TRICARE. On Dec. 1, 2016, Walgreens pharmacy locations will join the network. CVS pharmacies, including those in Target stores, will leave the network on the same day. The new network will have more than 57,000 locations nationwide, and ensures TRICARE beneficiaries have timely access to retail pharmacies in their community.

ESI is the TRICARE pharmacy contractor responsible for developing the pharmacy network. ESI reached a new network agreement with Walgreens, which will replace CVS pharmacy in the TRICARE network. This change is intended to provide better value and maintain convenient access for beneficiaries. The addition of Walgreens into the network means that 98 percent of TRICARE beneficiaries will still have a network pharmacy within 5 miles of their home. Find a network pharmacy at [ESI's website](#).

If beneficiaries chose to fill a prescription at CVS after Dec. 1, it will be a non-network pharmacy. This means they will have to pay the full cost of the medication upfront, and file for partial reimbursement.

ESI and TRICARE are working to notify all beneficiaries of this change, and ensure that people currently using CVS have time to switch to another network pharmacy. ESI is doing additional outreach to patients filling specialty drugs at CVS pharmacies to ensure they can move their prescription with no gap in their prescription coverage.

Please visit the [ESI website](#) for more information on this change.



### General Q&A:

Q. What happens if I fill a prescription at Walgreens before Dec. 1, 2016?

A. *If you fill a prescription at Walgreens before Dec. 1, 2016, it will be a non-network pharmacy and you will have to pay the full cost of the medication upfront, and file for partial reimbursement. Learn more about [non-network pharmacies](#).*

Q. Didn't Walgreens just leave the network? Why is this changing again?

A. *Walgreens left the TRICARE retail pharmacy network on Jan. 1, 2012 and will rejoin the network on Dec. 1, 2016.*

Q. Can I transfer a prescription to Walgreens before Dec. 1, 2016 if I don't fill it until after Dec. 1?

A. *Yes. Walgreens will accept prescription transfers before Dec. 1, 2016.*

Q. I really like CVS. Why do I have to go to a new pharmacy?

A. *CVS was unable to reach a new network agreement with Express Scripts, the TRICARE pharmacy contractor. You can still choose to use a CVS pharmacy. If you do, you will have to pay more for your drug after Dec. 1, 2016, since CVS will no longer be in the TRICARE retail pharmacy network.*

Q. How does this affect U.S. territories and overseas?

A. *There is no change to filling prescriptions overseas.*

## How to correct your records in DEERS

To request a correction of your records in the Defense Eligibility and Enrollment Reporting System (DEERS), you must start with the U.S. Army Human Resources Command's Veteran Inquiry Branch. They will verify and/or correct your records at the Defense Finance and Accounting Service (DFAS). If your DFAS record is not corrected first, any change you make in DEERS will be overwritten by the information in your DFAS records. Start by contacting HRC at (888) 276-9472 or [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil). You'll need to complete a Standard Form 180-15a2, Request Pertaining to Military Records, and provide your birth certificate.



## AER is for Retired Soldiers, too!

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

Did you know that slide #25 in the retirement services briefing given to retiring Soldiers is all about Army Emergency Relief (AER)? I sure didn't remember it! In fact, with all the information that was being given to us as we were transitioning to the next chapter in our lives, it's amazing that we could even remember what day of the week it was!

As a Retired Soldier, you are eligible for the exact same AER assistance that you were while you were on active duty. The one caveat...you don't have a commander to go through! You go directly to the AER office on your nearest installation!

Unforeseen things do happen to good Soldiers, active and retired. If you find yourself in the middle of a financial emergency, come to AER first. As a Retired Soldier, you are eligible for AER assistance, just as if you were still on active duty. This includes scholarships for both your children and your spouse! Last year 1,892 children and spouses of Retired Soldiers received \$3.7 million in scholarships.

As most of you know, AER conducts its annual campaign every Spring. Most Retired Soldiers received a solicitation letter from AER in late March. One of the most important points of that letter is to remind Retired Soldiers that they are still eligible for AER assistance! Every year after the letter goes out, we get a number of calls from Retired Soldiers who were not aware that AER was here to help them when they hit a financial wall.

The other point of that letter is to give Retired Soldiers the opportunity to continue their legacy of taking care of Soldiers. We don't know the final results of this year's campaign, but over the last three years, donations have been down nearly 30%. Hopefully, many of you answered the call...or are at least still considering making a donation. Your donations will allow us to continue helping Soldiers, both active and retired, and their families.

To stay relevant, AER has added multiple new categories over the last four years. Current categories eligible for assistance include: rent/mortgage, auto repair, emergency travel expenses, utilities, funeral expenses, food, non-receipt of pay, re-location travel, dependent dental and medical expenses, repair/replacement of heating, ventilating and air conditioning systems, replacement vehicle, loss of funds, replacement/initial furniture, rental vehicles, repair/replacement of appliances, cranial helmets and car seats. Items not listed can still be approved as an exception to policy on a "case-by-case" basis.

In 2015, more than 8,206 Retired Soldiers received more than \$14 million in assistance from AER. If you're no longer near an Army installation, you can still apply for assistance at a local Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance office through reciprocal agreements that AER has with the other service aid societies, or via the American Red Cross military assistance line at (877) 272-7337.

For more information, and to find your nearest AER office, check out the AER website at [www.aerhq.org](http://www.aerhq.org) and to receive regular personal financial tips and updates, check us out on Facebook at [www.facebook.com/AERHQ](http://www.facebook.com/AERHQ).

## DO NOT send your change of address or account information 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 23.

## Your mission: HIRE and INSPIRE

By Col. Adam L. Rocke, Director, Soldier for Life Program

The Army has two missions for its Retired Soldiers: to HIRE and to INSPIRE. As the Director of the Army's Soldier for Life Program, let me explain what we mean.

It's often said that Soldiers may not fight for a cause, but they will always fight for the Soldier on their left and right. We need you to fight for the Soldier now completing his or her service to the nation as you did.

### HIRE

We're asking you to hire a Soldier or refer him or her to someone who can. Use your personal network to identify positions that need the leadership skills, values, and technical expertise you know Soldiers possess. When you find a position, contact your local American Job Center ([www.veterans.gov](http://www.veterans.gov)) to get the position in the hands of veterans seeking work in your local area. The Department of Labor has over 2,400 American Job Centers nationwide and veterans receive priority for assistance. If you have hiring authority, interview Soldiers and hire them.

We're also asking you to mentor a Soldier as he or she transitions from the Army just as you did. Army units rely on their scouts to find the best path to the tactical objective. We need you to be a scout for Soldiers leaving the Army. Show them the best path to their objectives – employment, housing, and a stable life after their service to the nation. Coach them on skills they need as civilians – the same skills you've developed through time and experience.

### INSPIRE

Your Army service taught you to work hard, to plan, and to dedicate yourself to a cause larger than yourself. Americans hold you in high esteem because of this. We're asking you to use your experiences and your position in the civilian community to continue inspiring Americans.

Inspire young Americans to follow in your Army footsteps – refer them to a recruiter. Your local recruiter can be found at <http://www.goarmy.com/locate-a-recruiter.html>.

Inspire Americans to support political candidates who advocate military funding that ensures Soldiers receive adequate compensation, training, and equipment.

Inspire Americans to understand and appreciate what Soldiers do for them. Soldiers are sometimes portrayed incorrectly or incompletely in the media. You can correct Americans' misperceptions and tell them the stories they aren't hearing. We need you to tell your Army story.

Inspire Americans to stand up for the values enshrined in our Constitution. As the founder of modern conservatism, Irish philosopher Edmund Burke said, "The only thing necessary for the triumph of evil is for good men to do nothing." You can do something. HIRE our Soldiers and INSPIRE Americans.

### 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>.



## Ask Joe: Your Benefits Guru



## MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

I am a major drilling in the Oklahoma Army National Guard and one of my pals, an Army Reservist, went to a pre-retirement training session put on by the 63rd Regional Support Command RSO in Oklahoma City. Some people there used George's CAC to pull up a report from a website, *MyArmyBenefits*, that showed what his retirement pay was going to be at age 60. I tried doing the same thing using my CAC and my DS Logon and it wouldn't work. What's up with that?

Tired of broken promises and stuff that doesn't work

*Dear Broken,*

*First, Joe sends congratulations to you for having a DS Logon username and password – most retired reservists don't. Once they enter the grey area, and their CAC is surrendered, DS Logon is just about the only way they can get into essential websites to see important information – eBenefits and TRICARE to name just two. It's easy to get a DS Logon if you have a CAC, but it takes a little more perseverance if you don't; either way you can do it right off the MyArmyBenefits homepage (<http://MyArmyBenefits.us.army.mil>). So tell your friends to get with the program before they actually need it.*

*Now, just like the Reservists, Guardsmen can use the calculator and it automatically pulls down their personal data – DIEMS, BPED, rank, date of rank, birth date, adjusted retirement pay eligibility date and retirement points – to allow an accurate projection of the pay they will receive at age 60. This comprehensive report also takes into consideration mandatory removal dates, time-in-grade requirements, prior service and 90-day drops due to contingency support orders. A lot of people pitched in and something good for the Soldier came out the other end. Happy days!*

Joe

Dear Joe,

I couldn't help overhearing you talking the other day to a guy who was asking about pre-retirement seminars for Reserve Component Soldiers. How do I get some of that? Sounds like something I need.

An Okie from Muskogee

*Dear Muskogee-ite,*

*You ask a good question. The four Army Reserve Regional Support Commands put on pre-retirement seminars all over the country. They bring in experts to tell you about RCSBP, SBP, TRICARE, TRICARE Retiree Dental, the VA, MyArmyBenefits, and Social Security along with local/state veterans experts to explain what your retirement benefits will be. They also tell you how and when you need to apply for retired pay. And yes, you do have to apply. DFAS won't just back the money truck up to your door without your applying. These seminars are well received and worth your time whether you are still drilling or already in the grey area.*

*You can find a pre-retirement training seminar near you by going to the Army Retirement Services Office's part of the Soldier for Life website (<https://soldierforlife.army.mil/retirement>), click on "Reserve Component Retirement Services," then scroll down to the listed training events; pick one; and then, using the contact information on the same page, register with the appropriate regional retirement services office for the session you wish to attend. The current list is also printed on page 9 of this Army Echoes. National Guard Soldiers can get the same pre-retirement information from their state RSO; See page 23 for State RSO contact information.*

Joe



## Continue strong in the Army Reserve Ambassador program

WASHINGTON - The Army Reserve Ambassador (ARA) Program was established in April 1998 to promote awareness of the Army Reserve and the identified goals and objectives of the Chief of Army Reserve (CAR).

Ambassadors serve as liaisons between the Army Reserve (AR) and the state in which they serve. In this role, Ambassadors strive to enhance understanding and knowledge throughout their communities and are a powerful means of message delivery to the American people. The ARA program provides an avenue for our own centers of influence to engage stakeholders at the state and local level.



As Retired Soldiers, Ambassadors have an inherent interest in military affairs and continue to serve strong by using their unique capabilities, skills and talents within the ARA program. The Army Reserve relies on Ambassadors to gain support from elected officials and engage stakeholders at the local levels; garner community support for AR events and needs; open doors in business, industry and institutions of higher learning; educate and inform the public/government/business/military and veteran service organizations about the value and positive return on investment of the Army Reserve; and build a cadre of supporters and advocates that can be activated when necessary.

Local decision makers need to know how we fit into their communities, and our opportunities to tell the AR story to this population are extremely limited. Furthermore, AR unit leaders tend to be from outside the local communities, thus creating a challenge. How do we tell the AR story and to whom do we tell it? The ARAs answer both of these challenges and more. While leaders transition in and out to meet the needs of the Army Reserve, ARAs are vested in the community. With those connections, ARAs serve as an invaluable resource and provide continuity over the long term.

"Most of us have had full careers in the Army and being an Ambassador affords us the opportunity to not only show our gratitude for that career, but to stay in touch with, and occasionally help, America's finest," said retired U. S. Army Col. John Topper, who is currently serving his second term as Ambassador for Indiana.

For more information, visit the featured tab at [www.usar.army.mil](http://www.usar.army.mil). If you are interested in continuing to "SERVE STRONG," contact Mrs. Vonda Chisolm, AR Ambassador Program Manager at (703) 806-7717 or email [vonda.n.chisolm.civ@mail.mil](mailto:vonda.n.chisolm.civ@mail.mil).

### Army Reserve Pre-retirement Training

Army Reserve Pre-retirement training events are intended for Reserve Component Soldiers between their 18th and 20th years of service, but may also be attended by Soldiers in the "gray area" who have questions about their retirement.

Date	Location	Contact	Date	Location	Contact
Oct. 15	Mountain View, Calif.	63rd RSC	Jan. 14	Orlando, Fla.	81st RSC
Oct. 22	Houston, Texas	63rd RSC	Jan. 14	Bothell, Wash.	88th RSC
Oct. 22	Charlotte, N.C.	81st RSC	Jan. 21	Brooklyn N.Y.	99th RSC
Oct. 22	Ft. Dix, N.J.	99th RSC	Jan. 28	San Antonio, Texas	63rd RSC
Nov. 5	Miami, Fla.	81st RSC	Feb. 4	El Paso, Texas	63rd RSC
Nov. 5	Des Moines, Iowa	88th RSC	Feb. 4	San Juan, P. R.	81st RSC
Nov. 19	Albuquerque, N.M.	63rd RSC	Feb. 4	Leavenworth, Kan.	88th RSC
Nov. 19	Schenectady, N.Y.	99th RSC	Feb. 18	Sacramento, CA	63rd RSC
Dec. 3	St. Thomas, V.I.	81st RSC	Feb. 25	Shreveport, La.	81st RSC
Dec. 3	Ft. McCoy, Wisc.	88th RSC	Feb. 25	Grand Rapids, Mich.	88th RSC
Dec. 17	Morgantown, W. V.	99th RSC	Feb. 25	Ft. Lee, Va.	99th RSC

NOTE: Dates and locations are subject to change. Event details and the link to the invitation are on the RC Retirement Services page on the Soldier for Life website at <https://soldierforlife.army.mil/retirement/reservecomponent>. Please contact the RSC RSO listed above for confirmation and details. Contact information is listed on page 23.



## Army prepares to administer 1.6 million flu shots

From health.mil, the official website of the military health system and the Defense Health Agency

The Army estimates it will use approximately 1.6 million doses of the injectable influenza vaccine (i.e., flu shot) – more than half of the total number of doses ordered by the Department of Defense (DOD) annually – to keep both active duty and reserve Soldiers, civilian staff, and family members healthy during the upcoming flu season.

For the 2016-2017 flu season, only injectable flu shots will be provided to Soldiers, federal civilians, and beneficiaries. No live attenuated influenza vaccine (LAIV), known as FluMist, will be offered based on effectiveness recommendations by the Centers for Disease Control and Prevention (CDC) Advisory Committee on Immunization Practices. The Army's flu shot supplies started arriving at military medical treatment facilities as early as September.

**The Centers for Disease Control recommends that everyone 6 months and older receive an annual flu vaccine. It takes about two weeks after vaccination for your body to develop full protection against the flu.**

While some people only think about flu vaccines during the fall and winter months, Army Flu Manager Miguel Rivera Jr. said preparing is a year-long mission. Each year Rivera, who is assigned to the U.S. Army Medical Materiel Agency (USAMMA), a subordinate organization of the U.S. Army Medical Research and Materiel Command, reaches out across the Army to other preventive medicine experts and logisticians to estimate the number of vaccines needed for the upcoming season. This calculation starts in February to allow the Defense Logistics Agency enough time to tally the total number of doses needed across the DOD and order supplies.

The goal is to immunize with flu shots at least 90 percent of service members and health care professionals by Dec. 15, 2016.

"If people do not get their flu shots by December, we still encourage them to get immunized," said Army Lt. Col. Charlene L. Warren-Davis, USAMMA's Pharmacy Consultant and Distribution Operations Center director. "The flu vaccine is usually viable until June 30."

Most people over the age of six months will benefit from influenza vaccination. In most cases, according to the CDC, the risks of getting vaccinated are significantly lower than the benefits. By getting vaccinated, each person can keep their loved ones safe. Getting vaccinated protects others who are more vulnerable to serious flu illness, such as older adults, people with chronic health conditions and young children – especially infants younger than six months old who are too young to get vaccinated. Also vaccination has shown to make the flu milder, which may reduce the risk of more serious flu outcomes such as hospitalizations.

## Medicare and TRICARE: How to keep your TRICARE coverage

FALLS CHURCH, Va. — By taking a few simple steps, you can make sure you have your TRICARE benefits after you turn 65. Four months before your 65th birthday, you will receive a postcard from the Defense Manpower Data Center (DMDC), the office that supports the Defense Enrollment Eligibility Reporting System, with information about keeping TRICARE coverage after age 65.

You must have Medicare Part A and Medicare Part B to be eligible for TRICARE For Life. TRICARE For Life is Medicare wrap-around coverage for TRICARE beneficiaries who are entitled to Medicare Part A and have Medicare Part B regardless of where you live or your age.

The Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period, Jan. 1 – March 31. Your coverage will begin July 1st, and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

Be sure to sign up for Part B no later than two months before your 65th birthday. If you do not receive a postcard from DMDC, call them at (800) 538-9552.

For more information about TRICARE For Life, visit [www.tricare.mil/tfl](http://www.tricare.mil/tfl). You can get information about Medicare Parts A and B on [www.medicare.gov](http://www.medicare.gov).

**Did You Know?****Taking care of pets: the other members of the military retiree family**

By Lt. Col. Wendy E. Mey, DVM, Army Public Health Center

Did you know that your retirement benefits include access to veterinary health care for your personally-owned pets at on-installation veterinary treatment facilities?

Army Veterinary Services personnel serve around the world supporting the Department of Defense as proponents for animal health and food protection. Part of the animal health mission is providing veterinary health care to privately-owned pets of Service members and Retired Soldiers.

There are 140 veterinary treatment facility locations at U.S. military installations across the globe. Services offered may include: new pet exams; wellness visits for annual health exams and vaccinations; sick call appointments; and affordable health certificates for pet travel. The range of veterinary health care services available through each facility depends on the personnel staffing at that facility.

As each veterinary facility is self-sustaining, they do operate on a fee-for-service basis. Services are reasonably priced and fees are standardized across the facilities. With the electronic veterinary record, your pet's veterinary records can be easily transferred by clinic staff from one military veterinary facility to another.

Another retirement benefit is access to animal health and food safety related publications offered in electronic and print formats at no cost to you through the Army Public Health Center Health Information Products e-Catalog at <https://usaphcapps.amedd.army.mil/HIOShoppingCart/searchResults.aspx?hotlist=72>.

Veterinary Services' products include the quarterly *Veterinary Connections* newsletter, and animal health and food safety informational brochures. Retired Soldiers may apply for a free non-government account to download and/or order print copies of health information for both pets and people at <https://usaphcapps.amedd.army.mil/HIOShoppingCart/>.

Locate the veterinary treatment facility closest to you at <https://tiny.army.mil/r/JG66r/VTFs>.

**Veteran or not?**

Below is a question from a Retired Soldier we posed to the Department of Veterans Affairs and their response.

**Q:** As a retired National Guard member with a 20-year letter and no active duty time, I am not considered a veteran and not to be recognized as such, but upon death I am entitled to a "Veteran Medallion" for my grave stone. Why can I not be recognized as a veteran when alive but I can be when deceased?

**A:** Congress has defined "veteran" to mean a person "who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable." (38 USC § 101(2)) While Reserve and National Guard members without active military service do not meet the legal definition of a veteran, generally, all National Guard and Reserve members qualify for some (VA) benefits. The length of your Reserve or National Guard service commitment and/or your duty status may determine your eligibility for specific benefits.

To learn more about benefits that Reserve or National Guard members may be eligible for you can visit the VA website at <http://www.benefits.va.gov/guardreserve>, or, read the VA pamphlet titled "Summary of VA Benefits for National Guard and Reserve Members and Veterans." This pamphlet is available online at <http://www.benefits.va.gov/GUARDRESERVE/>.



## Are you creating a future debt for your spouse?

By **Bill Hursh**, Army Survivor Benefit Plan Program Manager

You may be creating a debt for your spouse when you fail to update your Survivor Benefit Plan (SBP) election or fail to pay your SBP premiums when your military retired pay is offset by your Department of Veterans Affairs (VA) disability compensation. When you die, your surviving spouse or other survivors will not receive your SBP annuity until all SBP premiums for coverage received are paid. For unpaid premiums, this can include interest on amounts owed.

SBP premiums are deducted from your military retired pay. If your VA disability compensation offsets your retired pay to the point where the SBP premiums cannot be fully paid from your retired pay, you create a debt to the government. You can pay the SBP premiums by either submitting a DD Form 2891, Authorization for RCSBP or SBP Cost Deductions, to the VA or by paying the SBP premiums directly to the Defense Finance and Accounting Service (DFAS). If you take no action to pay the SBP premiums, you are creating a debt that must be paid before your survivors receive the SBP annuity. While at this time DFAS is only informing you of the SBP premium debt, in the future, DFAS could take more direct steps to collect the SBP premiums.

If you had spouse SBP coverage and it was suspended due to your spouse's death or your divorce, your new spouse became your SBP beneficiary, by law, at the first anniversary of your new marriage. If you never informed DFAS to update your SBP election after your new marriage, no SBP premiums were deducted from your retired pay. However, if you have suspended spouse coverage and DFAS learns you have been remarried for more than one year, DFAS will immediately establish a debt for the past SBP premiums with interest. DFAS will then collect both current and past SBP premiums with interest from your military retired pay.

If you have suspended spouse SBP coverage and are remarried for at least one year when you die, your new spouse will receive both good and bad news from DFAS. The good news is that your new spouse is your SBP beneficiary by law, even if you didn't notify DFAS of your new marriage. The bad news is your new spouse must first prove he or she is your surviving spouse and then he or she must pay any SBP premiums due with interest owed before receiving the SBP annuity.

To ensure you do not create an SBP premium debt for your new spouse when you have suspended spouse coverage, complete and submit a DD Form 2656-6, SBP Election Change Certificate, to DFAS with your marriage certificate. You can elect to increase your original SBP coverage, decline to cover your new spouse and any future spouse, or resume your previous spouse SBP coverage.

If you have additional questions, contact the nearest installation RSO listed on page 23.

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

### 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. It is also available from retailers, such as [HonorCountry.com](http://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.

# Million veteran program is now largest genomic database in the world

Program enrolls 500,000th U.S. veteran

WASHINGTON (Aug. 1, 2016) – The Department of Veterans Affairs’ Million Veteran Program (MVP) has reached an important milestone when an Army veteran from Montgomery, Ala., became the 500,000th to voluntarily enroll in the research database program – making MVP the largest genomic database in the world.

Launched in 2011, and part of the White House Precision Medicine Initiative, participants donate blood from which DNA is extracted. A baseline and periodic follow-up surveys track veterans’ military experiences, health and lifestyles. Researchers believe the information contained in the database could hold the key to preventing and treating diseases. “Our veterans continue to demonstrate their selfless sacrifice, and the nation has yet another reason to owe them a debt of gratitude,” said VA Secretary Robert A. McDonald. “Many of our veterans have saved lives on the battlefield and because of their participation in MVP, their participation has the potential to save countless lives – now and for generations to come.”

As part of the program, participating veterans grant researchers secure access to their electronic health records and agree to be contacted about participating in future research. Samples and data used are coded to protect participants’ identification and privacy.

Research using MVP data is already underway, studying a range of medical issues like mental illness and heart and kidney diseases. The program also has rich data on various health conditions that are common in veterans. Approximately 62 percent of MVP enrollees report a current or past diagnosis of high blood pressure and about a third report tinnitus. Also, nearly a third or 32 percent of veterans present with a history or current diagnosis of cancer.

“We believe MVP will accelerate our understanding of disease detection, progression, prevention and treatment by combining this rich clinical, environmental and genomic data,” said Dr. David J. Shulkin, VA Under Secretary for Health. “VA has a deep history of innovation and research. MVP will allow the nation’s top researchers to perform the most cutting-edge science to treat some of the nation’s most troubling diseases.”

For more information about MVP, including how to participate, visit [www.research.va.gov/MVP/](http://www.research.va.gov/MVP/). For information about the 52 VA sites currently enrolled in the program, visit [www.research.va.gov/MVP/all-clinics.cfm](http://www.research.va.gov/MVP/all-clinics.cfm).

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

## RETIREE APPRECIATION DAYS

At RADs, you’ll 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
Kaiserslautern/Ramstein, Germany	Oct. 4	0631-411-8838	Ansbach, Germany	Oct. 27	0049-0981-183-3301
JB Myer-Henderson Hall, Va.	Oct. 7	703-696-5948	Ft. Rucker, Ala.	Oct. 28	334-255-9124
JB Ellington Field-Houston, Tx.	Oct. 8	210-221-9004	Ft. Hood, Tx.	Oct. 28-29	254-287-5210
Carlisle Barracks, Pa.	Oct. 8	717-245-4501	Ft. Hamilton, N.Y.	Oct. 29	718-630-4552
Grafenwöhr, Germany	Oct. 14	09641-83-8539	Ft. Leavenworth, Kan.	Oct. 29	913-684-2425
Camp Humphreys, Korea	Oct. 15	0503-353-3872	Wiesbaden, Germany	Oct. 29	0611-705-5338
Rock Island, Ill.	Oct. 15	563-445-0191	Ft. Benning, Ga.	Nov. 4	706-545-1805
Ft. Gordon, Ga.	Oct. 15	706-791-2654	Camp Casey, Korea	Nov. 5	0503-323-3735
Vicenza, Italy	Oct. 19	0444-71-7262	Ft. Carson, Colo.	Nov. 5	719-526-2840
Stuttgart, Germany	Oct. 20	07031-15-3442	Daegu, Korea	Nov. 12	0503-353-3872
Ft. Bragg, N.C.	Oct. 20-22	910-396-5304	Yongsan, Korea	Nov. 19	0503-323-3735
Schinnen, Netherlands	Oct. 21	0032-65-44-7267	Schofield Barracks, Hawaii (Ft. Shafter)	Jan. 28	808-655-1514
Ft. Meade, Md.	Oct. 21	301-677-9603	Ft. Huachuca, Az.	Feb. 11	520-533-5733
Ft. Knox, Ky.	Oct. 21	502-624-1765	Ft. Stewart, Ga. (Orlando, Fla.)	Feb. 25	912-767-5013
Ft. Riley, Kan.	Oct. 21	785-239-3320	JB McGuire-Dix-Lakehurst, N. J.	Apr. 29	609-562-2666
BENELUX-Brussels	Oct. 22	0032-65-44-7267	Aberdeen Proving Ground, Md.	May 13	410-306-2320
Ft. Polk, La.	Oct. 22	337-531-0402	JB Langley-Eustis, Va.	May 20	757-878-5884
JB San Antonio (Ft. Sam Houston, Tx.)	Oct. 22	210-221-9004	JB Elmendorf-Richardson	May 20	907-384-3500



## Antiterrorism awareness resources for Retired Soldiers

WASHINGTON — Retired Soldiers, we need your help to prevent terrorism. The number of terrorist-related threats during the past year indicates increased risk to our nation and the Army. While attackers appear to apply different tactics they do have something in common. In retrospect, each attack, like many before them, revealed pre-attack indicators that, if identified before the event, may have prevented an attack. To be sure, no terrorist attack is spontaneous. Identifying the telltale signs that might indicate a terrorist is planning and preparing an operation is a whole community responsibility.

Our goal must be to stay a step ahead of the terrorist threats and to do so we must focus our collective and individual actions on “vigilance” and “awareness.” Who is better trained for observation and reporting suspicious activity or behavior in our community than our Retired Soldiers? Retired Soldiers possess a wealth of experience and understand the importance of scanning their environments. The Army needs your continued help to prevent terrorist attacks in the communities in which you live and travel.

Recent terrorist attacks (including Paris, France; Brussels, Belgium; San Bernardino, Calif.; Orlando, Fla.; and Nice, France) all have one thing in common; they involved the targeting of soft targets. Soft targets include public events and venues with large crowds such as concerts, sporting events, beaches, festivals, and other entertainment and celebrations. Picture a 19 ton cargo truck driven into crowded streets of Nice, France as a terrorist tactic killing 86 people. The victims of these recent attacks were individuals engaged in normal everyday activities. The method of operation, while complex in the Paris and Brussels attacks, employed primarily small arms and simple homemade explosives. Attacks such as the one in Orlando, Florida’s Pulse Nightclub demonstrate the threat is real and always present. The attack in Nice demonstrated a “traditional weapon” is not needed to create terror.

Given the prevalence and simplistic nature of threat tactics, our first priority must always be to prevent an attack by emphasizing procedures that identify a prospective attacker before they are able to execute an assault. To be successful in our prevention efforts, the Army needs the help of every community member, including our Retired Soldiers. To stay a step ahead of these threats, our collective and individual actions must result in sustained vigilance and awareness to prevent and respond to terrorist activities.



Throughout the past year, Army antiterrorism initiatives have centered on community awareness, physical security protective measures, measuring antiterrorism program effectiveness, and efforts to counter the possibility of insider threats. The technological advancements and the prolific use of unmanned aerial systems (UAS) over the past several years also presents a new threat paradigm as UAS now present an increased risk and the associated need to protect people, information, and facilities on Army installations and facilities. Its new technologies and adversary tactics such as the UAS that require all of us to remain acutely and actively involved in our protection efforts.

During the recent antiterrorism awareness month (August 2016), the Army focused on sustaining vigilance, reporting of suspicious activity, preparedness to respond to an active shooter, and understanding the indicators of radicalization and violent extremism. On all of these accounts, awareness of the terrorist threat and an understanding of individual protective measures is the hallmark of our defense.

Our first priority is always to prevent an attack and protect our military personnel, families, Retired Soldiers and our civilian employees. As such, developing a greater awareness of the terrorist threat and a shared understanding of

(continued on the next page)

**“Do you know what a soldier is, young man? He's the chap who makes it possible for civilised folk to despise war.”**

**– Allan Johnstone Massie, Scottish journalist, columnist, sports writer and novelist**

(continued from the previous page)

personal protective measures are vital to protecting and defending our people. Every member of the Army community is a "sensor" – if you See Something Suspicious, Say Something.

To support community awareness efforts, the Army provides antiterrorism resources that are available through the Army One Source (AOS) website (<http://www.myarmyonesource.com/FamilyProgramsandServices/iWatchProgram/Default.aspx>). Examples of antiterrorism information and resources available on AOS include:

- General information
- Level 1 antiterrorism awareness training
- Active shooter video ("Run-Hide-Fight")
- Cyber threat awareness
- Information papers and posters
- Travel alerts and warnings
- iWATCH Army training
- Social media precautions
- Operations security

In 1951, Gen. Douglas MacArthur reminded us that "old soldiers never die; they just fade away." His assertion is one that the Army seeks to apply here. Retired Soldiers can help in many ways.

Please reach out to the AOS website for resources on AOS to educate yourself and your extended family and friends on the risks and protective measures associated with today's terrorist threat. By working together, we present a united defense. Army Strong!

### **Indicators of Potential Terrorist Behavior or Activities**

(examples not all inclusive)

- 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 for an inordinate amount of time
- Individuals sitting in a parked car for an extended period of time
- People purchasing weapons or uniforms without proper credentials
- 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
- People in restricted areas where they are not supposed to be
- Chemical smells or fumes that worry you
- People purchasing supplies or equipment that can be used to make bombs



# ECHOES

## Options for those who need assisted living

FALLS CHURCH, Va. — As you or your loved ones age, you may find that getting to doctors' offices is more difficult or more frequent. TRICARE offers several options to help you get the care you need. First, decide which services you need, like whether you need a skilled nursing facility or nursing home. Then you can find out if TRICARE covers those services.

Skilled nursing care is covered by TRICARE in the U.S. and U.S. Territories within skilled nursing facilities (SNF) if you have a hospital stay of three or more days. Remember, you are an outpatient until the doctor formally admits you into the hospital. You become inpatient on the day you're formally admitted to a hospital with a doctor's order. The day of discharge also doesn't count as an inpatient day.

Services covered in a skilled nursing facility include: semi-private rooms (a room you share with other patients), meals, skilled nursing care, physical and occupational therapy, speech-language pathology services, medical social services, medications, medical supplies and equipment used in the facility, ambulance transportation (when other transportation is dangerous to your health) to the nearest care not available at the facility, and dietary counseling.

Skilled nursing facility care is different from nursing home care, which is not covered by TRICARE. Nursing homes provide custodial care, which is care that helps you with activities such as: bathing, dressing, walking, eating and sleeping. Learn [more](#) about this on the TRICARE website.



In either situation, you may need [durable medical equipment](#) (DME). DME is equipment that can hold up to repeated use and serves a medical purpose, like oxygen equipment or insulin pumps. TRICARE covers DME when prescribed by a physician to increase your quality of life.

If you can stay home, but still need assistance, you may decide [home health care](#) is best for you. Home health care is provided by nurses, nurses' aides, or therapists who come into your home to

help you with medication or other services. Physical, speech and occupational therapists can visit to help you function better. Medical social service workers can visit to make sure you receive proper care. Coverage is the same as Medicare for these services.

[Hospice Care](#) is care for those who are terminally ill. It emphasizes supportive services such as pain control and home care. When you choose hospice care, you've decided that you no longer want care to cure your terminal illness and/or your doctor has determined that efforts to cure your illness aren't working. TRICARE and Medicare do not cover assisted living facilities or long term care.

The [Department of Veterans Affairs](#) pays for long-term care services for service-related disabilities and certain other eligible veterans. They also offer nursing home care and at home care for aging veterans who need long term care.

Remember, long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or the aging process. Plan ahead and research long-term care insurance, like the [Federal Long Term Care Insurance Program](#) before you need it.

### 2015 EXCHANGE™ By The Numbers

\$8.5B	Revenue	88%	Associates connected to the military
\$402M	Earnings	4,468	Associates deployed to combat zones since 9/11
\$237M	Dividends	843	Wounded Warriors hired since 2010
3.2M	School lunches served	107M	Customers served at Exchange restaurants
450M	Gallons of gas sold	2440	Facilities worldwide
1.5M	Combat uniforms outfitted	7	Plants providing baked goods & bottled water overseas
9M	Haircuts given	10,470	Krispy Kreme donuts sold

## TRICARE wants you to live well

FALLS CHURCH, Va. — According to the Centers for Disease Control, 45 million adults in the United States are 65 or older. By 2050, that number is expected to reach 80 million, or about 20 percent of the population. Americans are living longer than ever before. TRICARE wants you to have the highest quality of life as you age.

Many Medicare beneficiaries are subject to chronic diseases, such as heart disease, cancer, and diabetes. Age also brings a higher risk of dementia and infectious disease. Alzheimer's is the 6th leading cause of death in the United States. Infectious diseases such as flu and pneumonia affect the older population much more than younger populations. But there is hope! Much of the illness, disability and premature death from these conditions can be prevented with healthier behaviors, more supportive environments, and better access to preventive services.

Healthy behaviors can include eating healthy foods, following the [Dietary Guidelines for Americans](#). You should also get regular check-ups with your doctor and live an active lifestyle.



The CDC recommends getting 150 minutes of moderate intensity exercise per week. It is also important to do strength training twice a week. Try to do a variety of activities such as walking, biking or swimming. It makes exercising more fun and reduces risk of injury.

If you are at risk of falling or have trouble walking, you should also do balance training at least 3 days a week. These exercises include backwards walking, sideways walking, heel or toe walking and practicing standing from a sitting position. Tai chi, a Chinese martial art, can also help with balance.

If you have a chronic condition or a disability regular activity can still improve your quality of life and reduce your risk of developing other conditions. Talk to your doctor to develop a physical activity plan that matches your abilities. Some exercise is better than nothing at all, according to the CDC.

TRICARE offers [preventive services](#). You can also learn more about [getting fit](#) on the TRICARE website.

**"It is the soldier, not the reporter,  
Who has given us freedom of the press.  
It is the soldier, not the poet,  
Who has given us freedom of speech.  
It is the soldier, not the organizer,  
Who gave us the freedom to demonstrate.  
It is the soldier,  
Who salutes the flag,  
Who serves beneath the flag,  
And whose coffin is draped by the flag,  
Who allows the protester to burn the flag."**

**– Father Dennis Edward O'Brien, USMC**



*Sunrise at the Pentagon prior to a ceremony to commemorate the 15th anniversary of the Sept. 11, 2001 terror attacks. The American flag is draped over the site of impact at the Pentagon. In 2008, the National 9/11 Pentagon Memorial opened adjacent to the site, located on Boundary Channel Drive in Arlington, Va., and commemorates the 184 lives lost at the Pentagon and on board American Airlines Flight 77 during the terrorist attacks. (U.S. Navy photo by Damon J. Moritz)*



## Honoring those who served

The rendering of military funeral honors is a way to show the nation's deep gratitude to those who, in times of war and peace, have faithfully defended our country. This ceremonial paying of respect is the final demonstration a grateful nation can provide to the veteran's family.

A Department of Defense website (<https://www.dmdc.osd.mil/mfh>) provides a wealth of information about military funeral honors as well as a resource tool for funeral directors as they assist veterans' families by arranging military funeral honors. Some of the information on the website includes:

### Who is eligible for Military Funeral Honors?

- Military members who died while on active duty or in the Selected Reserve
- Former military members who served on active duty or in the Selected Reserve and were discharged under other than dishonorable conditions
- Former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and were discharged under other than dishonorable conditions

### What services can the family of an eligible veteran expect?

By law, military units are required to provide, at a minimum, a two-person uniformed detail to present the core elements of the funeral honors ceremony. The core elements of the funeral honors ceremony are:

- Playing of Taps
- Flag folding
- Flag presentation

### What additional funeral honors elements could be provided if personnel and resources are available?

- Rifle detail
- Color guard
- Pallbearers
- Caisson
- Military flyover



*Members of the Casket Team, 3d U.S. Infantry Division (The Old Guard), participate in the graveside service for U.S. Army Capt. Stephanie Rader in Arlington National Cemetery, June 1, 2016, in Arlington, Va. Rader worked as a U.S. spy, as a member of the Office of Strategic Services, in Europe after World War II. (U.S. Army photo by Rachel Larue/Arlington National Cemetery)*

### Burial Flag

You may apply for the burial flag by completing VA Form 27-2008, Application for United States Flag for Burial Purposes found at <http://www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf>. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.

- Burial flags are provided at no cost.
- After the burial, the flag will be presented to the veteran's next of kin. If no claim is made for the flag by the next of kin, it may be given, upon request, to a close friend or associate of the deceased veteran.
- Additional information can be obtained from the VA's website

### Army Military Service Coordinator

Military Funeral Honors Team

Phone: (800) 325-4988

Email: [usarmy.knox.hrc.mbx.tagd-cmaoc-funeral-honors@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-cmaoc-funeral-honors@mail.mil)

Address: U.S. Army Human Resources Command  
The Adjutant General Of the United States Army  
Casualty and Mortuary Affairs Operations Center (AHRC-PDC-P)  
1600 Spearhead Division Avenue  
Fort Knox, KY 40122-5405

## Replacing military medals

From Army Regulation 600-8-22, *Military Awards*, dated June 25, 2015

In accordance with federal law, all U.S. Army medals are presented at no cost to an awardee. Replacement of medals will be issued on a one-time basis and without charge to the recipient of the military decoration or the immediate primary next of kin of a deceased recipient. Subsequent replacement of medals or service ribbons for individuals not on active duty may be made at cost. No money should be mailed until instructions are received from [U. S. Army Human Resources Command](#) or the [National Personnel Records Center](#).

Requests will be honored from the original recipient of the award, or if deceased, from his or her primary next of kin. Duplicate issue will not be made to a primary next of kin when the records indicate a previous issue was made to the living Servicemember or previous primary next of kin.

Issue or replacement of service medals and service ribbons prior to the World War I Victory Medal is no longer possible. These awards are not available from the supply system, but may be purchased from private dealers in military insignia.

Medals and appurtenances awarded while in active federal service in one of the other U.S. military Services will be issued upon individual request to the appropriate Service as shown below.

### Addresses for requesting medals

Request for: Medals on behalf of individuals having no current U.S. Army status or deceased prior to Oct. 1, 2002.

Submit to: National Personnel Records Center, 1 Archives Drive, St. Louis, MO 63138-1002.

Request for: Medals for individuals who retired, were discharged (or have a Reserve obligation), or died after Oct. 1, 2002.

Submit to: Commander, U.S. Army Human Resources Command (AHRC-PDP-A), 1600 Spearhead Division Avenue, Fort Knox, KY 40122-5408.

Request for: U.S. Navy Awards

Submit to: Chief of Naval Operations (DNS-35), Navy Pentagon, Washington, DC 20350-2000.

Request for: U.S. Air Force Awards

Submit to: Headquarters, U.S. Air Forces Personnel Center, ATTN: AFPC/DSPSIDR, 550 C Street, Randolph Air Force Base, TX 78150-4712.

Request for: U.S. Marine Corps Awards

Submit to: Commandant, United States Marine Corps, Manpower and Reserve Affairs, Code: MMMA, 3280 Russell Road, Quantico, VA 22134-5103.

Request for: U.S. Coast Guard Awards

Submit to: Commandant (G-PS-5/TP41), U.S. Coast Guard, Washington, DC 20593-7238

For further information, call the Human Resources Service Center (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or email the Awards and Decorations Branch at [usarmy.knox.hrc.mbx.tagd-awards@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-awards@mail.mil).



**"I am concerned for the security of our great Nation; not so much because of any threat from without, but because of the insidious forces working from within."**

**- Gen. Douglas MacArthur**



# ARMY ECHOES

## The U.S. Army Heritage and Education Center cares about your story!

By the U.S. Army Heritage and Education Center Staff

If Soldiers don't talk about their experiences, how will future generations know what occurred? How can U.S. Army leaders learn from the past if no one writes it down? As a Soldier or leader, where will your story be preserved? It is questions like those that spurred the creation of the U.S. Army Heritage and Education Center (USAHEC) in Carlisle, Pa. After utilizing the Soldier collections at USAHEC for his Pulitzer Prize winning book, author Rick Atkinson stated, "[USAHEC] is a national treasure beyond value" that is growing in popularity. Though pieces of the organization have existed for decades, the USAHEC has continued to flourish by "telling the Army story...one Soldier at a time." The USAHEC's goal is to make available contemporary and historical materials related to strategic leadership and U.S. Army heritage to inform research, educate an international audience, and honor Soldiers, past and present. The USAHEC accomplishes its mission by continuing to reach out to Veterans from all over the country to collect, and make available to a broad audience, their stories.

The Veteran Survey Program began as an attempt to collect Soldier stories from surviving Spanish-American War Veterans during the late 1960s. Surprisingly, thousands of veterans sent in their memories coupled with their Army "stuff," creating the core of the Veterans Survey collection. Today, the USAHEC approaches the collection of Soldier history and historical materials much differently. We have expanded the quest for stories and launched the Veterans Ambassador Program (VAP) as a pilot program in 2014. For the past two years, veterans, Soldiers, interns, and volunteers have collected hours of oral histories from privates and general officers alike, helping to preserve these Soldiers' stories for future generations.

As part of the USAHEC Collection, Veteran Surveys are used for a variety of purposes, including: informing Army leadership on historical topics, as research sources for authors and journalists, in graduate school theses and papers, by genealogists looking to piece together their family history, by teachers in their classrooms, and for displays in the USAHEC's exhibits. Many veterans think no one is interested in their piece of history. The USAHEC was chartered to let Soldiers know that the Army cares about their history, their story. Gen. Mark A. Milley, Army Chief of Staff, wrote it best in the Oct. 2015 edition of *Army Echoes*, "The Army continues to call upon you, our Soldiers for Life, to tell your Army story about your selfless service to our nation. By sharing your Army story you strengthen the bond between the Army and the people we have sworn to defend."



If you are interested in telling your story, contact the USAHEC at (717) 245-3972 or [usarmy.carlisle.awc.mbx.ahec-ves@mail.mil](mailto:usarmy.carlisle.awc.mbx.ahec-ves@mail.mil).

## New ID cards are coming

WASHINGTON — The Department of Defense (DOD) will transition to a more secure Uniformed Services Identification (USID) card beginning in Fiscal Year 2018.

USID cards, which represent over 60 percent of all DOD identification cards, are issued to facilitate access to benefits, privileges and installations for retired, Reserve and National Guard members, dependent family members of Uniformed Service members, and other eligible individuals in accordance with DOD policy.

The new plastic cards will resemble existing Common Access Cards, but will not include a computer chip. The member's information will be encoded into bar codes on the back of the card. Among the recipients who will receive the new identification cards are retired Service members, members on the temporary and permanently disabled retired list, Gray Area Soldiers in the Army National Guard and Army Reserve not yet receiving retired pay, eligible dependents of service members and Retired Soldiers, and eligible surviving dependents of deceased Service members.

Look for more information and an implementation schedule to be released in 2017.

## Improved retirement calculator for National Guard Soldiers

WASHINGTON – MyArmyBenefits, the Army’s official benefits website, recently implemented a system upgrade that automatically integrates Army National Guard Soldiers’ retirement points into its retirement calculator. This capability, which active Army and Army Reserve Soldiers have enjoyed for years, pulls the Guardsmen’s retirement points from the Guard’s personnel database into the calculator. The Soldier no longer has to enter the retirement points manually.

National Guardsmen who have not yet started receiving retired pay can access the [calculator](#) by using a Common Access Card or a Department of Defense Self-Service Logon ([DS Logon](#)) user identification and password.



If Guardsmen believe that the number of retirement points pulled into their retirement calculation is incorrect, they should contact their State Retirement Points Accounting Management Noncommissioned Officer (RPAM NCO). Guardsmen can obtain assistance with the calculators and any other military benefit questions from the MyArmyBenefits Help Desk via the website or by calling (888) 721-ARMY (888-721-2769).

The MyArmyBenefits upgrade became possible when the U.S. Army Human Resources Command upgraded the system integration package between the active Army and National Guard personnel databases specifically to create this capability.

DS Logon accounts are available from the Department of Veterans Affairs at (800) 827-1000 or in person at VA regional offices or online from the Defense Manpower Data Center’s [My Access Center](#) website using a variety of methods. The website has complete DS Logon enrollment information.

## What You Should Know About Your Cholesterol

FALLS CHURCH, Va. — September was Cholesterol Education Month. Cholesterol plays an important role in your heart’s health but unfortunately, the Centers for Disease Control and Prevention (CDC) reports that 73.5 million adults have high cholesterol.

Cholesterol is made by your liver. It is used to make hormones your body needs and to digest fatty foods. It is found in many foods you eat such as egg yolks, fatty meats, and cheese. If you take in more cholesterol than your body uses, the extra cholesterol builds up on the walls of your blood vessels. This makes it harder for blood to flow to your heart and other organs. This can lead to health problems such as coronary artery disease (CAD), which is the most common kind of heart disease in the United States.



*U.S. Soldiers with Battery C, 1st Battalion, 320th Field Artillery Regiment, Task Force Strike, execute a fire mission with an M777 howitzer during an operation to support Iraqi security forces at Kara Soar Base, Iraq, Aug. 7, 2016. Battery C Soldiers support the Combined Joint Task Force -- Operation Inherent Resolve mission by providing indirect fire support for Iraqi security forces as they continue to combat Da'esh and re-take lost terrain. (Photo by 1st Lt. Daniel Johnson)*

Children, young adults and older Americans can have high cholesterol. Risk factors for high cholesterol include diabetes, lack of exercise, poor diet, obesity and genetics. Since there are no signs or symptoms of high cholesterol, for some, the first sign of CAD is a heart attack.

The only way to know if you are at higher risk for cardiovascular disease is to get your cholesterol checked through a simple blood test. TRICARE covers cholesterol testing every five years in adults age 20 and over, as recommended by the National Heart, Lung and Blood Institute.

Talk to your primary care manager (PCM) for more information on preventive screenings and how to remain heart healthy. Prime beneficiaries may receive clinical preventive services from the PCM or any network provider without a referral or authorization at no cost.

If you use TRICARE Standard, cholesterol screenings are only covered when combined with an immunization, breast, cervical, colorectal or prostate cancer screenings.

# DIRECTORY

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

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

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

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

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

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

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

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

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

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

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

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

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

**Army Lodging Program:** (877) 711-8326; <http://www.pal.army.mil>  
Reservations: <http://www.ihgarmyhotels.com>

**Army Twitter:** <https://twitter.com/USArmy/>

**Army YouTube:** <http://www.youtube.com/usarmy>

**Casualty Assistance Checklist for Retired Soldiers:** <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

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

**Combat-Related Special Compensation:** (866) 281-3254 opt.4;  
<https://www.hrc.army.mil/TAGD/CRSC>

**Commissary:** <http://www.commissaries.com>

**Concurrent Retired & Disability Pay:** (800) 321-1080,  
<http://www.dfas.mil/retiredmilitary/disability/crdp.html>

**Consumer Financial Protection Bureau:** (855) 411-2372  
<http://www.consumerfinance.gov/>

**Death — Report a Retired Soldier's Death:** Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

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

**Funeral Honors (Military):** Army Coordinator: (502) 613-8218  
<https://www.dmdc.osd.mil/mfh/>

**ID Card Facilities:** (800) 538-9552; Nearest facility: [www.dmdc.osd.mil/rs/](http://www.dmdc.osd.mil/rs/)  
**Legal Assistance Locator (Military):** <http://legalassistance.law.af.mil/content/locator.php>

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

**MyArmyBenefits:** <http://myarmybenefits.us.army.mil/>  
Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);  
Resource Locator: [http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource\\_Locator.html](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/Home/AMC-Travel-Site>

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

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

**Soldier for Life on Linked In:**  
[www.linkedin.com/groups?home=&gid=6627257&trk=anet\\_ug\\_h](http://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.tricare.mil/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.edelweisslodgelandresort.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

# RETIREMENT SERVICES OFFICERS (RSOs)

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

## INSTALLATION RSOs

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

### ALABAMA

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

### ALASKA

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

### ARIZONA

• Ft. Huachuca  
(520) 533-5733/1120  
[usarmy.huachuca.imcom.central.mbx.retirement-services-officer@mail.mil](mailto: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](mailto: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](mailto: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](mailto: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](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil)  
• Ft. Gordon  
(706) 791-2654/4774  
[usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil)

### HAWAII

• Schofield Barracks  
(808) 655-1514  
[usaghi.dhr.rso@us.army.mil](mailto:usaghi.dhr.rso@us.army.mil)

### IDAHO

Ft. Carson, 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](mailto:usarmy.leavenworth.imcom-west.mbx.retirement-svcs-offic@mail.mil)

### KENTUCKY

• Ft. Riley  
(785) 239-3320  
[usarmy.riley.imcom.mbx.rso@mail.mil](mailto:usarmy.riley.imcom.mbx.rso@mail.mil)  
• Ft. Campbell  
(270) 798-5280  
[usarmy.campbell.imcom-southeast.mbx.dhr-mpsdl-retire@mail.mil](mailto:usarmy.campbell.imcom-southeast.mbx.dhr-mpsdl-retire@mail.mil)  
• Ft. Knox  
(502) 624-1765  
[usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil](mailto:usarmy.knox.imcom-atlantic.mbx.dhr-rso@mail.mil)  
• Ft. Polk  
(337) 531-0363  
[rsopolk.army.mil](mailto:rsopolk.army.mil)

### LOUISIANA

• Ft. Polk  
(337) 531-0363  
[rsopolk.army.mil](mailto: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](mailto:usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil)  
• Ft. Meade  
(301) 677-9603  
[armysomeade@mail.mil](mailto: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](mailto: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](mailto: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](mailto:usarmy.drum.imcom-atlantic.mbx.dhr-rso@mail.mil)  
• Ft. Hamilton  
(718) 630-4552  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

### NEW YORK

• Watervliet Arsenal  
(Wed/Thurs 0800-1300)  
(518) 266-5810  
[wvarso@gmail.com](mailto:wvarso@gmail.com)  
• West Point  
(845) 938-4217  
[rsousma.army.mil](mailto:rsousma.army.mil)

### NO. CAROLINA

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

### NO. DAKOTA

See Ft. Riley, Kan.

### OHIO

See Ft. Knox, Ky.

### OKLAHOMA

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

### OREGON

See JB Lewis-McChord, Wash.

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501  
[usarmy.carlisle.awc.mbx.rso@mail.mil](mailto:usarmy.carlisle.awc.mbx.rso@mail.mil)  
• Tobyhanna Army Depot (Tu/Wed/Thur)  
(570) 615-7019  
[army.tobyhanna.rso@mail.mil](mailto:army.tobyhanna.rso@mail.mil)

### RHODE ISLAND

See West Point, N.Y.

### SO. CAROLINA

• Ft. Jackson  
(803) 751-6715  
[usarmy.jackson.imcom-hq.mbx.dhr-rso@mail.mil](mailto:usarmy.jackson.imcom-hq.mbx.dhr-rso@mail.mil)

### SO. DAKOTA

See Ft. Riley, Kans.

### TENNESSEE

See Ft. Campbell, Ky.

### TEXAS

• Ft. Bliss  
(915) 569-6233  
[usarmy.bliss.imcom-central.mbx.rso@mail.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@mail.mil)  
• Ft. Hood  
(254) 287-5210  
[usarmy.hood.usag.mbx.dhr-iag-retsvecs@mail.mil](mailto:usarmy.hood.usag.mbx.dhr-iag-retsvecs@mail.mil)  
• JB San Antonio  
(210) 221-9004  
[usaf.jbsa.502-abw.mbx.502-fs-fsh-retirement-service-of@mail.mil](mailto:usaf.jbsa.502-abw.mbx.502-fs-fsh-retirement-service-of@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](mailto:usarmy.belvoir.imcom.mbx.retirement-services@mail.mil)  
• JB Langley-Eustis  
(757) 878-5884/3220  
[usarmy.jble.imcom.mbx.eustis-rso@mail.mil](mailto:usarmy.jble.imcom.mbx.eustis-rso@mail.mil)

### WASHINGTON

• Ft. Lee  
(804) 734-6555  
[usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil](mailto:usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil)  
• JB Myer-Henderson Hall  
(703) 696-5948/3689  
[usarmy.jbmhh.asa.hrd-rso@mail.mil](mailto:usarmy.jbmhh.asa.hrd-rso@mail.mil)

### WEST VIRGINIA

See Ft. Knox, Ky.

### WISCONSIN

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

### WYOMING

See Ft. Carson, Colo.

### PUERTO RICO

• Ft. Buchanan  
(787) 707-2061  
[miguel.a.apontecepeda.civ@mail.mil](mailto: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](mailto: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](mailto:usarmy.ansbach.imcom-europe.list.rso@mail.mil)

### Baumholder

06783-6-6080

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

### Grafenwoehr

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

### Kaiserslautern

0631-411-8405  
[usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@mail.mil](mailto:usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@mail.mil)

### Stuttgart

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

### Wiesbaden

0611-143-548-1614  
[usarmy.wiesbaden.imcom-europe.list.retire-svcs-wbn-dist-list@mail.mil](mailto:usarmy.wiesbaden.imcom-europe.list.retire-svcs-wbn-dist-list@mail.mil)

### Belgium

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

### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

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

### Italy/So. Europe/Africa

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

### Japan

**Camp Zama**  
046-407-3940 [usarmy.zama.imcom-pacific.mbx.usagi-mpd-rso@mail.mil](mailto:usarmy.zama.imcom-pacific.mbx.usagi-mpd-rso@mail.mil)

### Okinawa

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

### Korea

**Yongsan**  
0503-323-3735  
[usarmy.yongsan.imcom-pacific.usag-yongsan-retirement-servic@mail.mil](mailto:usarmy.yongsan.imcom-pacific.usag-yongsan-retirement-servic@mail.mil)

### Camp Humphries

0503-353-3872  
[usarmy.yongsan.imcom-pacific.list.usag-yongsan-retirement-servic@mail.mil](mailto:usarmy.yongsan.imcom-pacific.list.usag-yongsan-retirement-servic@mail.mil)

## ARMY RESERVE RSOs

### 63rd Regional Support Command

Mountain View, California  
(650) 526-9513/9512  
States: AR, AZ, CA, NM, NV, TX, OK & 9th MSC (HI, AK, Guam)

### 81st Regional Support Command

Ft. Jackson, South Carolina  
(803) 751-9864/9698  
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

### 88th Regional Support Command

Ft. McCoy, Wisconsin  
(608) 388-7448/9321  
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) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

## ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at [http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html). Click on the state you're interested in for the National Guard points of contact there.

## HRC RESERVE RETIREMENTS BRANCH

Serving all Soldiers in the Retired Reserve and their families.

Phone (888) 276-9472 • Fax (502) 613-4524 • [vance.e.crawley.civ@mail.mil](mailto:vance.e.crawley.civ@mail.mil)

Download retirement application: <https://www.hrc.army.mil/Default.aspx?ID=13664> or email request to [usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil)

# Survivor Benefit Plan open enrollment period is closing!

If your marriage to your current spouse and the death of your former spouse, who was also your Survivor Benefit Plan beneficiary, were before Nov. 25, 2015, the SBP open enrollment period applies to you. You must notify the Defense Finance and Accounting Service if you want to change your SBP coverage to your current spouse – **no later than Nov. 24, 2016**. That is the last day of the Congressionally-established SBP open enrollment period. This open enrollment period does not allow any SBP elections other than the one described above. Contact your Retirement Services Officer for information on the open enrollment period procedures. RSO contact information is on page 23.



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

## Hearing aids for military retirees

By **Terrie Ziegler**, Ft. Gordon, Ga. Audiologist

The Department of Defense-sponsored Retiree-At-Cost Hearing Aid Program (RACHAP) is designed to help military retirees purchase hearing aids through the audiology clinic at a special government negotiated cost. The hearing aids available through this program are the same state-of-the-art technologies available to active duty service members. The program is open to all military retirees who have hearing loss or tinnitus (ringing in the ears). Dependents of military retirees are not eligible for this program.

Retirees can buy hearing aids at a significant savings. A set of hearing aids (one of the best available) that retails for about \$5000 costs a retiree as little as \$755 or a savings of about 85 percent. Services for the hearing evaluation, hearing aid fitting and follow up hearing aid checks are part of your retirement benefits and are available at no cost to you.

Not every military medical facility is able to provide the RACHAP program. If you are traveling to a participating site from out of town, you need to compare your travel costs and purchase savings to the costs of purchasing hearing aids privately in your local community. Travel and overnight expenses are not covered. Generally, at least two visits are required for you to get hearing aids; one for your hearing evaluation and one for your hearing aid fitting.

The list of facilities is available online at <http://militaryaudiology.org/rachap-rhapp-locations/>. This list may change occasionally, so call your closest clinic to see if they are participating in the program.

Military retirees may be eligible for hearing aids from the Department of Veterans Affairs (VA) and receive hearing aids from the VA free of charge – in most cases there is no cost to the patient. Audiology departments can provide you with more information about VA services or you may contact the VA directly at (877) 222-8387 or (800) 827-1000.

Dependents of retirees are not eligible for hearing aid services from military treatment facilities (including RACHAP) or from TRICARE. The family member is eligible for hearing evaluations and the audiologist can provide information about hearing aids.