



New clothing line to encourage conversation between Army veterans and civilians

WASHINGTON – The Army recently launched the Soldier for Life clothing line to help Soldiers and Army veterans show their service pride and talk about their military experiences with people in their communities. Part of the aim of the distinctive Soldier for Life logo on the clothing is to prompt conversations between Soldiers, veterans and civilian Americans who are curious to know more about Army life.

Veterans, who now make up less than 7% of all Americans, have a critical role to play in educating the public about the Army and the value of military service. One-on-one engagements provide the American public a personal opportunity to meet veterans, exchange ideas, and strengthen their bonds with those who defend them.

The purpose of the U.S. Army’s Soldier for Life Program is to engage Americans at all levels. One major program effort encourages Army veterans to share personal examples of how their military experiences shaped them, and how they continue to benefit them and their families since their service concluded.

The Army recently licensed hundreds of private companies to produce and sell clothing with the Soldier for Life logo. In addition, one of the Department of Defense’s own retailers, the [Army and Air Force Exchange Service \(AAFES\)](#), will sell Soldier for Life clothing in stores at 29 Army installations and through its online store.

There are two versions of the new Soldier for Life clothing. One, which is intended to be worn by Retired Soldiers, has the word “Retired” across the top of the Soldier for Life logo. The other is intended to be worn by current Soldiers and veterans who are still in the Army. These clothing items are completely optional, and Soldiers and veterans who want to engage with the public can purchase them at their own expense.

AAFES stores at the following installations will initially sell the Soldier for Life clothing:

- | | |
|------------------------------|--|
| Fort Belvoir, Virginia | United States Military Academy,
West Point, New York |
| Fort Bliss, Texas | Joint Base Langley-Eustis, Virginia
(Fort Eustis) |
| Fort Buchanan, Puerto Rico | Joint Base Lewis-McChord, Washington
(Fort Lewis) |
| Fort Campbell, Kentucky | Joint Base McGuire-Dix-Lakehurst,
New Jersey (Fort Dix) |
| Fort Carson, Colorado | Joint Base Myer-Henderson Hall, Virginia
(Fort Myer) |
| Fort Cavazos, Texas | Joint Base San Antonio, Texas (Fort Sam
Houston) |
| Fort Drum, New York | United States Army Garrison Bavaria,
Germany (Grafenwoer) |
| Fort Gordon, Georgia | United States Army Garrison Humphreys,
Korea |
| Fort Gregg-Adams, Virginia | United States Army Garrison Stuttgart,
Germany |
| Fort Jackson, South Carolina | United States Army Garrison Wiesbaden,
Germany |
| Fort Knox, Kentucky | |
| Fort Leavenworth, Kansas | |
| Fort Leonard Wood, Missouri | |
| Fort Liberty, North Carolina | |
| Fort Meade, Maryland | |
| Fort Moore, Georgia | |
| Fort Sill, Oklahoma | |
| Fort Stewart, Georgia | |
| Schofield Barracks, Hawaii | |



Once a Soldier. Always a Soldier... A Soldier for Life!



AUG - OCT 2023

MONEY MATTERS

SBP and RCSBP Open Season is almost over3

SBP for surviving spouses and children of Soldiers who died in the line of duty ... 10

WARNO: “Coaches” or “Consultants” who advertise their ability to assist you with your VA benefits claim ... 11

When your life changes, make sure to inform DFAS 12

PLANNING

Eligibility verifications for Retired Soldiers and SBP annuitants 4-5

Understanding Medicare Part D and TRICARE pharmacy coverage 7

Keep up with State benefit changes 9

COMMUNITY

Opportunities for flexible work and to retain your connection to service 6

Soldiers for Life help generate \$214 million for military communities 6

You should continue to inspire Americans 9

Retiree Appreciation Days 11

Antiterrorism Awareness 14

Sign up for your future retiree account now 16

IN EVERY ISSUE

Echoes from the past 2

Ask Joe: Your benefits guru 8

RSO Directory 15

Echoes from the past

Army history in photos



Army uniforms come and Army uniforms go



Most everyone has an opinion about their favorite uniform or the uniform they didn't like to wear. But what united us was the importance of presenting proper military bearing while representing our country. Attention to detail was critical, especially when preparing for an in ranks inspection or an official military photo. Americans have long respected their men and women in uniform.

From left: Dr. Mary E. Walker, the only female American Civil War surgeon who received the Congressional Medal of Honor, conspicuously dressed in a modified uniform of her own design: a blue dress resembling an officer's frock coat and trousers with gold piping, felt hat and the green sash of a surgeon (88th Readiness Division photo); (center photo) newly inducted into the noncommissioned officer corps, sergeants wearing the Army Green Uniform at a Fort Meade, Md. ceremony stand tall after receiving their hard earned stripes. (Ft. Meade Public Affairs photo); (far right photo) At the annual meeting of the Association of the U.S. Army, Sgt. Maj. of the Army Dan Dailey (wearing the Army Blue Service Uniform) poses with Sgt. 1st Class Johnson and Lt. Col. Ashley Hartwell (wearing the new Army Green Service Uniform). (Army courtesy photo).

The Army Service Center is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians, and government agencies. Contact the Army Service Center (0800-1800 EST, Monday thru Friday) at (888) ARMYHRC (276-9472). For general military HR and veteran issues email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil. Access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members here: <https://www.hrc.army.mil/content/Army%20Service%20Center>.

Army Echoes is the U. S. Army's official newsletter for Retired Soldiers, surviving spouses, and their families. *Army Echoes'* mission is to educate Retired Soldiers about their benefits and policy changes and to urge them to remain Soldiers for Life, representing the Army in their civilian communities and serving as advocates in their local areas.

Published four times each year* in accordance with Army Regulation 600-8-7, *Army Echoes* also publishes additional content in an online blog at <https://soldierforlife.army.mil/Retirement/blog>. *The August issue is only published digitally. NOTE: The newsletter is posted online before it is mailed. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/Retirement/army-echoes>. Some of the information contained in *Army Echoes* comes from outside sources and was current at press time.

Inquiries and comments specific to this publication should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@army.mil. Direct all other retirement questions to your area Retirement Services Officers listed on pg. 15.

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

Leadership
Deputy Chief of Staff, G-1: Lt. Gen. Douglas F. Stitt
Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. Joseph Anderson and Sgt. Maj. of the Army Daniel A. Dailey (both USA Retired)
Director, Army Retirement Services: Mark E. Overberg
Army Echoes Editor: Maria G. Bentinck
 Circulation: 724,738 electronic copies





Survivor Benefit Plan and Reserve Component Survivor Benefit Plan Open Season is almost over



By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

In the May edition of *Army Echoes*, <https://soldierforlife.army.mil/Retirement/army-echoes>, we featured the Survivor Benefit Plan (SBP) Open Season authorized by the National Defense Authorization Act (NDAA) for Fiscal Year 2023. This SBP Open Season ends Jan. 1, 2024.

Just to recap, this open season allows for the following:

1. Retired Soldiers in receipt of retired pay not enrolled in SBP as of Dec. 22, 2022, are authorized to enroll in SBP coverage during this open season. This includes those that terminated coverage prior to Dec. 22, 2022.
2. Retired Soldiers in receipt of retired pay enrolled in SBP as of Dec. 22, 2022 can discontinue SBP coverage during this open season.
3. Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers not participating in RCSBP, as of Dec. 22, 2022, are authorized to enroll in RCSBP coverage during this open season.
4. Army Reserve/National Guard Soldiers and Gray Area Retired Soldiers enrolled in RCSBP as of Dec. 22, 2022 can discontinue RCSBP and by extension SBP coverage during this open season. **Note:** Discontinuing RCSBP will not eliminate the premiums due for coverage already received during the gray area but will lower the monthly payment of premiums when retired pay starts.

The 2023 SBP Open Season does NOT allow for changes to existing SBP or RCSBP coverage which includes suspended coverage.

Before you make a decision about whether this SBP Open Season is right for you, take another look, at the article on the SBP Open Season in the May edition of *Army Echoes* and the different fact sheets on the Army SBP page at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan>.

NOTE: For enrollment into SBP, the Defense Finance and Accounting Service (DFAS) provides an estimate of the buy-in premium and monthly cost after they receive your Letter of Intent (LOI). The Letter of Intent is NOT the enrollment form. DFAS must receive your enrollment form prior to Jan. 1, 2024. To meet this deadline, you will need to submit your LOI to DFAS no later than Nov. 1, 2023, to receive your estimate prior to making a timely informed decision.

Make sure you speak with an Army Personal Finance Counselor and your servicing Retirement Services Officer (RSO) before making an SBP Open Season election. SBP Open Season ends Jan. 1, 2024.

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division 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. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank

myPay account for Gray Area Retired Soldiers

Gray Area Retired Soldiers now have a new way to stay connected and informed between the time drilling stops and receiving retired pay. It's a new kind of myPay account that helps you keep your contact information current so that you can stay on top of your future retired pay.

Go to <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/> for additional information.

Simplifying eligibility verifications for Retired Soldiers and SBP Annuitants



CLEVELAND – As part of our work at DFAS Retired & Annuitant Pay to transform into an even more customer-friendly environment for you, we are simplifying eligibility verifications for both retirees and SBP annuitants. Check out the good news below.

Retirees who receive a paycheck in the mail to a foreign address

Starting in May 2023, we replaced the twice-yearly Report of Existence (ROE) with an ANNUAL Foreign Address Update for Mailed Check (FAUMC) letter.

Prior to May, retirees who received a hardcopy check to a foreign address needed to complete and return a ROE twice each year. One ROE was due the month of their birthday, and one ROE was due six months after their birthday.

Now, retirees who receive a hardcopy check to a foreign address will only need to complete and return the new annual FAUMC once a year (due the first of the month of their birthday). This new letter will be automatically mailed to all retirees who need to complete and return it the first of the month of their birthday. This part of the process is the same as it was under the old guidelines.

Retirees can send their FAUMC via mail, fax or use our convenient online upload tool on DFAS.mil. Once you have completed and signed your FAUMC, save it as a PDF file and upload it online via askDFAS.

Find out more here at <https://www.dfas.mil/askdfas>.

Please note that we will still accept and process ROEs in place of the new FAUMC for the period of the transition from the old process to the new, simpler process. If you owed an ROE prior to May 2023, please complete and return it. You can also download the new FAUMC from our website Forms Library (<https://www.dfas.mil/raforms>) and return that instead.

Find out more about managing your retired pay account at <https://www.dfas.mil/ret>.

Changes to simplify eligibility verifications for annuitants

Beginning August 2023, DFAS is reducing the requirements for SBP annuitants to **one annual** eligibility determination. Previously, some SBP annuitants needed to complete multiple forms each year. Now, SBP annuitants will only need to complete and submit one annual verification each year.

Also, the two new annual eligibility verifications now have

names that identify their purpose. And their due dates are easy to remember: they are due the first day of the month of your birthday.

Child SBP annuitants Ages 18-22 who must submit a school certification

Now, SBP annuitants who are currently required to submit a School Certification/Previous Attendance Letter won't need to complete any of the other annual eligibility documents. No more Certificates of Eligibility (COE), no more twice-a-year ROEs.

SBP Spouse/Former Spouse annuitants under 55 and incapacitated Child annuitants ages 14 and over who must submit an annual COE

We replaced the annual COE with the Survivor Benefit Plan-Marital Status Update (SBP-MSU).

Previously, annuitants age 14 to 55 needed to submit a COE annually to provide their current marital status.

Starting now, annuitants age 14 to 55 will submit an annual Survivor Benefit Plan-Marital Status Update (SBP-MSU) instead of the COE.

SBP annuitants who are currently required to submit a School Certification/Previous Attendance Letter won't need to complete an annual Survivor Benefit Plan-Marital Status Update (SBP-MSU), formerly the COE

We also have a new, convenient online upload tool on our website for returning the SBP-MSU. Once you complete and sign your SBP-MSU, save it as a PDF file and upload it online at askDFAS. Find out more here: <https://www.dfas.mil/askdfas>.

And later this year, we will have emailed status notifications for the new SBP-MSU.

Please note that we will still accept and process annuitant COEs in place of the new SBP-MSU during the period of the transition from the old process to the new, simpler process. If you owed a COE prior to August 2023, please complete and return it. You can download the new SBP-MSU from our website Forms Library here (<https://www.dfas.mil/raforms>) and return that instead.

SBP annuitants who receive a paycheck in the mail to a foreign address

Starting now, we will replace the twice-yearly ROE for SBP annuitants with an ANNUAL FAUMC letter.

(Continued on next page)





(Continued from previous page)

Previously, annuitants who received a hardcopy check to a foreign address needed to complete and return an annuitant ROE twice each year. One ROE was due the month of their birthday, and one ROE was due six months after their birthday. For annuitants who needed to submit an annual COE the month of their birthday, that COE took the place of the ROE due the month of their birthday, but they still needed to submit a second ROE six months after their birthday.

Now, annuitants who receive a hardcopy check in the mail to a foreign address will only need to complete and return the new annual FAUMC once a year (due the first of the month of their birthday).

In addition, now, if an SBP annuitant receiving a hardcopy check in the mail to a foreign address is required to submit an annual SBP-MSU, the annual SBP-MSU submission will take the place of the FAUMC. This means, starting in August, an SBP annuitant who is required to submit an annual SBP-MSU will not have to submit an FAUMC, even if they are receiving a hardcopy check in the mail to a foreign address.

If the annuitant is a student SBP child annuitant age 18-22 who is required to submit an annual School Certification, they will not have to submit an annual SBP-MSU or an FAUMC.


We also have a convenient online upload tool on our website for returning the annuitant FAUMC. Once you have completed and signed your FAUMC, save it as a PDF file and upload it online at askDFAS. Find out more here: <https://www.dfas.mil/askdfas>.

Please note we will still accept and process annuitant ROEs in place of the new annuitant FAUMC during the period of the transition from the old process to the new, simpler process. If you owed an ROE prior to August 2023, please complete and return it. You can also download the new annuitant FAUMC from our website Forms Library here (<https://www.dfas.mil/raforms>) and return that instead.

Summary of new, simpler annual requirements for SBP annuitants


- If you are a child annuitant age 18-22 (not documented as incapacitated), the School Certification/Previous Attendance Letter is the only annual verification you need to submit.
- If you are a child annuitant age 14-17 (not documented as incapacitated), the SBP-MSU is the only annual verification you need to submit.
- If you are caring for an incapacitated child annuitant age 14 or over, the SBP-MSU is the only annual verification you need to submit.
- If you are a spouse/former spouse annuitant under the age of 55, the SBP-MSU is the only annual verification you need to submit.
- If you are receiving a check in the mail outside the United States and do not need to submit a School Certification or a SBP-MSU the Foreign Address Update for Mailed Check is the only annual verification you need to submit.

Find out more about managing your SBP annuity pay account at <https://www.dfas.mil/managesbp>.



Army Echoes Mobile App Updated

Have you missed an issue of *Army Echoes*? The current and past issues, dating back to 1996, are available on the *Army Echoes* app. Download the free app:
 Apple Store Link: <https://apps.apple.com/us/app/u-s-army-echoes/id890635050>
 Google Play Link: <https://play.google.com/store/apps/details?id=mil.Army>



CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don't wait until it's too late to have the conversation. Start filling it out now, continually **update it** throughout your retirement process, and make sure your loved ones know where to find it.

Opportunities for flexible work and to retain your connection to service



CHICAGO – Discover exciting possibilities that await you as a test administrator with U.S. Military Entrance Processing Command (USMEPCOM), where you can continue your service all while enjoying a maximally flexible schedule and building a connection to your local community. In this role, you will take on the responsibility of administering tests at schools and test sites within 100 miles of your home. It is an intermittent position, making it the ideal opportunity for prior service members seeking unparalleled flexibility and the chance to be part of a meaningful mission that directly supports national security. In this position, you can maintain your connection to service and play an important role in shaping the next generation of Soldiers, Sailors, Airmen, Marines, Guardians and Coastguardsmen. Embrace this exciting path to make a lasting impact while staying true to your commitment to service.

Part of USMEPCOM's mission is administering the Armed Services Vocational Aptitude Battery, better known as the

ASVAB. This test measures applicants' developed abilities and helps predict future academic and occupational success in the military. The command also administers the ASVAB Career Exploration Program, or ASVAB CEP, which brings the test to high schools as a free career exploration program tool. Some may use this test to enlist, but for many students it is an important tool in understanding their career interests and options outside of the military. Intermittent Test Administrators (ITAs) support both testing scenarios by administering the test at schools and at dedicated testing sites. With the proper training, ITAs also conduct post-test interpretations with students, helping them understand the results of the test and what careers might suit them.

For more information, email workforusmepcom@army.mil or search for "test administrator" at <https://www.usajobs.gov/Search/Results?d=AR&k=test%20administrator&p=1>.

Soldiers for Life help generate \$214 million for military communities

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

All Soldiers for Life have made tremendous sacrifices to protect this great nation, selflessly carrying out their mission wherever they are called to serve.

These brave men and women continue to serve in retirement. In 2022, Soldiers for Life helped the Army & Air Force Exchange Service provide \$214 million in dividends for critical quality of life programs that make life better for service members and their families.

It matters where you shop as 100% of Exchange earnings support the military community. The Exchange's 2022 Mission Report, viewable at the Exchange's online Community Hub at <https://publicaffairs-sme.com/Community/>, details how using your hard-earned benefit delivers mission-essential support to our military community.

Last year, the Exchange served Soldiers at the tip of the spear, supporting more than 75,000 troops during 28 military exercises in Europe, North Africa and the Pacific, including Task Force Dragon in Poland and field training exercises at Rodriguez Range Live Fire Complex in Korea.

To bring more of the products military shoppers know and love to PXs and ShopMyExchange.com, the Exchange intensified national brands. New brand launches in 2022 included Sunglass Hut, Old Navy, Gap, Aerie, American Eagle and more.

Exchanges worldwide opened more than 40 restaurants, including new Bun-D, Einstein Bros. Bagels, Panda Express and Qdoba.

The Exchange also continued to provide meaningful careers to veterans and military spouses, surpassing 57,000 heroes hired since 2013. Of the Exchange's 28,700 associates, 85% share a connection to the military. About 46% of the Exchange's U.S. workforce are veterans, spouses or dependents.

Yet more exciting things are to come—this August, in partnership with Army Retirement Services, the Exchange launched the Soldier for Life clothing line at 29 PXs and ShopMyExchange.com. Retired Soldiers, veterans and active-duty Soldiers will be able to sport the Soldier for Life logo on T-shirts, polos, baseball caps and other apparel—excellent conversation starters to help educate the 75% of Americans who say they know little about our military.

Thank you for all you do to strengthen our Army communities. Team Exchange looks forward to seeing you at the PX.

Soldier for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.





Understanding Medicare Part D and TRICARE pharmacy coverage

FALLS CHURCH – You may already have TRICARE For Life (TFL). Or perhaps you're eligible to transition to this coverage soon. Either way, you may have questions about your TRICARE prescription drug coverage. For instance, you may wonder if you need to have Medicare Part D, Medicare's prescription coverage. You don't need Medicare Part D to have TFL. That's because TFL has the same prescription drug coverage as other TRICARE health plans. (This doesn't include the US Family Health Plan.)

"While you're required to have Medicare Part A and Part B to have TRICARE For Life, as long as you have TFL, you have TRICARE prescription drug coverage," said Anne Breslin, TRICARE For Life program manager with the Defense Health Agency. "If you have TFL, there's almost no advantage to signing up for Medicare Part D."

Here are some common questions about pharmacy coverage through TFL and Medicare. Use the answers to help guide you to the best decision for yourself or your family member.

Q: Do I have pharmacy coverage when I transition to Medicare and TFL?

A: Yes. As outlined in the TRICARE and Medicare Turning Age 65 Brochure, if you're eligible for TRICARE and have Medicare Part A and Part B, you're automatically covered by TFL. And if you have TFL, the TRICARE Pharmacy Program provides your prescription drug coverage. This is creditable drug coverage that pays at least as much as Medicare's standard prescription drug coverage.

Your TRICARE pharmacy coverage will continue seamlessly when you transition to Medicare and TFL from a TRICARE health plan. This is especially helpful if you have maintenance drugs that you take regularly for a chronic condition.

Q: When should I consider getting Medicare Part D in addition to my TRICARE pharmacy benefit?

A: Before you sign up for Medicare Part D, compare Medicare prescription drug plans and costs with the TRICARE pharmacy benefit. Keep in mind, the TRICARE Pharmacy Program has no monthly premium. Most people pay a monthly premium for a Medicare Part D plan. Also, take into consideration:

- Deductibles
- Copayments
- Coverage and costs of drugs you already take (costs may vary based on which medications you take)

Q: What if I need help paying for Medicare Part D coverage?

A: If you have limited income and resources, you may want to consider Extra Help. Extra Help is a Medicare program to help people pay Medicare drug program costs, like premiums, deductibles, copayments, and coinsurance. Some people automatically qualify for Extra Help.

You may automatically qualify if:

- You have both Medicare and Medicaid
- You're in a Medicare Savings Program
- You get Supplemental Security Income benefits

If you don't automatically qualify for Extra Help, you can apply.

Q: How do Medicare Part D and TRICARE Pharmacy Program coverage work together?

A: If you have both Medicare Part D and TFL, Medicare is the primary payer. TRICARE pays last.

Q: Where can I fill my prescriptions?

A: If you have Medicare Part D, follow your Medicare prescription drug plan's rules for getting your prescriptions. If you have TFL and don't have Medicare Part D, you have the following TRICARE pharmacy options to fill your covered prescriptions:

- Military pharmacies
- TRICARE Pharmacy Home Delivery
- TRICARE retail network pharmacies
- Non-network pharmacies

Q: Are there resources to help me manage my TRICARE prescriptions?

A: To help manage your prescription drug coverage:

- Sign up for an Express Scripts online account at <https://militaryrx.express-scripts.com/price-medication>
- Download the free Express Scripts Pharmacy mobile app
- Use the TRICARE Formulary Search Tool
- Use the Express Scripts Price a Medication tool
- Find a pharmacy

Express Scripts is the TRICARE pharmacy contractor. If you need help or have questions, call 1-877-363-1303.

Q: If I decide to, when can I enroll in Medicare Part D?

A: You can enroll in a Medicare Part D plan during your Medicare Initial Enrollment Period, the Medicare Part D Annual Open Enrollment (Oct. 15–Dec. 7 every year), or during a Medicare Part D Special Enrollment Period. Having TRICARE pharmacy coverage makes you eligible for the special enrollment period. In this case, you won't pay the late enrollment premium penalty.

For more information about Medicare Part D prescription drug coverage, call 1-888-633-4227 or visit

<https://www.medicare.gov/drug-coverage-part-d>. To learn more about Medicare and your TRICARE benefits, check out Becoming Medicare-Eligible at <https://www.tricare.mil/medicare>.

Would you like the latest TRICARE news sent to you by email? Visit TRICARE Subscriptions at <https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new>, and create your personalized profile to get benefit updates, news, and more.

Ask Joe: Your benefits guru

Dear Joe,

I am a Gulf War Veteran and have read articles and see information on new benefits for Veterans that have had toxic exposures. What are the new benefits and how do I find out if I am eligible?

Gulf Vet

Dear Gulf Vet,

The PACT Act was signed into law in August 2022 and is the largest expansion of health care and benefits in the history of the Department of Veterans Affairs. This act expands the benefits eligibility of Vietnam, Gulf War, and Post 9/11 Veterans—and their survivors—through the recognition of new presumptive conditions (conditions presumed to be caused by exposure to certain substances) and addition of toxic exposure locations. There are eligibility requirements specific to dates and locations of service associated with toxic exposure. The easiest way to determine your eligibility for PACT Act benefits is to go to the [PACT Act page on the VA website](#) and review the section specific to your service—Vietnam era, Gulf War, Post 9/11. The VA is encouraging all service members who think they might be eligible to apply.

Be sure to share information on the PACT Act with any veterans you know to increase awareness about the expanded benefits.

Joe

Dear Joe,

My family enjoys reading and before retirement we used the Morale, Welfare and Recreation (MWR) Library at every installation we were stationed at. Now that we are retired, can we use the libraries located on military installations? We live close to a large military base, but it is not an Army post.

Book Worm

Dear Book Worm,

All military ID card holders with MWR permissions have access to the [MWR Libraries](#) on any installation. You can register for an account at your local MWR library. Another great option is the [DoD MWR Libraries Online](#). Once you [establish an account](#) using your DoD ID number on your military ID you have access to a wealth of online resources, including eBooks, audiobooks, newspapers and magazines, children's resources, genealogy research resources, streaming music, and more. Happy reading!

Joe



MyArmyBenefits

The official military benefits website of the U.S. Army





Keep up with State benefit changes

MyArmyBenefits staff

Changes are a part of life and military benefits are no exception. MyArmyBenefits (MAB) keeps track of legislation enacting new benefits and changes to existing benefits so that all federal and state/territory benefit fact sheets on the website are up to date with the most current information. In the past few years, there have been significant changes in military benefits that affect Retired Soldiers and their families, especially in state benefits.

States are trying to attract retired military and Veterans. As a result, many have passed legislation that enhanced or added to the military benefits they offer such as eliminating or reducing taxes on military retired pay as highlighted in the Feb – Apr 2023 issue of *Army Echoes*. There are also updates to a variety of other benefits offered by the states that help with education, employment, property taxes, and more.

Here are some of the state benefits that have been added or changed in the past few months that can be found in the MAB state/territory fact sheets:

- Arizona offers a property tax exemption to disabled veterans who are state residents of up to \$4,375 of the assessed value, depending on the VA disability percentage.

- The Florida Hometown Heroes Program provides down payment assistance, closing cost assistance, and lower first mortgage rates to eligible service members, veterans, and surviving spouses when purchasing a home in Florida.

- The New York Division of Veterans' Services (DVS) offers FreshConnect checks to veterans, their immediate Family members, and unremarried Surviving Spouses of Veterans that can be used to purchase produce and other food items at participating farmers markets throughout New York.

- Beginning Jan. 1, 2024 the West Virginia Homestead Property Tax Exemption for Resident Permanent and Total disabled veterans will provide an income tax credit for the amount they paid on property tax for their residence to veterans who have a 90% or greater combined disability rating.

Be sure to look up your states and territories of interest in the MyArmyBenefits state/territory fact sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> for all the up-to-date benefits information.

Let's talk about why you should continue to inspire Americans

By Mark E. Overberg, Director, Army Retirement Services

Did you know that less than 7 percent of Americans are veterans? And less than 0.6 percent of Americans are retired from the military?

The number of veterans in the United States declined by about one third, from 26.4 million to 18.0 million between 2000 and 2018.¹

Most Americans aren't aware that the "Greatest Generation" is almost gone, and our Korean War veterans and Vietnam War veterans are now increasingly leaving us.

Fewer than 500,000 World War II veterans were alive in 2018, down from 5.7 million in 2000.¹

And the trend is expected to continue.

By 2046, the department [of Veterans Affairs] estimates there will be around 12.5 million veterans, a decrease of about 35% from current numbers.²

What is my point?

As fewer and fewer Americans serve in the military, three things happen:

1) There are fewer veterans to explain what serving means, and why military service is necessary and important to Americans.

2) Americans lose touch with their military.

3) The civil-military divide widens. That's dangerous in a democracy.

Each veteran's voice counts. There are fewer and fewer of us. If you are quiet, if you leave this mission to other veterans, Americans will forget, and America's democracy will be threatened.

You can't be quiet. We need you to inspire Americans. You can be humble, and yet inspiring. They may not want to hear war stories, but they do need to understand what day-to-day military service is about and why they should encourage their children to serve.

¹Census Bureau Releases New Report on Veterans, June 2, 2020

²The changing face of America's veteran population, April 5, 2021

Survivor Benefit Plan (SBP) for surviving spouses and children of Soldiers who died in the line of duty

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

If you are a survivor of a Retired Soldier, this information does NOT apply to you.

The National Defense Authorization Act for Fiscal Year 2020 repealed the SBP Optional Annuity for Dependent Children. As part of that repeal, the SBP annuity reverted to confirmed eligible surviving spouses of Soldiers who died in the line of duty starting January 1, 2023. This reversion was not automatic. If a surviving spouse submitted a spouse eligibility packet and was confirmed eligible, they started receiving the SBP annuity. The Defense Finance and Accounting Service (DFAS) has not heard from all surviving spouses yet and we need your help to verify the eligible beneficiary. Take a look below to see if you fit one of these scenarios.

Spouse Scenarios

If you are a surviving spouse of a Soldier who died in the line of duty and requested to transfer the SBP annuity to children, you should've received an eligibility packet from DFAS to complete. However, if DFAS did not have your current mailing address, you likely did not receive it. If you believe you should've received an eligibility packet but did not, you can go to <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/to/downloadandcompletepacket>.

It is NOT too late to complete the packet.

Please complete this packet as soon as possible.

We need a packet from EVERY surviving spouse whether you are eligible or not.

Not receiving this packet will result in continued suspension of payments to the child(ren).

Scenario 1: I am the surviving spouse and now starting to receive payments for the first time.

I submitted my spouse eligibility packet prior to December 2022 and I did not remarry prior to age 55 – no action needed.

Scenario 2: I am the surviving spouse and not receiving any payments.

1. I never submitted an eligibility packet to DFAS – submit your packet now!
2. I submitted an eligibility packet to DFAS, but my packet was missing information – Submit the missing documents that DFAS stated in their letter to you ASAP.
3. I submitted an eligibility packet to DFAS, but I am NOT eligible because I remarried prior to age 55 – no action needed at this time. If your remarriage ends, notify DFAS by submitting the supporting documentation (death

certificate or divorce decree) and the spouse eligibility packet. You will be eligible for the reversion at that time.

Child Scenarios

Scenario 1: I am a surviving child or guardian of one and my last payment was in January.

1. The surviving spouse of my Soldier parent submitted the spouse eligibility packet to DFAS and is eligible for the reversion because they have not remarried prior to age 55 – no action needed. You should've received a letter from DFAS in the fall letting you know. DFAS is still receiving spouse eligibility packets so if you are unsure this is you, contact DFAS.

2. The surviving spouse of my Soldier parent has not submitted a spouse eligibility packet to DFAS and DFAS is unable to determine who the eligible beneficiary is (spouse vs. child(ren) – if you, as the guardian, are the surviving spouse, submit your spouse eligibility packet ASAP. Otherwise, reach out to the surviving spouse to submit the spouse eligibility packet ASAP. You should've received a letter in the fall letting you know. If you are unsure this is you, contact DFAS.

3. The surviving spouse of my Soldier parent is deceased, but DFAS has not received the death certificate – submit a photocopy of the death certificate with the deceased Soldier's Social Security Number on the top to DFAS. Include a note with your full name and phone number.

Scenario 2: I am a surviving child or guardian of one and I continue to receive payments.

1. My Soldier parent was not married when they died – no action needed.
2. The surviving spouse of my Soldier parent submitted the spouse eligibility packet to DFAS and is not eligible for the reversion because they did remarry prior to age 55 – no action needed.
3. DFAS received the spouse's death certificate – no action needed.

If you are the surviving spouse and have not submitted the spouse eligibility packet, submit it ASAP whether you are eligible or not. For additional details and information go to the DFAS webpage:

<https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/>.





WARNO: They call themselves “Coaches” or “Consultants” and advertise their ability to assist you with your VA benefits claim but may not be accredited to practice before the VA

Consumer Financial Protection Bureau



Congress recently passed the Honoring our Promise to Address Comprehensive Toxics Act of 2022, (PACT Act), to extend VA health care and expand benefits eligibility to veterans who were exposed to burn pits and other toxic substances during their military service. The PACT Act added over 20 medical conditions which will now be presumed to be connected to military service dating back to the Vietnam Era, Gulf War, and Post 9/11. Unfortunately, there has been an influx of predatory advertisements, which purport to help veterans— often through the guise of “medical consulting” or “benefits coaching”—submit their initial claims to the Department of Veterans Affairs (VA) for a fee. But unauthorized assistance in claim preparation is illegal: only VA-accredited representatives are permitted to assist veterans with their benefits claims, and VA-accredited representatives are not permitted to charge a fee for their assistance on a veteran’s initial benefits claim. We have heard reports that unscrupulous actors have misled some veterans into paying hundreds of thousands of dollars in illegal fees.

There have also been advertisements and commercials aimed at veterans who were stationed at Camp Lejeune seeking to represent them in litigation related to section 804 of the PACT Act, which is referred to as the Camp Lejeune Justice Act (CLJA) . Although private litigation is not subject to the VA accreditation process (attorneys are subject to the rules governing attorneys in their respective states and courts), any attorney seeking benefits on behalf of a veteran directly from the VA under

the CLJA must still be accredited by the VA.

Know your Rights

You have the right to select your own representation in pursuing your benefits claim with the VA so long as the organization or individual that you select has been authorized to practice before VA. Anyone who prepares benefits claims without proper authorization is breaking the law. VA accredits representatives of Veterans Service Organizations (VSOs), attorneys, and claims agents to help VA claimants pursue their benefits claims before VA. The VA accreditation process is designed to provide you with certain protections ensuring you receive competent assistance throughout the VA claim process and are not charged excessive fees.

If you believe the fee charged by your VA-accredited attorney or claims agent was unreasonable, VA provides a process for you to file a motion with VA’s Office of General Counsel (OGC) for review of the fee. Moreover, if a VA-accredited attorney or claims agent charges you a fee merely for assisting in filling out a VA form or for preparing an initial claim for VA benefits, you can file a complaint with OGC and they could lose their VA accreditation. Only VA-accredited attorneys and claims agents may charge you a fee to represent you, and only after VA has issued its initial decision on your claim. VSO representatives may never charge a fee for their assistance on your VA benefits claim.

(Continued on page 13)

RETIREE APPRECIATION DAYS

LOCATION	DATE	CONTACT
Ft. McCoy, WI	8 Sep	(608) 388-3716
Ft. Leonard-Wood, MO	8-9 Sep	(573) 596-0947
Tobyhanna Army Depot, PA	9 Sep	(570) 615-7019
JBSA-Randolph, TX	9 Sep	(210) 652-6880
Ft. Campbell, KY	16 Sep	(270) 798-5280
Ft. Detrick, MD	21 Sep	(301) 619-3357
Ft. Sill, OK	21-22 Sep	(580) 441-2645
Ft. Drum, NY	23 Sep	(315) 772-6434
Ft. Gregg-Adams (Ft. Lee), VA	30 Sep	(804) 734-6555
JB Myer-Henderson Hall, VA	6 Oct	(703) 686-5948
JB Ellington, TX	7 Oct	(210) 221-9004/9793
Ft. Riley, KS	7 Oct	(785) 239-3320
Ft. Bliss, TX	12-13 Oct	(915) 568-5204
USAG-Benelux-Brunssum	13 Oct	31-45-534-0260

LOCATION	DATE	CONTACT
USAG-Benelux (SHAPE)	14 Oct	32-68-25-5581
Rock Island, IL	14 Oct	(563) 508-5123
Carlisle Barracks, PA	14 Oct	(717) 245-4501
USAG Italy	16 Oct	39-0444-71-4831
USAG-Ansbach	18 Oct	49-9802-83-3301
USAG-Rheiland-Pfalz/Ramstein	19 Oct	49-611-143-541-1021
Redstone Arsenal, AL	19-20 Oct	(256) 842-2719
Ft. Knox, KY	20 Oct	(502) 624-7236
Ft. Liberty (Ft. Bragg), NC	20-21 Oct	(910) 396-8591
JB San Antonio, TX	21 Oct	(210) 221-904/9793
Ft. Johnson (Ft. Polk), LA	21 Oct	(337) 531-0402
USAG-Bavaria	24 Oct	011-49-9641-70-526-4430
USAG-Stuttgart	26 Oct	49-9641-70-596-2010
Ft. Belvoir, VA	27 Oct	(703) 806-4551
Ft. Novosel (Ft. Rucker), AL	27 Oct	(334) 255-9124

LOCATION	DATE	CONTACT
Ft. Hamilton, NY	27 Oct	(718) 630-4552
Ft. Huachuca, AZ	27 Oct	(520) 533-1120
Ft. Meade, MD	27 Oct	(301) 677-9603
Ft. Cavazos (Ft. Hood), TX	28 Oct	(254) 287-5210
USAG-Wiesbaden	28 Oct	49-611-143-548-1614
Ft. Leavenworth, KS	28 Oct	(913) 684-5583
Ft. Moore (Ft. Benning), GA	3 Nov	(706) 545-1805
Ft. Gordon, GA	4 Nov	(706) 791-2654
Schofield Barracks, PR	4 Nov	(808) 655-1514
Ft. Buchanan, PR	8 No	(787) 707-2061
Camp Humphreys, Korea	18 Nov	315-757-4306
Yongsan, Korea	18 Nov	315-757-4306



When your life changes, make sure to inform DFAS



CLEVELAND – As a Retired Soldier, the sooner you alert DFAS to any life change that might affect your pay, the more timely and accurate your pay will be. Keeping your account updated includes making sure your mailing address, email address, banking information, allotments, tax withholding status, and beneficiary choices are current.

Be sure to report any change of life events as soon as they happen. These life-changing events might include:

- Moving
- Marriage or Remarriage
- Divorce
- Birth or adoption of a child
- Death of a spouse or child

Some changes, especially those regarding Survivor Benefit Plan coverage, have a one-year time limit, so it is very important that you notify DFAS of life-changing events when they happen. And when you notify us, be sure to include photocopies of supporting documents, such as birth or marriage certificates.

If you are making a change to your SBP coverage because of a life event, you can now use the convenient, online askDFAS upload tool on DFAS.mil to submit your DD2656-6 (Survivor Benefit Plan Election Change Certificate) and supporting documents. And when you submit a DD 2656-6, you'll get email status notifications to the email you provide in askDFAS, or if you send it by postal mail or fax, to the email in your myPay account.

Keeping your contact information updated is key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that affect your pay. If your mailing address is not correct and you are not on myPay, we have no way of notifying you about changes. DFAS is also communicating more via email to provide more convenient customer service, so you will be better informed if you have a current email in your myPay account.

The easiest way to keep your account updated is to use myPay. You can use myPay to change your mailing address, your email address, your direct deposit information, some allotments, and your tax withholding status. You can also use myPay to verify payment information, including allotment amounts, or tax withholding, or check your Survivor Benefit Plan (SBP) coverage on your Retiree Account Statement (RAS)

If you're not yet using myPay, it's easy to get started and add your email address for status notifications. We have a handy step-by-step, downloadable "Get Started with myPay" guide available at: <https://www.dfas.mil/retmypay>.

DFAS continues to develop helpful tools and information for you, and our website puts it all at your fingertips: <https://www.dfas.mil/retiredmilitary>.

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Fort McCoy, WI	Aug 26	(608) 388-7448
Elkhorn, NE	Sep 16	(608) 388-7448
Coraopolis, PA	Sep 16	(609) 562-1696/7055
Louisville, KY	Sep 16	(803) 751-9661
Las Vegas, NV & virtual	Sep 16	(650) 526-9512/9513
Fort Jackson, SC	Oct 21	(803) 751-9661
Fort Jackson, SC(virtual)	Oct 28	(803) 751-9661

Gray Area Soldiers: Find details at <https://soldierforlife.army.mil/Retirement/ArmyReserve>





(Continued from page 11)

Unfortunately, unaccredited individuals and organizations are aggressively soliciting veterans and attempting to coerce them to pay illegal fees—often requesting that veterans sign a contract for a percentage of their retroactive or future benefits in exchange for the preparation of their initial claims. Not only are these fees unlawful, but the payment terms can leave Veterans with unaffordable bills for extended periods of time. These unscrupulous actors often insist that they are not bound by the laws governing practice before VA because they are merely “coaches” or “consultants.” We have even heard reports that these illegal bills are being sent to third-party debt collectors if the veteran does not pay. The Fair Debt Collection Practices Act (FDCPA) applies to the activities of third-party debt collectors and is subject to enforcement by the CFPB as well as other regulators and consumers themselves.

Tools and Resources

Veterans have several tools at their disposal to ensure they are being treated fairly by any person or organization offering assistance applying for VA disability benefits:

1. Seek a VA-accredited attorney, claims agent, or VSO representative. The VA Office of General Counsel (OGC) maintains a list of all attorneys, claims agents, and VSO representatives accredited by VA to assist veterans in preparing, presenting and prosecuting claims for VA benefits. You can search this list by name, state, or zip code. We recommend you use the list to confirm and validate VA accreditation before signing any contact or appointing someone to represent you on your VA benefits claim.
2. Ensure that a VA Form 21-22 or 21-22A, which officially appoints your representative, is on file with VA. This form is how VA knows who is assisting you with your claim. If the individual or organization that you appoint using

one of these forms is not authorized to represent you, VA will promptly notify you. No person or organization may represent you before VA without submitting one of these forms. There is a one-time exception provided under the law whereby a non-accredited individual may be authorized to provide representation to one Veteran on a single benefit claim so long as the individual is doing it free of charge and has filed a VA Form 21-22a with VA. Be on the lookout for individuals or agents who insist they are “coaches” or “consultants” and are therefore not required to submit these forms to VA.

3. Report frauds and scams; If you believe an individual or organization is misrepresenting themselves as a VA-accredited attorney or claims agent, or a VA-recognized VSO qualified to assist veterans with their claims for VA benefits, or misrepresenting their affiliation with VA or a VA-recognized VSO, you may:

Report attorneys misrepresenting their VA-accreditation status to their respective state attorney disciplinary commission

- Contact your state Attorney General for possible violations of state laws
- File a complaint with VA’s OIG’s hotline
- File a complaint with VA’s Accreditation, Discipline, and Fees program
- File a report with the Federal Trade Commission to report a fraud or scam.
- Submit a complaint to the Consumer Financial Protection Bureau (CFPB) if you have an issue with debt collection or other consumer financial products and services.

The Office of Servicemember Affairs (OSA) is dedicated to aiding Servicemembers, veterans, and their families with financial challenges throughout their military financial lifecycle. It’s part of OSA’s mission and they are honored to help those who answered the call of service on behalf of a grateful Nation. To stay connected to OSA’s work, sign up for updates on their website.

The Soldier for Life sticker

The Soldier for Life sticker promotes the mindset that a Soldier’s service to the nation continues after uniformed service ends.

Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story.

Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier, and to showing why America needs to support its Army.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). Order stickers through unit publications officers or purchase them from the Exchange and other retail businesses.



Read more retirement news online

Army Echoes publishes 4 times a year, but in addition to the updates and information found in this newsletter, Army Echoes has a blog (<https://soldierforlife.army.mil/Retirement/blog>) that posts new content every week! From Social Security and Veterans Affairs updates to commissary and Exchange benefits, the blog provides timely, pertinent online news to Retired Soldiers and families. Check it out!

Antiterrorism Awareness

By U.S. Army Office of the Provost Marshal General, Antiterrorism Division

In August, the Army observes Antiterrorism Awareness Month (ATAM). During ATAM, Army communities focus efforts to heighten awareness and vigilance to prevent and protect against acts of terrorism. Community vigilance is the best defense against terrorism. By working together, we can keep our communities safe.

- Be aware of your surroundings. This means being mindful of people and activities that seem out of place. If you see something, say something.
- Don't be a bystander. Report suspicious activity to the military police, local law enforcement, or security personnel. Suspicious activity may include someone taking pictures near military facilities or an individual asking unusual questions.
- Be respectful of all people, regardless of their race, religion, or ethnicity. Terrorism is often motivated by hate, so it's important to create a community where everyone feels safe and welcome.
- Educate yourself about terrorism. The more you know about the threat, the better equipped you'll be to protect yourself and your community.
- Be prepared to act. This means having a plan in place in case of an attack. Make sure you know where the nearest exit is, and where nearby safe havens (e.g., police, fire, medical communities) are located.

Here are some additional tips for preventing terrorism:

- Be aware of the latest travel advisories and warnings. If you're planning to travel overseas, be sure to check with the U.S. Department of State for the latest information. Also check out the Smart Travel Enrollment Program (<https://step.state.gov>) for important threat and hazard information while abroad.
- Be careful about what you post online. Terrorists often use social media to recruit new members and spread propaganda. Be careful about what you share, and report any suspicious activity.
- Support military police and local law enforcement. Law enforcement is on the front lines of the fight against terrorism. By supporting your law enforcement, you can help them keep your community safe (every person is a sensor).

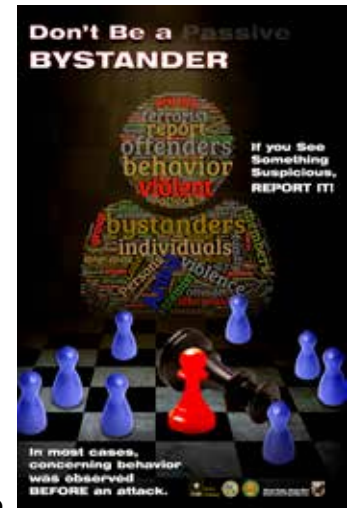
By working together, we can create a safer community and do our part to prevent terrorism. Don't be a bystander. In most cases, concerning behavior or suspicious activity was observed before an attack. Bystanders, including family, friends, and co-workers, are often best positioned

to observe indicators of radicalization and mobilization toward violence.

Examples of the types of behavior or activity that bystanders may observe or become aware of and should report include (list is not all inclusive):

- Persons advocating loyalty to a foreign interest over loyalty to the U.S.
- Persons expressing hatred for or advocating violence against American society or government.
- Persons advocating support for terrorist or violent extremist organizations.
- Persons attempting to radicalize others, especially peers and family members.
- Persons expressing acceptance of violence to achieve ideological goals.
- Evidence of terrorist training or attendance at terrorist facilities.
- Persons repeatedly viewing websites that promote terrorism.
- Persons participating in online sites or groups that promote violent extremism or exchanging information on websites that promote use of force against the U.S.
- Persons joking or bragging about association with a foreign intelligence service, terrorist group, or violent extremist group.
- Persons sending large amounts of money to foreign countries.
- People photographing, drawing, or measuring important facilities.
- Persons asking questions about sensitive information such as building blueprints, security forces, security plans and procedures, or VIP travel schedules.
- Persons purchasing explosive devices or bomb-making materials or seeking instructional information on their design and use.
- A briefcase, suitcase, backpack, or package left unattended.
- Vehicles left unattended in No Parking zones or adjacent to important buildings.
- Intruders found in secure areas where they are not authorized to be or don't belong.
- Chemical smells or fumes that are out of the ordinary or that worry you.

Trust your instincts—if it doesn't look right or sound right, report it. See something, say something!



RETIREMENT SERVICES OFFICERS (RSOs)

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

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal (256) 842-2719 usarmy.rsa.rso@army.mil
 • Ft. Novosel (Ft. Rucker) (334) 255-9124/9739 usarmy.rucker.rso@mail.mil

ALASKA

• JB Elmendorf-Richardson (800) 478-7384 (AK only) (907) 384-3500 rso@richardson.army.mil
 • Ft. Wainwright (907) 353-2095 fwarso@wainwrightarmy.mil

ARIZONA

• Ft. Huachuca (520) 533-1120 usarmy.huachuca.imcom-central.mbx.sfl-rso@army.mil

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

• Presidio of Monterey (831) 242-4986 usarmy.pomrso@mail.mil

COLORADO

• Ft. Carson (719) 526-2840 usarmy.carson.rso@army.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.us.af.mil
 • Rest of FL, See Ft. Stewart, Ga.

GEORGIA

• Ft. Moore (Ft. Benning) (706) 545-1805/4434 usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

FT. GORDON

(706) 791-2654/4774 usarmy.gordon.rso@mail.mil

FT. STEWART

(912) 767-5013/3326 usarmy.stewartrso@mail.mil

HAWAII

• Schofield Barracks (808) 655-1585/1514 armyschofieldrso@mail.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) 684-5583/2425 usarmy.leavenworth.imcom.mbx.retirements@mail.mil

• Ft. Riley (785) 239-3320/3667 usarmy.riley.rso@army.mil

KENTUCKY

• Ft. Campbell (270) 798-5280/3310 CampbellRSO@army.mil

FT. KNOX

(502) 624-7236/1280 usarmy.knox.rso@army.mil

LOUISIANA

• Ft. Johnson (Ft. Polk) (337) 531-0363/0402 usarmy.polk.rso@army.mil

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd (410) 306-2323/2345 usarmy.apgrso@army.mil

FT. MEADE

(301) 677-9603 armyrsomeade@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. Novosel Ala.

MISSOURI

• Ft. Leonard Wood (573) 596-6637 usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.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.dix.rso@mail.mil

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum (315) 772-6434/6339 usarmy.drumsrso@army.mil

FT. HAMILTON

(718) 630-4552/4930 usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

WATERVLIET ARSENAL

See Ft. Drum, N.Y.

WEST POINT

(845) 938-4217/2355 usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil

NO. CAROLINA

• Ft. Liberty (Ft. Bragg) (910) 396-5304 usarmy.bragg.imcom-atlantic.mbx.bragg-rso@army.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

• Ft. Sill (580) 442-2645/6131 usarmy.sill.rso@mail.mil

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

• Carlisle Barracks (717) 245-4501/3894 usarmy.carlisle.rso@mail.mil

TOBYHANNA ARMY DEPOT

(570) 615-7019/2734 army.tobyhanna.rso@mail.mil

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson (803) 751-5523 armyrsjackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kan.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss (915) 568-5204/569-6233 usarmy.bliss.imcom-central.mbx.rso@mail.mil

FT. CAVATOS (FT. HOOD)

(254) 221-9004/5210 army.hoodrso@army.mil

JB SAN ANTONIO

(210) 221-9004/9793 usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-serviceof@army.mil

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

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

• JB Langley-Eustis (757) 878-3648 usarmy.eustis.rso@mail.mil

• Ft. Gregg-Adams (Ft Lee) (804) 734-6555/6973 usarmy.lee.imcom.mbx.lee-ima-rso@army.mil

• JB Myer-Henderson Hall (703) 696-5948/3689 usarmy.jbhhh.rso@mail.mil

WASHINGTON

• JB Lewis-McChord (253) 966-5885/5884 usarmy.jblm.rso@mail.mil

• West Virginia See Ft. Knox, Ky.

WISCONSIN

• Ft. McCoy (608) 388-3716/4554 usarmy.mccoy.rso@mail.mil

WYOMING

See Ft. Carson, Colo.

PUERTO RICO

• Ft. Buchanan (787) 707-2061/3546 usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil

OVERSEAS RSOs

HQ IMCOM Europe

0611-143-544-1530 usarmy.sembach.ret-svcs@mail.mil

Germany

• Ansbach 09802-83-3296 usarmy.rsoansbach@army.mil

Baumholder

0611-143-541-1021 usarmy.rsobaumholder@mail.mil

Bavaria

09641-838539 usarmy.rsobavaria@mail.mil

Grafenwoehr

09641-83-8709 usarmy.bavaria.ret-svcs@mail.mil

Rheinland-Pfalz

0611-143-541-1021 usarmy.rheinland-pfalz.id-europe.mbx.garrison-retiree-svcs@army.mil

Stuttgart

07031-15-2010 usarmy.rsostuttgart@mail.mil

Wiesbaden

0611-143-548-1614 usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil

Belgium

011-32-65-32-6293

usarmy.rsobenelux@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

011-31-45-534-0260 usarmy.rsobenelux@mail.mil

Italy/So. Europe/Africa

Vicenza 011-39-0444-71-4831 usarmy.usag-italy.id-europe.list.retiree-services@army.mil

Japan

Camp Zama 011-81-46-407-3940 usarmy.zamarso@mail.mil

Okinawa

06117-44-4104 usarmy.torii.usag.mbx

okinawa-transitions@mail.mil

Korea

Yongsan 010-2916-0578 usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil

Camp Humphreys

010-2916-0578 usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil

ARMY RESERVE RSOs

63rd Readiness Division

Moffett Field-Mountain View, California (650) 526-9513/9512
 RSO email: usarmy.usarc.63-rd.mbx.63-rso@army.mil

States: AR, AZ, CA, NM, NV, TX, OK

9th Mission Support Command

Honolulu, Hawaii 808-438-1600 x3553
 RSO email: usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil

Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina (803) 751-9546/9661

RSO email: usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil
 States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC

88th Readiness Division

Ft. McCoy, Wisconsin Office: (608) 388-7448
 RSO email: usarmy.usarc.88-rd.mbx.retirement-services1@army.mil
 States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey (609) 562-1696/7055/7425/1688
 RSO email: Army99RSO@army.mil
 States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 7th MSC (Europe)

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at http://myarmybenefits.usarmy.mil/Home/Benefit_Library/Resource_Locator.html. Click on the state you're interested in for the National Guard points of contact there.

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers by processing retirement pay applications, and family members with RCSBP claims. Phone (888) 276-9472 or (502) 613-8950. Retirement application (and RCSBP claim forms) are available on the HRC-GAR page at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch> or email request for retirement application packet to: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

Moved? Don't send us your new address...update DFAS!

Army Echoes is distributed to Retired Soldiers and annuitants by the Defense Finance and Accounting Service (DFAS) based upon the data that they have for you in the pay system. **NOTE:** We do not maintain mailing address or email information at our location.

The fastest and surest way to update your information in DFAS is to use myPay at the following link: <https://mypay.dfas.mil>. You can also call DFAS customer service at (800) 321-1080. Additional information is available on their page at <https://www.dfas.mil/retiredmilitary/about/aboutus/customer-service.html>.

Missed an issue? The current and previous issues of *Army Echoes*, dating back to 1996, are available on our page at <https://soldierforlife.army.mil/retirement/echoes-issues> and the *Army Echoes* blog, which is updated weekly, is available at <https://soldierforlife.army.mil/Retirement/blog>.



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

Sign up for your future retiree account now

Have you signed up for your Future Retiree myPay account with DFAS yet? This basic "Future Retiree" myPay account provides Gray Area Retired Soldiers a convenient way to keep their contact information updated with DFAS during the gray area period, so that they can receive important news from DFAS and from the Army.

If you previously used myPay and DO have access to the email in your myPay account, you may be able to use the myPay login you created prior to your retirement from the Army.

If you have access to the email address in your myPay account and you don't remember your Login ID or your password (or your password has expired), you can use the "Forgot your Login ID?" Or "Forgot or Need a Password?" links on the myPay homepage: <https://mypay.dfas.mil>.

If you have not accessed myPay since November 2009, have never created a Login ID, or there was a delay that prevented DFAS from receiving your gray area status, please follow the instructions below for new myPay users.

If you previously used myPay and DON'T have access to the email in your myPay account, you may be able to

use the myPay login you created prior to your retirement from your service, if you previously set up a Login ID and security questions and remember them, even if you do not have access to the email address in your myPay account.

If it's been more than a year since you used myPay, your password has expired. With your Login ID, you can reset your password by using the "Forgot or Need a Password?" link on the myPay homepage and correctly answering the security questions. You can then use your Login ID and your new password to log in and update your contact information.

If you have not set up the Security Questions, or if you fail to answer the questions correctly, you may: Select Contact Us on the myPay homepage, then Trusted Agents to locate a Trusted Agent in your area that can provide an in-person password reset.

Call the myPay Customer Support Unit Toll-Free at 1-888-332-7411 or 317-212-0550 for additional assistance. Please identify yourself as a Gray Area Retiree. Or use the "[Forgot or Need a Password?](#)" link to have a new temporary password mailed to you.