



Maj. Gen. Johnny Davis

Soldier for Life Family,

Your Army recruiting team continues to make progress in our communities, connecting with schools, leaders, families, and veterans. With your support, we've made great strides and continue to build momentum while filling the ranks of our all-volunteer force.

A few recent "wins" for recruiting include:

The **Soldier Referral Program**, introduced last year, has been extended for another 12 months. Soldier referrals have the highest enlistment rate compared to all other leads we receive, and we expect continued success. Our wonderful Soldiers are sharing their Army stories with their friends and helping recruit quality Soldiers, with more than 2,000 contracts to date!

Last quarter, the Army announced several incentives for NCOs that **volunteer for recruiting duty**. From November 2023 – March 2024 we will train more than 2,200 new recruiters to surge across the nation. We're excited to welcome these new superstars and capitalize on their confidence and enthusiasm.

Outreach events across the country have helped us reconnect with Americans after reduced physical interactions during the height of COVID-19. Our recruiters attend as many outreach events as they can, but it is the support of Retired Soldiers across the force, veterans, Civilian Aides to the Secretary of the Army, Army Reserve Ambassadors, and so many others volunteering their time that we've been able to reach and share our story with millions.

While we've built great momentum over the last year, this is just the beginning. As you know, Secretary of the Army Christine Wormuth announced a sweeping transformation of Army recruiting to regain a competitive edge in a challenging labor market. We're excited to innovate and find new ways to reach the next generation of Army Soldiers. As we embark on this journey together, we need your support!

Here's how you can support Army Recruiting:

Visit your local recruiting brigade, battalion, or station within the next 7 to 10 days and ask our recruiters how you can support them. Download the U.S. Army Career Navigator App from the Apple app store or Google play and use the "Contact Tab" to locate your local recruiting station.

Refer Future Soldiers. Know someone interested in joining the Army? Submit a referral at goarmy.com/refer or call our call center for more information at (877) 470-8015, and a local recruiter will contact them.

Share your #ArmyStory. Fifty percent of today's youth admit they know little to nothing about military service. When you share your Army story, you're bridging the gap with youth who may have never met someone who's served. #ServiceWithPurpose #ArmyAmbassador #SoldierForLife.

Get involved in your community. You can share your experience and make national service more accessible to those who may have never considered a career in the Army. Your influence can help individuals understand the profound sense of purpose and fulfillment that comes with serving.

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Echoes from the past

Gulf War Ground Offensive Begins February 24, 1991

Operation Desert Storm was conducted by an international coalition under the command of U.S. General Norman Schwarzkopf and featured forces from 32 nations, including Britain, Egypt, France, Saudi Arabia, and Kuwait. Thus began a six-week massive air war conducted by an international coalition against Iraq's military and civil infrastructure, with little effective resistance from the Iraqi air force.

Finally, on February 24, the ground war began. Hours before the start of the offensive, special reconnaissance teams from the 5th and 3rd Special Forces Groups (Airborne), 1st Special Forces, flying out of King Khalid Military City on specially configured helicopters, were sent deep behind Iraqi lines to gather intelligence. Kicking off the main attack in bad weather, the XVIII Airborne Corps quickly made an end run around the open right flank of the Iraqi Army. Simultaneously, U.S. and allied forces in the east attacked directly north toward Kuwait City.

*"Our strategy to go after this [Iraqi] army is very simple. First we're going to cut it off, and then we're going to kill it."
- Gen. Colin Powell, February 23, 1991*

The Tiger Brigade (1st Brigade, 2nd Armored Division), supporting Marine Corps units, pushed directly north from Saudi Arabia through blazing Kuwaiti oil fields set on fire by retreating Iraqis. By midafternoon on the first day of battle, elements of the 101st and 82nd Airborne Divisions were deep into Iraq, in one case just twenty-four miles south of the Euphrates River.

Due to the speed of the allied advance, the VII Corps began its attack ahead of schedule early in the afternoon on the twenty-fourth. Penetrating the minefields to their front, U.S. soldiers from the 1st Infantry Division overran Iraqi positions within a few hours. The Iraqi troops—tired, hungry, and physically and psychologically battered—began surrendering in droves.

The next day the 1st Armored Division quickly crushed the Iraqi 26th Infantry Division as VII Corps pivoted to the east.

The 24th Infantry Division's heavy armor moved rapidly northward, meeting sporadic resistance from demoralized Iraqi troops. Linking up with the 101st battle positions, the 24th Division moved the 200 miles north to the Euphrates River Valley by noon on the twenty-sixth, blocking a major Iraqi supply route and possible avenue of retreat.

In one of the most decisive actions of the war, the VII Corps, moving directly east with three heavy divisions abreast, attacked the elite Iraqi Republican Guard units. Late in the afternoon on the twenty-sixth, the VII Corps hit elements of the Tawakalna Division in the battle of 73 Easting. In quick succession, the 2nd ACR, 1st and 3rd Armored Divisions, and the 1st Infantry Division smashed through the Tawakalna Division. Overwhelming the enemy with accurate tank fire and assisted by deadly Apache helicopter gunships, the VII Corps hit the Medina Division in the early afternoon of the twenty-seventh. At the Battle of Medina Ridge, the 1st Armored Division discovered an attempted Iraqi ambush and destroyed over 300 enemy tanks.

Source: U.S. Army Center of Military History at <https://history.army.mil/html/bookshelves/resmat/desert-storm/index.html>

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.

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How you can make a difference in Army recruiting

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Register for the Partnership Outreach Program (POP). The POP is a network of registered Army advocates who support local recruiting efforts and help connect recruiting personnel to the communities they serve in. You can register as a partner at www.goarmy.com/cp.

With your support, we can address concerns, dispel misperceptions, and showcase the abundance of career paths available through service. Together, we can inspire

a new generation of Soldiers who will carry forward the legacy of service, sacrifice, and excellence.

Thank you for your unwavering commitment to our mission and our nation. Soldier for Life!

Your servant,

Maj. Gen. Johnny Davis



2023: End-of-year veteran benefits update

By Josh Jacobs, VA Under Secretary for Benefits

As we begin another new year, we wanted to give you a quick update on VA's non-health benefits for veterans. Partly thanks to the historic PACT Act Act, (<https://department.va.gov/pactdata/>), veterans like you have applied for benefits at record rates over the past year—surpassing the previous all-time record by 39%—and that's a great thing. As a result of your benefits applications, we at VA have been able to deliver more earned benefits to more veterans than ever before, including \$150 billion in benefits during 2023 alone. That's exactly what veterans like you deserve. Read more at: <https://news.va.gov/press-room/va-all-time-record-care-benefitsveterans-fy-2023/>.

The record increase in applications has also increased the number of claims that take longer than 125 days to process. This backlog is currently at 378,000 claims. While the total claims inventory has been decreasing over the last several weeks, the backlog is expected to grow in 2024 before returning to normal levels. We have been taking aggressive steps to address this increase and to ensure timely processing of your claims.

Here's what this means for you:

- Although the backlog has increased, you will likely receive a benefits decision more quickly than during previous surges: Right now, the average claim is processed by VA in 149 days, which is 198 days faster than in 2013 (the last time applications were nearly this high). We also process some parts of your claims faster than others, so if part of

your claim is granted, you may get a first payment before your full claim is finished.

- We are granting benefits at higher rates: Whenever you file a claim, our goal is to work with you every step of the way to get to "yes." As a result of this approach, we were able to grant benefits for 65% of claims filed in 2023—including 76% of PACT Act claims, which is a sharp increase from previous years.

- We are processing more claims than ever before: In fiscal year 2023, VA processed nearly 2 million of your benefits claims—beating the previous all-time record by 16%—and we're on pace to break that record again in fiscal year 2024.

- Most importantly, we want you to apply for benefits: We want every veteran, family member and survivor to get the care and benefits they deserve, so we want you to apply today. We've hired thousands of claims processing employees in anticipation of this surge in applications, and we have 1,400 more coming onboard soon. So don't worry and don't wait: submit your claim today and we will process it for you as soon as possible.

We are proud to serve you each and every day. Thank you for applying for your VA benefits at record rates in 2023 and for encouraging your friends and family members to do the same.

As we continue into the new year, please keep spreading the word. Let's break the applications record again in 2024—and in doing so, ensuring that as many veterans as possible get the health care and benefits that they so rightly deserve.

Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours at <https://soldierforlife.army.mil/Retirement/rso?maps=all> on the Army Retirement Services website.

Reminders about getting care with TRICARE For Life



FALLS CHURCH, Va. – Whether you’re new to TRICARE For Life (TFL) <https://www.tricare.mil/Plans/HealthPlans/TFL> or you’ve had it for years, you may have questions about getting care with TFL.

TFL is Medicare-wraparound coverage for military retirees and their family members who are TRICARE-eligible and have Medicare Part A and Part B, (<https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics>). Medicare is your primary health coverage when you have TFL.

“This means that Medicare pays first on a health care claim,” said Anne Breslin, TRICARE For Life program manager. “TRICARE pays second, or last if you have other health insurance.”

Knowing how Medicare coverage works can help you avoid unexpected costs. Read on to learn tips for getting care with Medicare.

1. Know where you can use Medicare

Medicare provides coverage in the U.S. and U.S. territories. It also covers health care services you get on ships in U.S. territorial waters.

Medicare doesn’t cover care in all other overseas locations. TFL is your primary health coverage in these locations, unless you have other health insurance (OHI). (<https://tricare.mil/Plans/OHI>) Remember, if you’re eligible for Medicare, you must have Medicare Part A and Part B to have TFL. This is regardless of your age or if you live overseas.

Are you eligible for both TFL and U.S. Department of Veterans Affairs (VA) benefits? If you need health care unrelated to your military service, you should see a civilian Medicare provider. That’s because VA providers can’t bill Medicare. If you see a VA provider to get care not related to a service-connected injury or illness:

- You may have significant out-of-pocket costs.
- By law, TRICARE can only pay up to 20% of the TRICARE-allowable amount.

2. Know your provider options and their costs

Most TFL beneficiaries get care from civilian Medicare providers. The *TRICARE For Life Handbook* found at https://tricare.mil/Publications/Handbooks/tricare_for_life, describes the three types of civilian providers, found at: <https://www.medicare.gov/basics/costs/medicare-costs/provider-accept-Medicare> you can see in the U.S. and U.S. territories:

- Medicare participating providers agree to accept the Medicare-approved amount as payment in full.
- Medicare non-participating providers don’t accept the Medicare-approved amount as payment in full. These providers may charge up to 15% above the Medicare-approved amount. TRICARE covers this extra cost.
- Opt-out providers don’t participate with Medicare and can’t bill Medicare. Medicare won’t pay for care you get from these providers. TFL will pay up to 20% of the TRICARE-allowable charge for TRICARE covered services. You’ll be responsible for all other costs.

The Medicare Provider Directory, found at: <https://www.medicare.gov/care-compare/> can help you find providers and hospitals that take Medicare. Before you get care, call your provider to confirm they take Medicare. You can also get care at a military hospital or clinic, (<https://tricare.mil/SearchResults?search=Military%20Hospitals%20and%20Clinics>) to see if space is available.

Overseas, you can use any TRICARE-authorized civilian provider, (<https://tricare-overseas.com/beneficiaries/resources/provider-search>). In the Philippines, you must see a certified provider, which can be found at: <https://www.tricare-overseas.com/beneficiaries/philippines/philippine-provider-search>

3. Know what Medicare and TRICARE cover

Medicare and TRICARE cover many of the same health care services. However, some services may be covered only by Medicare, only by TRICARE, or by neither.

Before you get care, see what Medicare covers at: <https://www.medicare.gov/coverage/is-your-test-item-or-service-covered> and what TRICARE covers at: <https://tricare.mil/CoveredServices>. Generally, you’ll have lower out-of-pocket costs when you follow Medicare’s rules for getting care.

See the *TRICARE For Life Cost Matrix* at https://www.tricare.mil/Publications/Costs/tricare_for_life_costs to learn how Medicare and TRICARE coordinate benefits to limit your out-of-pocket expenses.

4. Know how Medicare Advantage Plans work

“Medicare Part C” found at: <https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/parts-of-medicare> refers to Medicare Advantage Plans.

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Private companies contract with Medicare to offer these plans. Coverage includes Medicare Part A and Part B.

You don't need Medicare Part C to have TFL coverage. But if you choose to sign up for a Medicare Advantage Plan, keep the following in mind:

- You must get all nonemergency health care from that plan's provider network.
- Your plan may require pre-authorization for health care services. You may pay a monthly premium in addition to your Medicare Part B premium.
- You may have copayments at the time of service. You may need to file paper claims with the TFL contractor, Wisconsin Physicians Service (WPS), at <https://www.wps-health.com/> to be reimbursed for these copayments.

What if you sign up for a Medicare Advantage Plan and later decide you'd rather use [Original Medicare](#)? Because you have TFL, you may disenroll from a Medicare Advantage Plan at any time. You can call Medicare or your Medicare Advantage Plan to request disenrollment. You'll automatically be back in Original Medicare.

Do you still have questions about your TFL coverage? For care in the U.S. and U.S. territories, call WPS at 866-773-0404. You can also call WPS to request a copy of the [TRICARE For Life Handbook](#). If you're traveling or living overseas, call your TRICARE Overseas [regional call center](#).



How to apply for non-regular retired pay

By **Sgt 1st Class Sandricka Paylor Mills**, ARNG Retirement Services Section Training NCO and **Mr. Peter Guerrant**, ARNG Retirement Services Section Human Resources Specialist

Congratulations!

You are approaching the eligibility age for retirement pay! Before the celebration begins, it is crucial to note that retired pay is NOT automatic. It is your responsibility to apply for retirement pay BEFORE reaching the eligibility age, so starting early is essential! The application can be submitted up to nine months before your official retirement date, typically your 60th birthday, or your reduced age retirement date, if eligible.

The application packet will include documents received throughout your military career. The required documentation and submission process are detailed step by step on the Human Resources Command (HRC) Gray Area Retirements Branch page at <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>. Each state has a personnel office dedicated to assisting Gray Area Retired Soldiers through the preparation and application process.

Additionally, there is a six-year statute of limitations for retired back pay.

If you miss the application window, there's still time. A claim must be filed within six years of retired pay eligibility.

For instance, if a Soldier's eligibility date is May 1, 2010, and the application for retired pay was processed by DFAS on May 1, 2018, the back payment would initiate from May 1, 2012. This is due to the six-year statute of limitations, which starts from the date DFAS processes the packet, not the initial eligibility date.

It is important to take initiative and submit your application in a timely manner to avoid any issues. If you need assistance or have any questions about timelines, missing documents, etc., or have any additional questions, contact your local Retirement Services Officer at <https://soldierforlife.army.mil/Retirement/rso>.

Instructions and required documents can be found at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>.

Thank you for your service!

There is a six-year statute of limitations for retired back pay. If you miss the application window, there's still time.

DFAS tips to make your tax season smoother

By DFAS Cleveland

One study shows that nearly one-third of all Americans procrastinate on taxes. DFAS has some tips to help you prepare for tax filing so that you are not included in this statistic!

We recommend you take advantage of myPay. A myPay account is your one-stop source for all your most important retired pay or Survivor Benefit Plan (SBP) annuity pay information, including your 1099-R.

In fact, retiree 1099-Rs for tax year 2023 were available in myPay starting Dec. 18, 2023, and SBP annuitant 1099-Rs were available starting Dec. 19, 2023.

If you requested your 1099-R to be mailed, it would have been mailed via U.S. Postal Service no later than Jan. 31, 2024.

The 1099-R is the retiree and SBP annuitant tax statement, like the W-2 provided to wage earners. The 1099-R documents the amount of taxable retired or SBP annuity income earned and how much was withheld in taxes – and must be filed with your tax return.

Skip the Mailbox and Use myPay

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and SBP annuitants can log in to myPay 24/7 and download or print the 1099-R from the comfort of home. See: <https://mypay.dfas.mil>

If you're not using myPay, now is a great time to get started. myPay is now simpler, streamlined and more mobile-friendly.

The advantage of using myPay is that your 1099-R tax statement is available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay by late December, while paper copies aren't mailed until late in January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for SBP annuitants).

While you're in myPay, you can also easily check to make sure DFAS has your correct mailing address and email address.

Additional Ways to Get Your 1099-R

If you are not using myPay, DFAS offers other convenient options to get or replace an IRS Form 1099-R.

Telephone Service

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through the telephone self-service option. To use telephone self-service:

- Call (800) 321-1080 or (317) 212-0551
- Select option "1" for Self-Serve
- Select option "1" 1099-R
- Enter your Social Security Number when prompted

Your 1099-R should be in the mail within 7-10 business days to the address DFAS has on record.

Online Requests

If the address you have on file with DFAS is out of date and you are not a myPay user, you (both retirees and SBP annuitants) can get your 1099-R sent to a one-time, temporary mailing address or to your mailing address on record by submitting your request online through askDFAS. Plus, you can request prior year 1099-Rs.

Your 1099-R should be in the mail within 7-10 business days. Our online request tool now also accepts international addresses.

It's easy to find on our Quick Tools webpage: <https://www.dfas.mil/raquicktools>

Traditional Mail or Fax

If you prefer, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail.

Customer Service

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. Customer service contact information can be found at: <https://www.dfas.mil/RetiredMilitary/about/aboutus/customer-service/>

Find instructions for these convenient options at: www.dfas.mil/rettaxes

Please note that 1099-R reissues for tax year 2023 cannot be mailed prior to Feb. 12, 2024.



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Taxability of Retired Pay

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of your military retired pay is subject to federal income taxes depends on your individual circumstances.

Your choice to have no withholding for federal taxes does not impact whether your military retired pay is actually

subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on your military retired pay.

Again, the IRS requires any individual claiming exemption from federal withholding to provide a new Form W-4 at the beginning of each tax year certifying exemption from withholding.

Please see our webpage regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>.

Veterans Affairs Life Insurance (VALife) celebrates one year

By Daniel Keenaghan, Executive Director, VA Insurance Service

More than 31,400 veterans have signed up for VA's newest life insurance program, VALife.

VALife is VA's first new insurance program in nearly 50 years, and since Jan. 1, 2023, has provided veterans with the peace of mind that comes from knowing loved ones will have some funds after their departure.

VALife eliminates time limits to apply, increasing access to more veterans than ever before. The program offers guaranteed acceptance, whole life insurance to veterans aged 80 or under with any level of service-connected disability (0-100%). Veterans aged 81 or over may qualify if they meet certain criteria and apply within a certain timeframe.

VA is the nation's 12th largest life insurer and has issued \$950 million in coverage to 31,400 veterans for VALife in its first year alone.

Key features of VALife include:

- Coverage up to \$40,000, available in \$10,000 increments
- No health questions or medical exam needed to enroll
- No deadline to apply if you are age 80 or under
- Convenient online application and enrollment, and
- Cash value that builds over the life of the policy, after the first two years of enrollment

VALife premium rates are not based on medical underwriting and will not increase over the life of the policy. Premiums are based on the veteran's age upon enrollment and the coverage amount selected. VALife premium rates are competitive with, or better than, similar private sector guaranteed acceptance programs. VALife does not offer waiver of premiums.

The full table of monthly VALife premium rates can be found online, or at <https://www.va.gov/life-insurance/options-eligibility/valife/>.

You can apply, receive an instant decision and manage aspects of your VALife policy online, or at www.va.gov/life-insurance. Check out VALife to help protect those who matter most to you!



Call toll-free at:
800-669-8477

Ask Joe: Your benefits guru

Dear Joe,

My husband retired from the Army in 2019, and passed away this year. I am trying to navigate the benefits available to my younger son who will be going to college next fall. My husband allocated the GI bill to our younger son after our oldest decided not to attend college. Where do I find out how to access these benefits? Any guidance is appreciated.

Seeking Help

Dear Seeking,

The Post-9/11 GI Bill [Post-9/11 GI Bill \(https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Post-9/11-GI-Bill\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Post-9/11-GI-Bill) benefits can be accessed by applying online at the VA website (<https://www.va.gov/education/how-to-apply/>) or through one of the other methods listed on the page. You can also contact the nearest VA regional office (<https://www.va.gov/find-locations/?facilityType=benefits>) for assistance.

In addition to the GI Bill, there are other educational benefits (<https://www.va.gov/education/other-va-education-benefits/>) you and your children may be eligible to apply for. Be sure to see if your son is eligible for the following:

- Yellow Ribbon Program (<https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>), a program that helps in addition to the GI Bill for higher tuition and fees at out-of-state or private schools
- Edith Nourse Rogers STEM Scholarship (<https://www.va.gov/education/other-va-education-benefits/stem-scholarship/>)
- Heroes' Legacy Scholarship (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Heroes-Legacy-Scholarship>)
- MG James Ursano Scholarship (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/MG-James-Ursano-Scholarship-Program>)
- Scholarships for Military Children (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Scholarships-for-Military-Children>)
- Survivors' and Dependents' Educational Assistance (DEA) ([https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Survivors-and-Dependents-Education-Assistance-Program-\(DEA\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Survivors-and-Dependents-Education-Assistance-Program-(DEA))), which can be used after GI Bill benefits are depleted for up to 36 months of qualifying school costs, and the
- Fry Scholarship (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Fry-Scholarship---Marine-Gunnery-Sergeant-John-David-Fry-Scholarship>), which can be used for up to 36 months. Hope this helps.

Joe

Dear Joe,

I am a retired Soldier in Maine enrolled in the U.S. Family Health Plan (USFHP) since 2003 and am reaching age 65 next year. My wife is likewise enrolled in USFHP since 2003. She is currently 62. As USFHP enrollees, are we required to enroll in Medicare Part B at age 65?

Enrollee in Maine

Dear Enrollee,

Since you and your wife have been enrolled in the USFHP since 2003, you are not required to enroll in Medicare Part B if neither of you has had a break in coverage. Those who enrolled in the USFHP by 30 September 2012 are not required to enroll in Medicare Part B at age 65 unless there has been a break in coverage. Those who enrolled in the USFHP on or after 1 October 2012 are required to enroll in Medicare Part B when eligible at age 65 (<https://www.medicare.gov/basics/get-started-with-medicare/after-65>) and will automatically be disenrolled from the USFHP on the last day of the month before the month of your 65th birthday. For example, if you turn 65 in December 2023 your USFHP coverage would end 30 November 2023. After enrollment in Medicare Part B, you are no longer covered by the USFHP but are covered under TRICARE For Life (<https://www.tricare.mil/Plans/HealthPlans/TFL>).

This provision does not change based on the region or area where you are located. TRICARE provides this information on their USFHP page (<https://www.tricare.mil/Plans/HealthPlans/USFHP>). Before choosing not to enroll in Medicare Part B, carefully consider whether there is a chance you will relocate outside of a USFHP eligible area or may decide to disenroll from the USFHP. **If either of these things happens, you may be required to pay the Medicare Part B Late Enrollment Penalty (<https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties>) and will not have TRICARE benefits until you enroll.**

Joe



MyArmyBenefits

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





Does your state tax military retired pay?

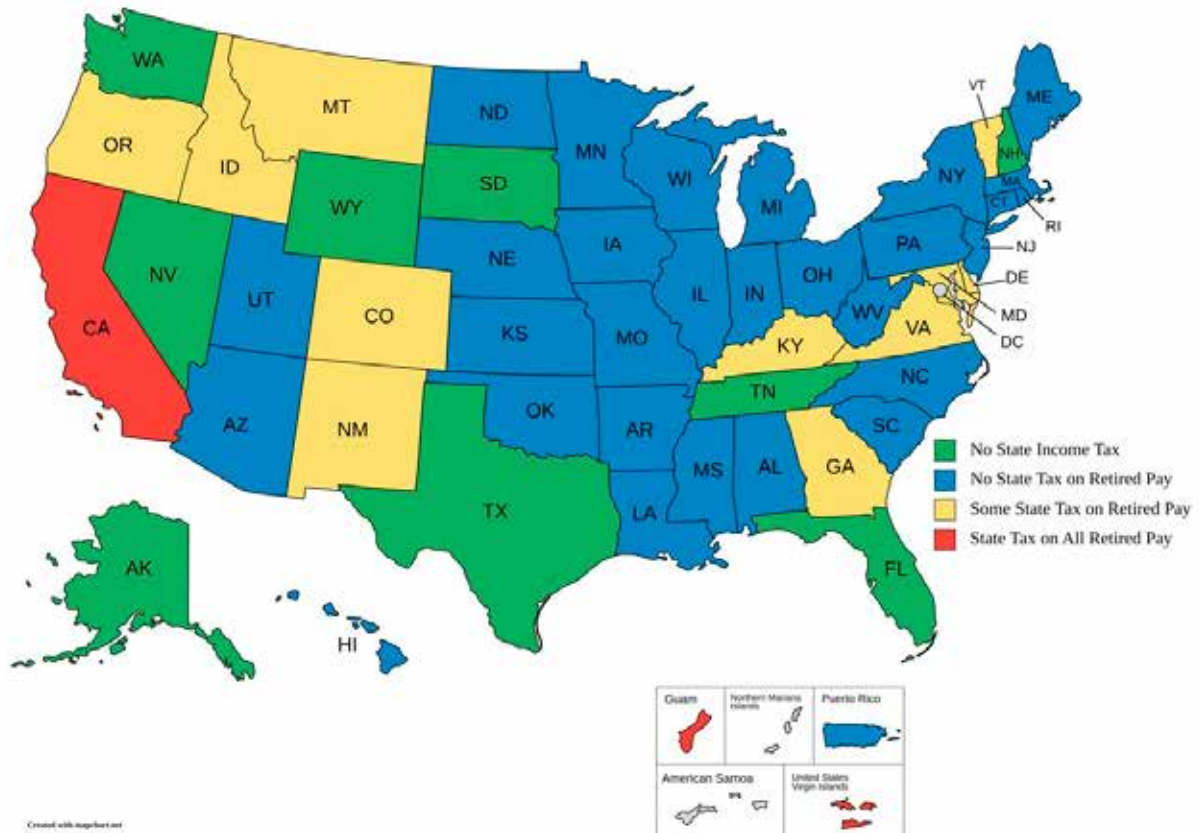
By MyArmyBenefits staff

It is tax season again. The holidays are over, and taxes are on the “to do” list. Over the past few years, many states passed legislation that eliminated or reduced their state taxes on military retirement compensation. For tax year 2023, the number of states that fully exempt military retired pay, or do not tax personal income at all, is 38. One of the 38, New Hampshire, is phasing out tax on interest and dividends with a 4% rate in tax year 2023, 3% in 2024, and none in 2025. Of states that partially exempt military retired pay, the exemption can be tied to age, income levels, and/or other requirements and can range from offering little benefit to really making a difference. There are still those holdouts that fully tax military retired pay—whether for all or because the partial benefit is restricted to certain strict requirements. Now is an ideal time to look at these changes and find out how much state tax you will pay on your military retired pay in tax year 2023. If you are considering a move, compare the state where you reside with other states you are considering.

Four states—Colorado, Maryland, Montana, and Virginia—passed legislation to expand or extend previous legislation

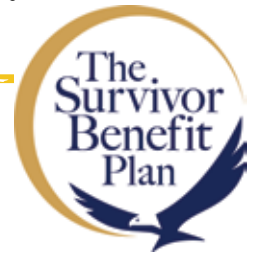
that reduced state taxes on military retired pay. The changes for Montana and Virginia retirees do not take effect until the 2024 tax year. An additional three states considered legislation to add a full exemption or improve a partial taxation. Although passed in a previous year, Rhode Island retirees will get a full exemption of their military retired pay for the first time in tax year 2023.

The tables below list each state by those that have no state tax, those that do not tax military retired pay, those that partially tax military retired pay, and those that fully tax all military retired pay. The specifics about any partial exemption/taxation are also noted. Keep in mind that some states do not specify military retirement pay separately but offer exemptions on pensions, which includes military retired pay. For information on additional state tax benefits for current service members, veterans, and retired service members, visit the MyArmyBenefits website at: <https://myarmybenefits.us.army.mil/Benefit-Library/State-Territory-Benefits>.



Do your loved ones know about the Survivor Benefit Plan?

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



Talking about death is not easy, but it is important that we do. We will all die someday. We just don't know when or how.

Your loved ones will grieve when you pass. There is no avoiding that. You can, however, make things just a little bit easier on them by ensuring they know about the benefits you left them and how to claim them when you die. One such benefit is the Survivor Benefit Plan (SBP).

If you elected SBP coverage for your family, consider these important steps:

1. Verify your SBP coverage and beneficiaries - You can verify this information on your Retiree Account Statement. Make sure that the beneficiary listed fits the category listed. If you believe the information is incorrect, contact the Defense Finance and Accounting Service (DFAS) at (800) 321-1080. You may also contact your local Army Retirement Services Officer (RSO) at: <https://soldierforlife.army.mil/Retirement/rso> to assist you with the process.

2. Make sure your loved ones are aware of your SBP coverage.

3. Make sure your loved ones know how to report your death to DFAS, at: <https://www.dfas.mil/RetiredMilitary/survivors/Retiree-Death/>.

4. Make sure your loved ones know how to submit the SBP annuity claim to DFAS at: <https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/>.

The DFAS website focus pages hyperlinked above contain detailed instructions on how to report a death and how to submit the SBP annuity claim. Add these resources for your loved ones.

The Retired Soldier Casualty Assistance Checklist, located at <https://soldierforlife.army.mil/Retirement/post-retirement>, is another useful tool for this discussion with your family. In addition to SBP information, it lists a lot of the important documents and benefits that your family will need to know when you die.

Have these discussions while you still can. It is an important step in taking care of your family.

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
- Disability rating
- Copy of death certificate
- Date and place of birth
- Circumstances surrounding the death
- Retirement date
- Social security number/service number
- Next of kin information
- Retired rank

RETIRED SOLDIER 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 whether or not they will receive the Survivor Benefit Plan annuity? Filling out the Retired Soldier Casualty Assistance Checklist (<https://soldierforlife.army.mil/Retirement/post-retirement>) found in a printable PDF format at the Army Retirement Services website (<https://soldierforlife.army.mil/Retirement>), can help ease their burden during the difficult time. Don't wait until it's too late to discuss. Start filling it out now, keep it updated, and make sure your loved ones know where to find it.

2024 U.S. ARMY RETIRED SOLDIER HANDBOOK

The new 2024 U.S. Army Retired Soldier Handbook can be found at: <https://www.soldierforlife.army.mil/Retirement/post-retirement> and is live on the Soldier for Life website. The Retired Soldier Handbook outlines military status after retirement, discusses retirement benefits and privileges, and provides other information which may be helpful to Retired Soldiers, surviving spouses, and their Families. Visit <https://www.soldierforlife.army.mil/Retirement/post-retirement> to download the handbook.





Hamas attack on Israel

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

The Oct. 7, 2023, HAMAS attack against Israel highlights the persistent threat from terrorist and extremist organizations. Reporting estimates that more than 1,400 people were killed and an additional 400 were taken hostage. Dozens of foreigners were included in those killed and captured, including U.S. and dual U.S.-Israeli citizens. The attack led to an Israel/Hamas war with the initiation of Israel’s offensive operations in the Gaza Strip. Other regional attacks followed, including skirmishes between Israel and Lebanon based Hezbollah, and Iranian-backed affiliates (such as the Houthis) attacking military targets in Iraq and Syria, and civilian ships transiting the Red Sea.

The U.S. Department of State designated HAMAS a foreign terrorist organization in 1997. HAMAS is the largest and most capable militant group in the Palestinian territories (Source: https://www.dni.gov/nctc/ftos/hamas_fto.html).

During recent testimony, FBI Director Christopher Wray said the war between Israel and Hamas has led to a spike in threats against the United States, warning that "we are in a dangerous period" as various terrorist groups look to leverage the conflict for their own causes. Director Wray further stated that an attack "will serve as an inspiration the likes of which we haven't seen since ISIS launched its so-called caliphate years ago."

The So What?

- In today’s global environment, a wide range of threats (including terrorists, extremists, radicalized individuals, criminals, and hate speech) create security challenges for Americans living and traveling overseas.
- Ideological, historical, and political differences across communities are likely to keep tensions high, which can

unintentionally lead to violence in local communities.

- The Federal Bureau of Investigation, Department of Homeland Security, and the National Counterterrorism Center “assess that ongoing tensions related to the conflict between Israel and HAMAS will likely heighten the threat of lone actor violence targeting large public gatherings throughout the winter.” (Source: <https://www.ic3.gov/Media/Y2023/PSA231212>)

Tips for preventing terrorism:

- Be aware of the latest travel advisories and warnings when traveling overseas (<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html>). If you're planning to travel overseas, check with the U.S. Department of State for the latest information. Also check out the Smart Travel Enrollment Program at: <https://step.state.gov/> for important threat and hazard information while abroad.
- Be careful about what you share online through social media. Terrorists often use social media to recruit new members and spread propaganda.
- Report any suspicious activity or behavior to local law enforcement.

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. By working together, we can create a safer community and do our part to prevent terrorism.

ANTITERRORISM

Why terrorism matters

EXAMPLE:

Hamas terrorist attack on Israel
 7 October 2023
 1400+ killed (many civilians)
 Regional stability challenges
 Inspired attacks possible

SUSTAINED VIGILANCE

Terrorism is an **enduring, persistent**, worldwide threat

Terrorists can strike **anywhere, anytime**

U.S. Army readiness includes **preventing** terrorist attacks



Important changes for retirees who pay SBP monthly premiums directly

By DFAS Cleveland

Some retirees need to pay monthly Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) premiums directly to DFAS because their VA disability pay offsets their retired pay. DFAS calls that direct remittance.

Most of these payments are handled by the U.S. Department of Treasury Centralized Receivables Service (CRS), where retirees can make their payments online, or using their bank's bill payment service or through the mail.

Recently, Treasury CRS changed their payment processes and their customer service phone number. These changes were included on the monthly statement CRS mails to the retirees.

Treasury CRS NEW Customer Service Phone Number: 888-618-3104

New CRS Payment Processes

Retirees now need a specific invoice number for each month to pay their SBP premiums online, as the invoice number changes each month. In addition, CRS no longer uses Pay.gov. The new payment portal is the Treasury CRS Guest Payment website: <https://crsportal.fiscal.treasury.gov>

If you are a retiree that pays SBP premiums via CRS and you do not receive mailed invoices, you may need to update your mailing address with DFAS. With the recent changes, CRS no longer sends emails regarding pending bills.

Retirees must contact DFAS Retired & Annuitant Pay to update their mailing address for both the DFAS and CRS records.

Updating contact information in DEERS does not update information in the DFAS or CRS systems.

Update Your Mailing Address

See the Quick Tools webpage for convenience options to change your mailing address: <https://www.dfas.mil/raqquicktools>.

If You Have Questions About Your SBP Coverage

Please contact the DFAS Customer Care Center at 1-800-321-1080.

If You Have Questions About Treasury CRS Payments

Please contact Treasury CRS at (888) 618-3104.



RETIREE APPRECIATION DAYS



LOCATION	DATE	CONTACT
JBSA-Lackland, TX	2 Mar	(210) 671-9204
Glen Jean, WV	13 Apr	(304) 561-6355
Fort Wainwright, AK	27 Apr	(907) 353-2095
JBER-Richardson, AK	4 May	(907) 384-3500
West Point, NY	4 May	(845) 938-4217
Fort Jackson, SC	16-18 May	(803) 751-6715
Fort Stewart, GA	18 May	(912) 767-5013
Camp Zama, Japan	23 May	011-81-46-407-3940
JB Lewis-McChord, WA	28 Jun	(253)966-5884
Camp Zama, Japan	20 Jul	(831) 242-5210
Rosemount, MN (Twin Cities)	9 Aug	(763) 350-1653
Des Moines, IA	15 Aug	(515) 577-4966
Fort McCoy, WI	9 Sep	(608) 388-3716

LOCATION	DATE	CONTACT
Fort Leonard Wood, MO	13-14 Sep	(573) 596-6637
Fort Detrick, MD	19 Sep	(301) 619-9948
Fort Sill, OK	19-20 Sep	(580) 442-2645
Sefridge, ANGB, MI	21 Sep	(586) 239-5580
Tobyhanna Army Depot, PA	21 Sep	(570) 615-7019
Fort Campbell, KY	21 Sep	(270) 798-5280
Fort Drum, NY	21 Sep	(315) 772-6434
Fort Gregg-Adams (Fort Lee), VA	28 Sep	(804) 734-6555
Fort Bliss, TX	10-11 Oct	(915) 568-5204
JB Ellington, Houston, TX	12 Oct	(210) 221-9004/9793
USAG Benelux (SHAPE) Belgium	17 Oct	+32-68-25-5581
USAG Benelux Brunssum (Netherlands)	18 Oct	+31-45-534-0260
Rock Island, IL	19 Oct	(563) 508-5123
JB San Antonio (Fort Sam Houston), TX	19 Oct	(210) 221-9004/9793
JBSA-Randolph, TX	19 Oct	(210) 652-6880/5778





Gray Area Soldiers – Things you need to know before drawing retired pay

By Maj. Zola B. Evans, Army Reserve Retirement Services Section



The time has come, you are now ready to receive your retirement benefits. This article will cover some topics you should explore before drawing retired pay. Start your retired pay application process early! You can submit your application up to nine months prior, or at least 90 days prior to your expected retirement date (your 60th birthday or your reduced age retirement date).

You should attend a Retirement Planning Seminar, where you will receive the most current information on the retired pay application process, benefits, entitlements, etc. A directory of United States Army Reserve (USAR) and Army National Guard (ARNG) Retirement Services Officers (RSOs) is available on our page at <https://soldierforlife.army.mil/Retirement/rso>.

Retired pay application and submission information is available on the US Army Human Resources Command (HRC) Gray Area Retirements (GAR) Branch page at <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>. The HRC GAR Branch can be reached at: <https://www.usar.armymil/retirement/> or by calling the Army Service Center at 1-888-ARMYHRC (276-9472).

Ensure that your information is up to date with the Defense Finance and Accounting Service (DFAS) by logging into your new “Future Retiree” myPay account for Gray Area Retirees. For additional information, go to <https://www.dfas.mil/RetiredMilitary/plan/Gray-Area-Retirees/>. If you need assistance with accessing your myPay account, please contact the myPay Customer Support Unit at (888) 332-7411 or (317) 212-0550. If you need additional assistance with updating your mailing address, please contact the Customer Care Center Toll-Free at (800) 321-1080 or (317) 212-0551.

For an estimate of how much your future retired pay will be, there is a Retirement Pay Calculator available on the MyArmyBenefits page at <https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>. You must have a Department of Defense (DoD) Self-Service Logon (DS Logon) or CAC to utilize the calculator. You can create a DS Logon account by going to <https://myaccess.dmdc.osd.mil/identitymanagement/app/registration>. Make sure that you review your retirement point statement and submit corrections, if needed, to ensure a more accurate retired pay estimate.

Many Gray Area Soldiers are not aware that the National Defense Authorization Act (NDAA) of 2008 added authorization for Reserve Component service members to be eligible for a Reduced Age Retirement, from age 60 to a lesser age but not below age 50, for qualifying periods of service. Members of the USAR and ARNG may be eligible dependent upon their duty status and the period of service. Note: Active Guard/Reserve (AGR) duty under Title 10 United States Code (USC) section 12310 does not qualify as service on active duty for determining eligibility for reduced age retired pay for non-regular service. More information can be found on the HRC page at <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>.

Retired pay stops when the Retired Soldier dies. The Reserve Component Survivor Benefit Plan (RCSBP) enables members who served in the USAR and ARNG who qualify for retired pay to ensure that their surviving beneficiaries continue to receive a portion of their retired pay through an annuity. An annuity is a monthly payment that is paid to your beneficiary(ies) after you pass away. The election categories for this benefit include Spouse Only; Spouse and Child(ren); Child(ren) Only; Insurable Interest; Former Spouse; or Former Spouse and Child(ren). The amount of the monthly payment is fifty-five percent of the base amount you elect at initial election. The base amount can be any amount between \$300 and your full retired pay.

RCSBP monthly premiums are deducted from retired pay, or from Combat-Related Special Compensation (<https://www.dfas.mil/retiredmilitary/disability/crsc/>). If you did not defer your election, your RCSBP election at Notification of Eligibility (NOE) for retired pay at age 60 (commonly referred to as the 20-year letter), becomes your Survivor Benefit Plan (SBP) election when retired pay begins. If you received your NOE on or after 1 Jan 2001 and had an eligible spouse and/or child(ren), you have automatic RCSBP coverage unless you elected something different within 90 days of your NOE using the DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP Election Certificate)). For more information, go to: <https://www.dfas.mil/retiredmilitary/disability/crsc/>.

In conclusion, thank you for your service, and feel free to share any tips or suggestions to assist other Gray Area Retired Soldiers.

Read more retirement news online

The Army publishes Army Echoes four times a year, and also publishes weekly updates through the Army Echoes Blog at <https://soldierforlife.army.mil/Retirement/blog>! 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!

Access your earnings history with my Social Security

WASHINGTON – It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year? Or any year you worked?

Your earnings history is a record of your progress toward your future Social Security benefits. We track your earnings so we can pay you the benefits you've earned over your lifetime. That is why it's so important for you to review your earnings record.

You should review your earnings history and let us know if there are any errors or omissions, even though it's your employer's responsibility to provide accurate earnings information to us. Otherwise, you will not get credit for money you paid in payroll taxes, and your future Social Security benefits will be lower than you should receive. You're the only person who can look at your lifetime earnings record and verify that it's complete and correct.

If an employer didn't properly report even just one year of your earnings to us, that error could reduce your future benefit payments. Over your lifetime, that could cost you thousands of dollars in retirement or other benefits that you're entitled to receive.

It's important to identify and report errors as soon as possible.

If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.



The best way to verify your earnings record is to create or sign in to your personal my Social Security account by visiting <https://www.ssa.gov/myaccount/>. You should review your earnings carefully every year and confirm them using your own records, such as W-2s and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When you have a my Social Security account, we send you an email three months before your birthday to remind you to check your earnings and to get future benefit estimates.

You can find out how to correct your earnings record by visiting: <https://www.ssa.gov/pubs/EN-05-10081.pdf%20>

Protect your family with flu, COVID-19, and RSV vaccines

FALLS CHURCH, Va. – Now is a good time to make sure you and your loved ones are up to date with COVID-19, flu, and RSV vaccines. TRICARE covers these vaccines based on Centers for Disease Control and Prevention (CDC) recommendations.

Flu and COVID-19 Vaccines

Flu and COVID-19 are contagious diseases that affect millions of Americans each year. These diseases can cause severe illness, hospitalization, and even death. The seasonal flu vaccine and the updated COVID-19 vaccine can help reduce these risks.

The CDC recommends that everyone ages 6 months and older get vaccinated against flu and COVID-19. This year's flu vaccine is available as a flu shot or nasal spray. COVID-19 vaccines from Moderna, Pfizer-BioNTech, and Novavax have all been updated for the 2023-2024 season. The types of flu and COVID-19 vaccines you can get are based on your age and other factors.

RSV Vaccines

RSV is a common respiratory virus that usually causes mild, cold-like symptoms. However, infants and older adults are more likely to develop severe RSV.

Where Can I Get Vaccinated?

There are three ways you can get these vaccines at no cost:

1. Go to a military hospital or clinic. Call ahead to make sure the vaccine is available.
2. Go to a TRICARE retail network pharmacy. Make sure the person who gives you the vaccine is a pharmacist. If another type of provider gives you a vaccine at a participating pharmacy, you may have out-of-pocket costs.
3. See a TRICARE-authorized provider. However, if you get other services at the same time, you may have to pay copayments or cost-shares. These costs vary based on your health plan.

You can get the flu, COVID-19, and RSV vaccines recommended for you at the same time.

Talk to your provider if you have questions about vaccines. For more info on vaccine coverage, check out <https://tricare.mil/CoveredServices/IsItCovered/Immunizations>.



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
usaf.jber.rso@us.af.mil
• Ft. Wainwright
(907) 353-2095
fw.rso@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.pom.rso@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.g1hrc-rso@mail.mil
• Ft. Eisenhower (Ft. Gordon)
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1585/1514
armyschofieldrso@mail.mil

IDAHO

Ft. Carson, Colo. or JB Lewis-McChord, Wash.

ILLINOIS

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

INDIANA

Ft. Knox, Ky.

IOWA

See 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

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

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

LOUISIANA

See Ft. Drum, N.Y.

• Aberdeen Proving Grnd
(410) 306-2322/2345
apgrso@army.mil

• Ft. Meade
(301) 677-9603
armyrsomeade@mail.mil

• Ft. Leonard Wood
(586) 239-5580

• Ft. McCoy, Wisc.
(913) 684-5583/2425

• Ft. Leavenworth
(913) 684-5583/2425

• Ft. Leonard Wood
(573) 596-6637
usarmy.leonardwood.id-training.mbx.usag-flw-

dh-rso@army.mil

• See Ft. Knox, Ky.
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

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

• Watervliet Arsenal
See Ft. Drum, N.Y.

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

• Ft. Cavazos (Ft. Hood)
(254) 287-8761/5210
army.hoodrso@army.mil

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

• Ft. Liberty (Ft. Bragg)
(910) 396-5304
usarmy.liberty.usag.mbx.dh-rso@army.mil

• 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

• West Point, N.Y.
RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-5523
armyrsojackson@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. Cavazos (Ft. Hood)
(254) 287-8761/5210
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.jbmyh.rso@mail.mil

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

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

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

• Ft. Gregg-Adams (Ft. Lee)
(804) 734-6555/6973
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England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

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Italy/So. Europe/Africa

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Camp Humphreys

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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 <https://soldierforlife.army.mil/Retirement/rso>. 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.

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OFFICIAL BUSINESS

The MILITARY STAR card: second-lowest APR in retail... and that's just one of the benefits

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

Continuing to use the MILITARY STAR® card at the PX and commissary is a great way for Soldiers For Life to enjoy extra savings and benefits, especially with the card's APR, which is lower than most retail cards.

In fact, it is lower than almost all of them. Bankrate's recent [annual Retail Cards Study](#) rated MILITARY STAR's APR as second-lowest among all store cards. At 15.49%, it is close to half the current record-high 30.24% average of retail cards surveyed by Bankrate. And MILITARY STAR's rate is offered to all cardmembers, regardless of credit score.

According to Bankrate, only the Amazon Secured Card offers a lower interest rate. But that card requires cardholders to put down a deposit equal to their credit line.

The low APR is just one benefit of the MILITARY STAR card. The card has no annual, late or over-limit fees. Unlike most store cards, it never charges deferred interest after 0% promotions, meaning shoppers who do not pay off their balance by the end of the promotional period are not charged "back interest" for the entire promotional period.

The MILITARY STAR card also offers Pay Your Way plans, which provide cardmembers with a powerful budgeting

tool for larger purchases. Pay Your Way plans offer fixed monthly payments and a reduced APR of 9.99% for purchases beginning at \$300.

Other benefits include 5 cents off of every gallon at Army & Air Force Exchange Service gas stations; 10% off at participating Exchange restaurants; free standard shipping on all [ShopMyExchange.com](#) and [MyNavyExchange.com](#) orders and more.

Annually, these and other MILITARY STAR card-exclusive savings add up to a \$435 million benefit for the military community.

Shopping with the MILITARY STAR card means giving back as well as saving, as 100% of Exchange earnings are reinvested in the military communities it serves. In the last 10 years, the Exchange has provided \$3.5 billion in support for critical on-installation Quality-of-Life programs that make life better for Warfighters and families.

For more information on MILITARY STAR, visit your PX or <https://aafes.media/MilStarPA>.

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.