ECHOES

THE NEWSLETTER FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES

RETIRED
U.S.ARMY

JAN-APR 2012

A MESSAGE FROM

THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and Families,

I would like to thank you for your continued support to our Army. Building on your legacy of selfless service – in and out of uniform – our All-Volunteer Army remains the Nation's Force of Decisive Action – ready today and prepared for tomorrow. We are the strength of the Nation.

For the past decade, our military has proven itself in what I consider to be the most difficult conditions this Nation has ever faced. Our leaders at every level have displayed unparalleled ingenuity, flexibility, and adaptability. Our Service members have displayed mental and physical toughness and courage under fire. They have transformed our Armed Forces into the most versatile, agile, rapidly deployable, and sustainable strategic force in the world.

These accomplishments came at an enormous cost. More than 6,000 lives lost in Iraq and Afghanistan; more than 40,000 wounded. We will always honor their sacrifice in all that we do. In the Army alone, we've awarded more than 14,000 medals for valor over the last ten years, including six Medals of Honor and 22 Distinguished Service Crosses.

Today is like no other time in our history. It is a time of uncertainty and historic change. We face a multitude of security challenges, such as transnational and regional terrorism in places like Yemen, Somalia, North Africa, and Pakistan's Federally Administered Tribal Areas. We have the uncertainty of the Arab Spring, the proliferation of nuclear weapons and we face the challenges of rising powers such as China and India in the Asia-Pacific region. All of this is underpinned by our own fiscal challenges.

In the past, during periods of austerity, we've said, "We will have to do more with less." As we move ahead under significant budget restrictions, we will have to do "less with less." We will have to accept higher levels of risk than we have in the past. Determining where best to do so is the primary task before us. We'll reach these decisions in conjunction with a comprehensive review of our defense strategy.

As our Nation faces challenging fiscal decisions, military compensation will be reviewed. The Secretary of the Army and I will approach any recommendations to change compensation with great caution and thoughtful analysis. In making these evaluations, we are acutely aware of the unique and demanding requirements placed on our Soldiers and Families, as well as our responsibility to be good stewards of the taxpayers' money.

Despite the challenges, I am optimistic about the Army's future. My intent is to sustain a high-quality, All-Volunteer Army that remains the most decisive land force in the world; provides depth and

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A Message from the Chief, Army Retirement Services

Greetings Retired Soldiers, Surviving Spouses and Family Members,

I want to begin by officially noting the Change of Responsibility Ceremony of our Army Chief of Staff since I last wrote to all of you back in August 2011. As many of you may know, General Martin E. Dempsey, the 37th Army Chief of Staff, moved up to become our current Chairman of the Joint Chiefs of Staff, and General Raymond T. Odierno became our 38th Army Chief of Staff on 7 September 2011. We collectively extend to both of them our very best wishes in their extremely important leadership positions. Please keep them and their Families in your thoughts and prayers.

We also welcome five new members to the CSA Retiree Council which will conduct its next annual meeting in late April 2012. Our new members are SMA (Ret) Kenneth Preston, the 13th Sergeant Major of the Army, who will serve as a Co-Chair; COL (Ret) Michael Molosso; MAJ (Ret) James Cunningham; CW5 (Ret) Robert Hoffman; and SFC (Ret) Susan Woods. Each will serve a four-year term, with possible annual extensions as needed. They are replacing five equally outstanding Retired Soldiers: SMA (Ret) Jack Tilley who served as a Co-Chair; BG (Ret) Barton Gilbert; COL (Ret) Arlene Greenfield, CW4 (Ret) Robert Cooper; and SGM (Ret) Albert Williams. I personally thank all of the departed members--each made significant contributions, in addition to teaching and mentoring me in our years together. SMA (Ret) Tilley served a total of 6 years, and was a constant source of knowledge, inspiration and energy. Thank you ALL!!

Once again, I am pleased to tell you that this edition of Echoes is loaded with articles that I believe you will find enlightening and helpful in your personal and professional lives. To begin with, GEN Odierno has continued the CSA tradition of writing to you, and his article opens this edition of Echoes. Secondly, please also note Sergeant Major of the Army Raymond Chandler's article on page 3. Both of these distinguished leaders recognize and salute YOU as part of the long proud tradition of our Army. They count on you to keep actively engaged in helping to promote our Army, in supporting our Soldiers and their Families and remaining "Army Strong" within your communities.

Please note the articles that Mr. Mark Overberg, our Deputy Chief of Army Retirement Services, has written on page 5. With Laura Paul's retirement this past summer, Mark has jumped in and become our editor of *Echoes*, as well as continuing his other significant duties. He is a retired LTC--so added challenges are nothing new to him! His updates on *Echoes* reflect the changing dynamics of our ongoing strategic communication challenges. I commend those of you who are volunteering to receive *Echoes* "electronically" vice hard copy. We continue to refine those procedures, and will offer another update in the May 2012 edition of *Echoes*. Because our collective HQDA budget is getting tighter, we will continue to encourage all of you to elect to 'go electronic,' instead of sending you a hard-copy of *Echoes*.

Another significant action that involves not only the Army personnel community, but also the White House, the VA, the Department of Labor and the Department of Defense, is to collectively improve how we transition Soldiers out of the Army and back into civilian society. Given that the Nation has been at war for 10 years, and we are now beginning the difficult task of downsizing, leaders at all levels are working very hard to improve the policies and procedures we use to take care of our troops as they return to their communities and resume their civilian lives. For example, unemployment among our younger veterans is high, and is costly to all concerned. The Army, in partnership with the Departments of Defense, Labor, and Veterans Affairs is fully committed to assisting transitioning Soldiers to secure meaningful employment. Transition is being made a "Commanders Program," vice a staff process, with an emphasis on having each Soldier create an "Individual Development Plan" early in their initial term of service; and then, once they have decided to leave the Army, begin planning their individual transition process 12 months before they depart the Army. I will provide you an update of this new concept of support in our next edition of *Echoes*.

2012 is here, and national and global challenges abound. Much is uncertain--except that I firmly believe our Army and Nation will keep "rolling along." We have a very strong and professional Army that YOU helped build and now sustain with your unfailing support and prayers; our citizens hold our institution and America's service members in high regard in virtually every national or local poll you can find; and our Army missions and goals are solid and worthy of pursuit. Continue to support our Soldiers and their Families; be a pillar of Army strength in your community; and continue to pray for our leaders at all levels and, of course, for our troopers and their Families.

I am now in my 10th year in this position as Chief of Army Retirement Services; it continues to be my great honor to serve you!!

John W. Radke, COL (Ret), US Army

Echoes is an offical newsletter published three times a year, in accordance with Army Regulation 600-8-7. Its purpose is to keep Retired Soldiers, Surviving Spouses and Families informed of their benefits, to update them about the Army, and to inspire their goodwill and a desire to support the Army in the civilian community. Inquiries/comments about *Echoes* should be sent to HQDA (DAPE-HRR), Attention: *Echoes* Editor, 200 Stovall St. Alexandria, VA 22332-0470. Direct all other questions to your Retirement Services Officer (see pg. 13). See pg. 15 for how to change your address for *Echoes*.

Chief, Army Retirement Services:
COL (Ret) John W. Radke

Deputy Chief, Army Retirement Services/
Editor: LTC (Ret) Mark E. Overberg

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Deputy Chief of Staff, G-1:
LTG Thomas P. Bostick

Co-Chairmen, Chief of Staff, Army, Retiree Council: LTG (Ret) Frederick E. Vollrath
SMA (Ret) Jack L. Tilley

A Message from Sergeant Major of the Army Raymond F. Chandler III

To our Retired Soldiers and Families,

Let me first thank you for your service and sacrifice for all these years. We would not be where we are today, the greatest force in all the world, without following in the path that you've blazed over our history.

It's no secret that our Army's been busy these last ten years, and our Soldiers and NCOs continue to perform above and beyond the call of duty. Personal courage, integrity, loyalty, and devotion to duty have long been our hallmarks. You see these attributes in Soldiers like SSG Robert Miller, SSG Sal Giunta, and most recently, SFC Leroy Petry. And these are just the Soldiers you hear about. For every Medal of Honor recipient, there are thousands of Soldiers behind them sacrificing their lives for another, braving a hail of bullets to save a buddy, or drawing enemy fire, so wounded Soldiers can be evacuated from the battlefield.

Our Army is one of the most respected professions in the United States. This kind of respect does not happen overnight. However, this respect and trust breaks down when our Soldiers fail to meet the charge to uphold the Army standard and live the Army Values.

Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, and Personal Courage are not just a group of individual ideals, but a collective ethic. These values are at the core of what makes us a profession and serves as our moral compass.

We cannot expect our Soldiers to live by the Army Values when their leaders and mentors are not upholding the standard. These values form the framework of our profession, and are nonnegotiable. Values, plus the Warrior Ethos, guide the way we conduct ourselves as an Army and as a Profession of Arms. We must be the uncompromising standard bearers for our Soldiers. Leadership is the key ingredient.

Over the next few years, we will draw down the Army. Though the number is not set in stone, the Army has a deliberate plan to conduct this drawdown. We will lower accessions, lower retention control points for our mid- careerists and institute a more stringent selected early retirement system to weed out our low performing senior NCOs.

We will also be reenlisting fewer of our junior Soldiers and mid-grade NCOs. There will be a time in the near future when leaders will only be able to reenlist a select number of individuals in their units. That is why it is imperative we conduct monthly counseling for our Soldiers. It must be a complete assessment of a Soldier's strengths and weaknesses as this will be a determining factor which leaders will use to retain Soldiers.

As we draw down our Army, I'm asking for your help in caring for our Soldiers who will become Veterans. Because you live in thousands of towns across our great Nation, you are in the best place to assist these Soldiers and their Families as they transition back to civilian life. Look for them, and help them in any way you can. Help them find employment; help them find a neighborhood or place to live; introduce them to your friends and business contacts. Let them know we truly believe it when we say, "Once a Soldier, Always a Soldier." Tell them they're still part of the Army Team, just as you are; they're just performing a different role now.

I want to stress the amazing work being done every day by our Soldiers, Civilians, and Families around the world. They represent what is best about our Nation. Like their predecessors of generations past, our Soldiers are making a lasting impact on our Nation and the people of the world. Our Soldiers are the best trained, best manned, best equipped, and best led force in our history. Every generation has its heroes, and this one is no different. Army Strong!

2012 Retired and Annuitant Pay Cost of Living Adjustments Announced

The Department of Defense announced the following Cost of Living Adjustments (COLAs) were effective on December 1, 2011 based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

- Retired Pay for those who entered the military
  - a. Before Sept. 8, 1980: 3.6%
  - b. After Sept. 8, 1980 and the retirement date was
    - Before Jan. 1, 2011: 3.6%
    - Jan 1 to Mar 31, 2011: 3.6%
    - Apr 1 to Jun 30, 2011: 2.4%
    - July 1 to Sep 30, 2011: 0.4%
    - Oct 1 to Dec 31, 2011: 0.0%
  - c. After Aug 1, 1986, and received the Career Status Bonus, and the retirement date was
    - Before Jan. 1, 2011: 2.6%
    - Jan 1 to Mar 31, 2011: 2.6%
    - Apr 1 to Jun 30, 2011: 1.9%
    - July 1 to Sep 30, 2011: 0.1%
    - Oct 1 to Dec 31, 2011: 0.0%
- Survivor Benefit Plan (SBP) and Reserve Component SBP annuities: The same percentage that the Retired Soldier providing the annuity would have received had he/she been alive.
- Annuities for Certain Military Surviving Spouses: 3.6%
- Retired Serviceman's Family Protection Plan annuities: 3.6%

A Message From The Chief Of Staff

(Continued from page 1)

flexibility for national security decision makers in defense of the Nation at home and abroad. Listed below are my top priorities to meet this intent.

First, provide trained, equipped, and ready forces to win the current fight while maintaining responsiveness for unforeseen contingencies. We will never send our men and women into combat without being trained and resourced to accomplish their missions.

Second, develop the force of the future, Army 2020 as part of Joint Force 2020 – a versatile mix of capabilities, formations and equipment. When our Nation has a problem, it will continue to turn to the Army, whether it is for regular warfare or a combination of regular and irregular warfare. The Army will be called upon to support civil authorities, humanitarian assistance, or across-the-board stability operations. We have to continue to maintain versatility and flexibility to do that.

Third, sustain our high-quality All-Volunteer Army – Soldiers, Civilians and Families in the Active and Reserve Components. We will review our recruitment and retention strategies to ensure that we are getting the best quality people, managing our talent, and developing strategic leaders of the future. We will never waver on the care and support that our special Army Family deserves for its service and sacrifice.

Fourth, adapt leader development to meet future security challenges in an increasingly uncertain and complex strategic environment. So, we are going to adapt our leader development programs, leveraging the past decade of combat experience in Iraq and Afghanistan. We've empowered junior leaders who have performed remarkably under extreme conditions. We want to foster that leadership environment of empowerment and innovation during home station training.

Finally, I want to foster continued commitment to the Army Profession, a noble and selfless calling founded on the bedrock of trust. It is not about the money you make. It is about being a part of something that is greater than yourself.

The thing I talk about all the time is that the bedrock of our profession is trust. Trust between Soldiers; trust between Soldiers and leaders; trust between Soldiers, their Families and the Army; and trust between the Army and the American people. If we don't have that, then our profession will pay the price.

So, how can you continue to serve and help the Army? The most important thing I can ask of all of you is to help tell the Army story because you are a critical link between the Army and the Nation. Let the American people know why the Army is important to the Nation and what your service meant to your Family and you – how it made you a better person. Continue to support our Soldiers, our Families, our Wounded Warriors, and our Gold Star Families. By remaining engaged with the Army and telling the Army story, you serve as our best ambassadors to the American people. I look forward to sharing more of my thoughts with you in future editions of Echoes.

The strength of our Nation is our Army; the strength of our Army is our Soldiers; the strength of our Soldiers is our Families. This is what makes us Army Strong!

A UH60 flares for landing in Afghanistan.

Echoes Fully Funded for 2012, but Concerns Remain By LTC (Ret) Mark Overberg

In the last edition of *Echoes*, we reported that budget shortfalls prevented us from printing more than one edition in 2011. The good news is that *Echoes* has been funded for three editions in 2012! But, in these fiscally constrained times, we need to shoulder our part of the burden to reduce the cost of doing business. For *Echoes*, that means finding less expensive ways to publish the hard copy edition and convincing readers to switch to the electronic edition. With the help of the Army Publishing Directorate, the Army Retirement Services Office cut costs 50% from 2010 levels. But we will still spend about one million dollars to publish and mail *Echoes* in 2012, so we must keep striving for efficiencies.

The most recent cost cutting measure was completed when the Army G-1 published All Army Activities (ALARACT) Message 340/2011 on September 8, 2011. This ALARACT directs Active Army Soldiers who retire and Reserve Component Soldiers who transfer to the Retired Reserve on or after January 1, 2012 to register for *e-Echoes* at https://www.armyg1.army.mil/rso/echoes_reg.asp during their final outprocessing.

However, the largest opportunity to reduce *Echoes'* costs lies in current readers switching from the hard copy edition to *e-Echoes*. Our goal is to reduce the number of hard copies we mail from the 985,000 copies we mailed in September 2011 to 885,000 in 2012.

If you're not sure how to sign up for *e-Echoes*, just go to our web page above and click on "Register Now." You'll be asked for your name, your email address, and your social security number. We ask for your social security number because that is the unique identifier that allows us to pull your name from the master list of retirees and annuitants that the Defense Finance and Accounting Service – Cleveland (DFAS – CL) maintains, which we use as the current list of retirees. We maintain your personal information securely and it is ONLY used for this purpose. We are working closely with DFAS-CL and the Army Human Resources Command to eliminate the need to ask for your full social security number, but as of when this article was written, we were still working through technical issues. Until this is resolved, the 4,000 retirees who only provided the last four of their SSNs (as we asked in the last edition) will continue to receive the hard copy edition.

Our registration website is completely secure, which you can tell from the small lock symbol on your computer screen and the web page address that starts with "https." When you visit the *e-Echoes* registration web page, you may see a security certificate warning that says your computer cannot confirm the security of our website. This is only because your computer does not contain the current Department of Defense security certificate. You can disregard the warning and access our web page with confidence.

If you have any questions about registering for *e-Echoes* or you need assistance in doing so, please call or visit your retirement services officer or local unit or other personnel administrators. Since we published our plea to make the switch to *e-Echoes* in the last hard copy edition of *Echoes*, over 8,000 of you have registered. Thank you for answering the call! As of early December, the number of Retired Soldiers and annuitants subscribing to *e-Echoes* had risen to more than 46,000. But that's still a long way from our goal of 150,000 by the end of 2012, so we still need more people to make the switch. But, let's be clear: If you don't use a computer or truly don't want to switch to *e-Echoes*, you don't need to do anything, and you will continue to receive the hard copy edition delivered to your address on file with DFAS – CL.

Echoes Apps Are Here! By LTC (Ret) Mark Overberg

On November 4, 2011, the first computer application for *Echoes* was published at http://www.androidapps.com/apps/892158-u-s-army-echoes-scoemobile. This free "app" was designed for Android devices, such as smart phones, and allows you to open up the current edition of *e-Echoes*, *Echoes'* electronic edition, with the touch of one finger. This app is just the first of many steps in the Army Retirement Services Office's plan to make *Echoes* more accessible and attractive to retirees who now conduct more of their daily business on the Internet. In the near future, *e-Echoes* will also be available using an app for Apple devices, like the iPhone and iPad. Additional developments also include posting e-book versions of *Echoes* on our web site, so readers who use the Kindle, the Nook, and other e-book readers can download and save *Echoes* electronically. We plan is to create e-book versions of past editions of *e-Echoes* as well. All of these developments will take time and are the result of extensive collaboration between the Army Retirement Services Office and the Technology Integration Branch of the Combined Arms Support Command at Fort Lee, Virginia.

In other developments, the Army Retirement Services Office plans to reorganize and improve the look and functionality of the *Echoes* web pages at http://www.armyg1.army.mil/rso/echoes.asp with the help of Army G-1 Webmaster. The planned improvements will make it easier to find what you want and include a new home page with prominently displayed current news articles about updated programs and benefits you're interested in.

Retiree Pay Dates Have Changed!

CLEVELAND – Pay days for military retirees and those who receive portions of retired pay changed in September and December when the Defense Finance and Accounting Service changed its pay schedule to comply with the 2011 National Defense Authorization Act. The 2011 NDAA requires military retiree pay to be processed on the first day of the month. When that day falls on a weekend or national holiday, the pay date is moved to the previous business day.

Payments normally scheduled for October 3, 2011 were issued on September 30, 2011 and payments scheduled for January 3, 2012 were issued on December 30, 2011. For calendar year 2011, this means military retirees received 13 rather than the normal 12 payments. The 13th payday, on December 30, fell within the 2011 tax year, which could affect the tax liability of some retirees and those who receive portions of their retired pay. Customers should speak with a tax advisor, the Internal Revenue Service, or their state tax authority to determine if their tax withholding will satisfy federal and state income taxes when they file returns next year. For tax year 2012 and beyond, retirees will receive their normal 12 payments. This change affects regular retired pay, Concurrent Retirement and Disability Pay and Combat Related Special Compensation. The new rule also applies to retiree allotments, garnishments, and court-ordered former spouse and child support payments. It does not affect annuity payments. If retirees need to make changes to their federal or state tax withholding, the quickest and most secure way to do so is through myPay. Available 24 hours a day, seven days a week, myPay enables eligible users around the world to make routine changes to their pay information, including tax withholding, that become effective within days. Customers who cannot access myPay can change federal withholding amounts by completing a new IRS Form W-4 or W-4P, or change state withholding amounts using a DD Form 2866. These forms can be found on the DFAS website (www.dfas.mil/retiredmilitary/forms.html) and should be mailed or faxed to the below address once completed:

Defense Finance and Accounting Service
U.S. Military Retired Pay P.O. Box 7130
London, KY 40742-7130
Fax: 800-469-6559

It may take up to 30 days for changes to be made when mailing in a paper form.

Are You Ready For Tax Season?

CLEVELAND (AFRNS) – Retirees received some extra documents in their end of year mailing from the Defense Finance and Accounting Service (DFAS). DFAS officials state that every piece of paper in the mailing is important and will help retirees manage their pay matters through the tax season and beyond. Included in the mailing were:

- A Retiree Account Statement dated December 2 that shows the new payment amount as of December 30. This includes the cost-of-living allowance adjustment for 2012.
- A Retiree Account Statement dated December 12 that shows the new payment amount as of February 1. This includes any federal income tax adjustments caused by changes to the 2012 tax tables.
- Internal Revenue Service Form 1099-R reflecting all payments retirees received in 2011. DFAS officials remind retirees that because of the pay date change approved by Congress earlier this year, the 1099-R will reflect 13 payments rather than 12.
- The DFAS retiree newsletter including important updates from retired and annuitant pay officials, as well as information about tools people can use to manage their retired pay account year round.

For people with online myPay accounts, the statements were posted December 4, and the 1099-Rs were posted December 15. For people who get these documents via the U.S. Postal Service, DFAS official mailed these documents to retirees from December 19 through January 10. The Annuitant Account Statements and 1099-Rs were available December 14 on myPay. Annuitants who get these documents via mail received them December 19 through 31.

Retirees and annuitants must keep their contact information current. DFAS officials say the top reason retirees and annuitants don't receive their 1099-Rs is because they are sent to an old address. If retirees or annuitants did not have their correct addresses on file with DFAS by December 5, they will experience a significant delay in receiving their end of year documents, said officials. People who do not have an active myPay account must call, mail, or fax a written request to DFAS-Cleveland; processing a change of address and reissuing a new 1099-R takes at least 30 days, said officials. Retirees and annuitants with an active myPay account can decrease their wait time for an address change and new 1099-R by logging in and updating their own accounts. Changes take effect in three to five business days, and a copies of their 1099Rs can be printed directly from myPay. For more information about account maintenance, 1099-R requests, and logging in to myPay, visit the DFAS website at www.dfas.mil/retiredmilitary.html.

Why Isn't There ONE Place to Read About ALL of My Benefits?

By LTC (Ret) John Agler, MyArmyBenefits Program Manager

Want to know where can you read about ALL of your state and federal benefits in ONE place, in English or Spanish? How about your state's special Veteran set asides and benefits? For example, did you know Montana exempts the first $3600 of retired military pay from state income tax as well as certain property taxes? Or that $10 will get you a lifetime hunting and fishing license in Tennessee if you are 30% disabled as a result of military service? Or say you and your family are in Branson, Missouri in your RV and your teenager discovers she's lost her ID card. What to do? Well, she can get a new one at the Naval Operations Support Center, 1110 Fremont Ave, in Springfield, Missouri, just 40 miles away by calling (417) 869-5721. All of this information is waiting for you in MyArmyBenefits.

If you didn't have MyArmyBenefits, think about how you'd normally get "military benefits" information right now. Would you "Google" it on your computer? If you did, you would get 341,000,000 responses! You can narrow that down a bit by being more specific; let's say, by Googling "military health care". Then you'd get only 120,000,000 responses! Still too many? How about if you got very specific and searched for "TRICARE"? That knocks the number of responses way down to a not very manageable 6,100,000!

Of course, once you get those responses, you can go to the top four or five sites and look for the information you need, but the point is still valid - IT TAKES TOO LONG!

Which sites are the best? Do they have the information you need? When was the last time the site was updated? Can you trust it? Is the site being run by some business that is trying to lure you into spending money? If you're internet-savvy, you might know that you can have more confidence in sites with suffixes such as ".gov" or ".org." But even those might not have the information you're looking for.

So, the next time you're searching for information about your benefits, try the MyArmyBenefits website at http://myarmybenefits.us.army.mil/. MyArmyBenefits was created to be the official Army benefits resource for Soldiers, Veterans, Retirees and their Families and provides many fact sheets and benefits calculators for their use. Many of the calculators require an Army Knowledge Online (AKO) username and password to log in because they use the Soldier's Defense Enrollment Eligibility Reporting System (DEERS) and other protected data, but the amount of information and links to credible information in MyArmyBenefits for Retirees is substantial.

To see just how much, visit the "Benefit Library" on the home page and under either the "Federal Benefits" and/or "State/Territory Benefits" tabs or in the "Resource Locator," which everyone has access to, and you will find more than 150 separate benefit fact sheets sorted by Category (e.g. pay, healthcare), Army Component, Life Event (e.g. retiring, marriage), or alphabetically listed with information about where to get these benefits. If you still can't find the information you're looking for, try clicking on the hot-links at the bottom of each fact sheet to gain access to numerous Federal and State proponents for that benefit information. And if you still can't find the answers you're looking for, talk with benefit experts by calling the MyArmyBenefits Help Desk toll-free between 9:00 A.M. and 5:00 P.M. (Eastern Time), Monday through Friday, at 1-888-721-ARMY (1-888-721-2769).

You have better things to do with your time than sorting through millions of websites! You need a source you know you can trust. Give MyArmyBenefits a try–it's there for you!

Echoes Survey Question – Tell Us What You Think!

The Army Retirement Services Office has copies of *Echoes* and its predecessor dating back to 1956. Would you like us to post the old editions from 1956 to 1995 on line? (Only editions from 1996 to present are on line now.) Send us your vote by email at ArmyEchoes@conus.army.mil - put "*ECHOES* SURVEY" in the subject line. We'll report the results of the survey in the next edition of *Echoes*!

TRICARE Young Adult Prime Option Became Available January 1

FALLS CHURCH, Va. – The TRICARE Young Adult (TYA) Prime option became available for purchase on December 1, 2011, with coverage beginning January 1, 2012. TYA Prime will offer young adult beneficiaries TRICARE Prime coverage for monthly premiums of $201.

To purchase TYA Prime, dependents must be under age 26, unmarried and not eligible for their own employer-sponsored health care coverage. TYA Prime is a managed health care option with low out-of-pocket costs. Care is delivered through military clinics and hospitals and the TRICARE network of civilian providers. Uniformed services dependents may qualify to purchase TYA Prime if they live in a designated Prime Service Area and their sponsor's status makes them eligible for Prime coverage.

In addition to TYA Prime, young adult dependents may also be eligible for TYA Standard, which has been available since May 2011. With monthly premiums of $176, Standard offers eligible dependents the flexibility to see TRICARE-authorized network and non-network providers of their choice, wherever they live or travel.

Complete information and application forms are available at www.tricare.mil/tya. Sponsors and their adult dependents are encouraged to explore both commercial and military health care plan options and costs when choosing a plan that best meets their needs.

Young adults considering TYA should determine if they are eligible before completing and sending in an application. Eligible dependents may drop off their applications and payments of three months of premiums at TRICARE Service Centers or send them by mail or fax to their regional health care contractor.

Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

TYA Prime enrollment will follow the TRICARE Prime "20th of the month rule." As long as the TYA enrollment application is received by the 20th of the month, coverage can begin on the first day of the next month.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time students. Similar to provisions in the 2010 Patient Protection and Affordable Care Act, TYA offers eligible young adults up to age 26 the option to continue TRICARE Standard or Prime coverage, as long as their sponsor is still eligible for TRICARE. Unlike employer sponsored health plans, TYA is available only to unmarried young adult dependents.

Home Delivery from TRICARE Pharmacy

The Prescription for Convenience, Safety, and Savings

TRICARE Pharmacy Home Delivery is administered by Express Scripts, a leader in prescription safety, technology, and delivery. The pharmacy benefit program is available to approximately 9.7 million active and retired military beneficiaries and their families through three points of service: military treatment facilities (MTFs), retail pharmacies, and Home Delivery.

Home Delivery is designed for beneficiaries using long-term maintenance medications that treat chronic health conditions such as arthritis, high blood pressure, asthma, and diabetes, or for routinely-used prescriptions such as allergy medications and oral contraceptives. Prescriptions for acute or emergent medication should be filled at an MTF or local retail pharmacy.

With Home Delivery, maintenance medications ordered through the TRICARE Pharmacy are delivered directly to your home, so picking up prescriptions is as easy as picking up the mail. Medications are delivered in a plain, secure, weather-resistant pouch for privacy and protection. Prescriptions are filled at the highly automated, state-of-the-art Express Scripts facility in Tempe, Arizona. All TRICARE prescription claims are reviewed against dispensing history across all three points of service to guard against any potentially harmful drug combinations.

Home Delivery is the most cost-effective option when not using a military pharmacy. And with the new copayment structure, you can receive a 90-day supply of your formulary generic medications for free through TRICARE Pharmacy Home Delivery. Every order is checked for accuracy by pharmacists who are available 24 hours a day, seven days a week.

There are several convenient options for moving your maintenance medications to Home Delivery. At an MTF, the pharmacy staff can provide more details or there may be a TRICARE Pharmacy Enrollment Coordinator available who can assist you with switching their medications to Home Delivery. Maintenance

(continued on page 9)

VA Updates Information Sharing Rule with DOD

Federal Rule Change Enhances Collaboration and Preserves Patient Privacy

WASHINGTON - The Department of Veterans Affairs (VA) announced that it is amending an agency rule in the Code of Federal Register (CFR) to remove an inappropriate restriction on sharing of information about treatment for certain types of medical conditions with the Department of Defense (DOD). This update to the regulation removes a restrictive VA provision and enhances VA's collaboration with DOD, so Veterans can receive better and more timely treatment, services and benefits. "VA and DOD clinicians must have the most accurate and comprehensive data available to ensure they provide the highest quality care possible. We have discovered that, particularly in this age of electronic health records, this regulatory restriction created an impediment to maximizing this exchange of information," said Eric K. Shinseki, Secretary of Veterans Affairs.

This interim final rule removes a restriction that is not required by the statute, 38 United States Code (U.S.C.) § 7332, and is inconsistent with the intent and purpose of that statute. This confidentiality statute was enacted before other privacy laws were in place to protect against the unauthorized disclosure of VA medical records relating to treatment for drug abuse, alcoholism or alcohol abuse, infection with the human immunodeficiency virus (HIV), and sickle cell anemia. Because Congress never intended the protection of such records to interfere with the treatment of Veterans, the statute contains an exception that permits VA to share the protected records with DOD. However, when VA published the implementing regulation in 1995, the rule further narrowed the exception to allow the interchange of only a subset of these records: those pertaining to a period when the individual was subject to the Uniform Code of Military Justice.

A recent VA review of information sharing processes with DOD found that this restriction, which is narrower than the statutory exception, impedes VA's ability to share important medical information to coordinate the care and treatment of Veterans. The updated rule removes this extra restriction and makes the agency rule consistent with statute. It allows for the appropriate sharing of this treatment information and continues to preserve Veteran and patient privacy in accordance with § 7332 and other privacy statutes and regulations without obstructing the delivery of medical care to Veterans.

VA Activates On-Line Transition Assistance Program Briefing for VA Benefits

In July 2011, the Department of Veterans Affairs (VA) activated the on-line version of the Transition Assistance Program (TAP) briefing about VA benefits. With the activation of the on-line course, service members have a choice to complete the course either in the classroom, presented by a VA benefit briefer, or on-line. Additionally, Veterans, National Guardsmen, and Reservists also have the capability to complete the TAP briefing about VA benefits through the on-line course. The on-line course can be accessed through the eBenefits web site at www.ebenefits.va.gov.

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medications may also be converted online by visiting www.express-scripts.com/TRICARE. You simply fill out the electronic enrollment form and select the existing medications to be converted to Home Delivery. If you prefer to convert by phone, you can call the Member Choice Center (MCC) toll free at 877.363.1433, Monday through Friday, 7 A.M. to 12 P.M. Eastern; and 7 A.M. to 9 P.M. weekends and holidays.

To ensure you never risk running out of maintenance medication, you can enroll in Auto Refills. Express Scripts will automatically refill and mail maintenance prescriptions, so you can have peace of mind knowing your medication will always be there when you need it. You may also choose your preference of flexible payment options, including debit card, credit card, or Bill Me Later®. Detailed information about all Home Delivery services is available on the website at http://www.express-scripts.com/TRICARE/.

Another convenience is electronic Explanation of Benefits (EOBs). Your information will remain secure and you'll be able to quickly access your pharmacy history whenever you want, wherever you want. You'll receive an email when your EOB is ready to view securely online. (You may receive one more monthly paper EOB before this change takes effect.) It takes 49,500 pounds of paper to send EOBs to all our beneficiaries through the mail every month. Just think of how many trees we could save by going paperless … and how much waste we could keep out of landfills. Simply switch to electronic EOBs to help protect the planet and enjoy the benefits of paperless statements.

Walgreens Loses Contract to be TRICARE Network Pharmacy

Barring a last-minute change, Walgreens lost its status as a TRICARE Network Pharmacy on January 1, 2012. Walgreens was unable to complete an agreement with Express Scripts, which manages TRICARE's retail pharmacy program. If you fill your prescriptions at Walgreens, you can locate TRICARE network pharmacies at https://member.express-scripts.com/web/pharmacyLocator/ or by calling Express Scripts at 1-877-885-3409.

Exchange Recruits With Eye Toward Military Retirees

DALLAS – In recruiting future leaders, the Army & Air Force Exchange Service places a great emphasis on focusing its efforts on those that, for years, have sacrificed of themselves for the good of the country.

Recent hiring trends show that the Exchange's hiring of veterans has increased by 30 percent since 2008. Today, the 4,400 veterans who work for the Exchange account for more than 12 percent of the total workforce. Some 2,000 military retirees were hired in the last 12 months alone and approximately 535 veterans were promoted to higher-level positions throughout the Exchange, proving that their experiences, skills, and values are the perfect fit to the Exchange mission.

"To be able to hire those who have selflessly served and given so much to this country is a very rewarding part of working for the Exchange," said the Exchange's Senior Enlisted Advisor Chief Master Sgt. Jeffry Helm. "As an added bonus, they've been loyal shoppers throughout their careers and, as a result, can bring a unique perspective to 'the other side of the register.' "

Recruiting success is achieved though the Exchange's partnerships with organizations that offer career assistance and create opportunities for those who have served. Exchange recruiters have attended 20 "Hiring Heroes" events in the last two years, more than 35 Non-Commissioned Officer Association career fairs since 2010 as well as Military Officer Association of America career fairs in Virginia Beach, San Antonio, and Washington, D.C. Additionally, they have worked with Veteran's Commission events that match veteran job seekers with the best employment opportunities available.

The Exchange Wants to Hear From YOU!

The Exchange, formerly known as the Army and Air Force Exchange Service or the post exchange, wants to hear from Army retirees. To take an eight-question survey, visit www.shopmyexchange.com/retired.

Shoppers Give Commissaries High Marks for Service

For the third year in a row, commissary shoppers have given the Defense Commissary Agency (DeCA) an all-time high score when asked about their stores' performance, according to the 2011 Commissary Customer Service Survey (CCSS). Nearly 21,000 shoppers gave their commissaries an overall score of 4.72 out of a possible 5 rating. The annual survey asked them to rate 14 items relating to customer service, ranging from prices and product selection to checkout waiting time and employee helpfulness. While the results are extremely gratifying to DeCA Director and CEO Joseph H. Jeu, he noted the survey more importantly gives the agency direction on how to efficiently improve customer service. Since 2007, the CCSS score has improved 2.6 percent.

New Web Feature Offers Extra Savings to Commissary Shoppers

Commissary shoppers can find extra savings opportunities through a new feature on the Defense Commissary Agency's (DeCA) website that makes it easy to find new commissary-oriented websites. Created by companies that sell their products in commissaries, there are six new websites designed for commissary shoppers. Their offerings include coupons, contests, and other types of shopper services for exclusive use by commissary shoppers. On September 1, 2011, DeCA's www.commissaries.com home page started featuring the "Exclusive Savings" link to its page that has the links to the new websites. "Offerings differ from site to site, but they all offer something special above what you may find in our stores," said Chris Burns, DeCA's Director of Sales. "Our industry partners have worked hard to make this possible for our military service members, their families and military retirees, and we're glad to be able to offer an easy way to find these values with a link on our website." DeCA does not control the content of the sites, Burns added. DeCA's website is featuring links to these sites as a service to commissary customers, to make it easier for them to get the most out of their commissary benefit, he said.

Why Do I Have to "Maintain" My Survivor Benefit Plan Election?

By SGM (Ret) Bill Hursh, Army SBP Policy Proponent

Every issue of the Army Echoes reminds retirees to update their Survivor Benefit Plan (SBP) elections within one year of dependent changes such as marriage or remarriage. Ignoring this reminder can result in a retiree or surviving spouse accumulating a substantial debt or, in some cases, losing spouse SBP coverage.

For marriage or remarriage after retirement, there are two spouse SBP scenarios. The first scenario involves a retiree who had spouse SBP coverage, lost that spouse, and remarried. Spouse SBP premiums are suspended when there is no spouse SBP beneficiary. This retiree should contact the Defense Finance and Accounting Service – Cleveland (DFAS-CL) and provide either a divorce decree or death certificate. A retiree who wants to convert spouse SBP to former spouse SBP needs to notify DFAS-CL within one year of the divorce to change the SBP election to former spouse SBP. If the retiree remarries without changing the spouse SBP election to former spouse, the new spouse becomes an eligible SBP beneficiary on the first anniversary of the remarriage.

A remarried retiree has three options concerning spouse SBP coverage: (1) decline SBP coverage for the new spouse and any future spouse; (2) increase SBP coverage if the previous SBP election was for reduced spouse coverage; or (3) resume previous spouse SBP coverage. The retiree must inform DFAS-CL of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. Since the new spouse is the SBP beneficiary on the first anniversary of the marriage, the retiree owes SBP premiums from that date. If the retiree did not notify DFAS-CL of the remarriage, a debt will accumulate for spouse SBP premiums retroactive to the first anniversary of the remarriage. This can result in an unexpected debt to the retiree or surviving spouse of several hundred to tens of thousands of dollars depending on the length of time since remarriage.

The second scenario involves a retiree who did not have a spouse at retirement and married after retirement. The spouse SBP category is still open to this retiree. However, the retiree must provide DFAS-CL an SBP election for the new spouse within one year of the marriage or the category of spouse SBP is closed for that spouse and any future spouse. If the retiree elects SBP for the new spouse, DFAS-CL will start collecting the premiums from the date of the first anniversary of the marriage.

Retirees can update their SBP elections after marriage or remarriage by completing and submitting a Survivor Benefit Plan Election Change Certificate (DD Form 2656-6) to DFAS-CL within the first year of marriage. Send the completed form and marriage certificate to: Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130. For answers to questions about the SBP or for assistance in completing SBP forms, please contact the nearest Installation Retirement Services Officer (RSO) for assistance. A listing of the Installation RSOs and contact information is on page 13.

Retirees With Automatic RCSBP Coverage Need to Take Action!

By SGM (Ret) Bill Hursh, Army SBP Policy Proponent and
MAJ Dale Krueger, ARNG Retirement Services Officer

When Reserve Component Soldiers don't submit their DD Form 2656-5 within 90 days of receiving their Notification of Eligibility to retire, more commonly known as the "20-Year Letter" or "NOE," they receive automatic Reserve Component Survivor Benefit Plan (RCSBP) coverage by law, and the Army's Human Resources Command (HRC) has no way of knowing who their RCSBP beneficiaries are. This may result in delays in paying the RCSBP annuity to survivors or incorrectly establishing the Reservists' non-regular retired pay accounts. HRC is establishing procedures to determine which Reservists received automatic RCSBP by law, so they can then determine who these Reservists' dependents are.

Since January 1, 2001, federal law has directed that Reservists without an election at the 90-day mark after receiving their NOEs receive automatic RCSBP Option C – full immediate coverage for all dependents they have at the time they received their NOEs.

When Reservists with RCSBP Option C coverage die prior to receiving their non-regular retirements, their eligible survivors receive an RCSBP annuity. When Reservists with RCSBP Option C coverage receive their non-regular retirements, their automatic RCSBP elections become their SBP elections. Then they begin paying premiums from their retired pay for the RCSBP coverage they have already received as Gray Area Retirees plus premiums for their current SBP coverage as non-regular retirees.

If you are a Gray Area Retiree who received your NOE on or after January 1, 2001, and believe this automatic RCSBP coverage issue may affect you, please contact Army HRC Reserve Retirements Branch at 502-613-8950 or 1-888-ARMY-HRC (1-888- 276-9472) for assistance.

Army Reserve Command to Create New Retirement Services Offices

By LTC Twanda "Tia" Young, Army Reserve Retirement Services Integrator

In an effort to make Army Reserve Soldiers aware of and better understand their retirement benefits, the Army Reserve plans to create dedicated Retirement Services Offices within each Regional Support Command (RSC) by May 2012. These offices will be staffed by two trained Soldiers – an officer and a senior non-commissioned officer. Their purpose is the same as the Active Army's installation Retirement Services Officers (RSO) – to provide timely and accurate benefits information to all retiring and Retired Soldiers, surviving spouses, and their Families.

During its pilot retirement services program, the Army Reserve's research confirmed that the "service gap" it needs to address starts when a Soldier reaches 18 "good" years of service. Educating these Soldiers about their retirement benefits is critical to ensuring they are able to make good decisions when they reach 20 "good" years and have to make a Survivor Benefit Plan election.

The RSO Pilot Action Officer, LTC Kathleen Couillard, has guided seven pre-retirement seminars, including two joint seminars with the Army National Guard and at least one seminar in each Regional Support Command (RSC) region. Notably, the 99th RSC executed two seminars since the inception of the RSO Pilot Program. "Our objectives today are to make sure you get current information on benefits and entitlements, and also to provide you with points of contact and resources," Couillard told attendees. "The Department of the Army wants us – the Army Reserve – to synergize and work with the Active Army and National Guard on events like these," Couillard said. "Strategically, in the long term, the Army goal is for Soldiers and Family members in any state to walk into the closest Active Duty, Guard, or Reserve Center, establish face-to-face contact, and work with any RSO, regardless of whether the Soldiers or Family members are in the active component, Guard, or Reserve." Highlighted topics briefed at these seminars are TRICARE medical and dental benefits; Department of Veterans Affairs benefits and services; the Reserve Component Survivor Benefit Plan and Survivor Benefit Plan; identification cards and the Defense Enrollment and Eligibility Reporting System (DEERS); retirement points calculations; education benefits; the retirement application submission process; and information about receiving retirement pay at age 60 or earlier. The end state for this pilot program is to have instituted a holistic retirement services program that is ingrained in the military lifecycle of all Army Reserve Soldiers.

Joint Pre-Retirement Seminar Held at Camp Ripley, MN

by Senior Airman Jennifer J. Rechtfertig, NGMN

With attendees coming from as far as Indiana and North Dakota, the Minnesota National Guard and the Army Reserve united to plan a Joint Retirement Seminar that took place at Camp Ripley on October 22, 2011. "This is the least we can do for the tremendous sacrifice that you given over the 20 + years you have served both Family and Soldier," commented Lieutenant Colonel John Morris, State Chaplain for the Minnesota National Guard. "We can't do enough to help you transition to the next chapter of what we hope will be a productive part of your life." "This is an opportunity for you to not have to hunt for resources, but for the resources to come to you," said Morris.

It was the second joint retirement seminar hosted by both the Army Reserve and the National Guard. There were more than 100 in attendance, with an even amount of National Guard and Reserve Soldiers and retirees. "The main difference between the Guard and Reserve in terms of retirement is only a slightly different system of calculating retirement points; otherwise the benefits are the same," said LTC Kathleen Couillard, Army Reserve Pilot Retirement Services Officer.

The attendees heard briefings about TRICARE medical and dental programs, the Thrift Savings Plan, Department of Veterans Affairs (VA) benefits, education benefits, retirement pay, and the Transition Assistance Program. It was all designed to help Soldiers find and prepare for the "next mission."

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website www.armyg1.army.mil/retire (Note: That's the number 1 after the g.)

STATE/TERRITORY RSOs

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

ALABAMA
• Redstone Arsenal
(256) 842-2421
edward.adamsjr@us.army.mil
• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA
• JointBase Elmdorf-Richardson
1-800-478-7384
(AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft Wainwright
(907) 353-2102
fwarso@wainwright.army.mil

ARIZONA
• Ft Huachuca
(520) 533-5733
HuacRSO@conus.army.mil

ARKANSAS
Ft Sill, OK

CALIFORNIA
Presidio of Monterey
1-877-354-2634
pres-dhr-rso@conus.army.mil

COLORADO
Ft Carson
(719) 526-2840
retirement-services@carson.army.mil

CONNECTICUT
West Point, NY

DELAWARE
Ft Meade, MD

D.C.
Ft Myer, VA

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

GEORGIA
• Ft Benning
(706) 545-1805
benn.g1hrd.rso@benning.army.mil
• Ft Gordon
(706) 791-2654
angela.gaston@us.army.mil
• Ft Stewart
(912) 767-5013
rso@stewart.army.mil

HAWAII
Schofield Barracks
(808) 655-1514
rso@schofield.army.mil

IDAHO
Ft Carson, CO, or
JB Lewis-McCord, WA

ILLINOIS
Ft Leonard Wood, MO;
Ft McCoy, WI;
Ft Knox, KY

INDIANA
Ft Knox, KY

IOWA
Ft McCoy, WI

KANSAS
• Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil
• Ft Riley
(785) 239-3320
Kathy.L.Tucker@us.army.mil

KENTUCKY
• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil
• Ft Knox
(502) 624-1765
Jolene.culpepper@us.army.mil

LOUISIANA
Ft Polk
(337) 531-0363
polk_rso@conus.army.mil

MAINE
Ft Drum, NY

MARYLAND
•Aberdeen Pr. Grd.
(410) 306-2320
imneapghr@conus.army.mil
• Ft Meade
(301) 677-9603
mderso@conus.army.mil

MASSACHUSETTS
West Point, NY

MICHIGAN
• Ft McCoy, WI
• Lower MI Selfridge ANGB
(586) 239-5580 (or Ft McCoy)

MINNESOTA
Ft McCoy, WI

MISSISSIPPI
Ft Rucker, AL

MISSOURI
Ft Leonard Wood
(573) 596-0947
leon.agretsvcs@conus.army.mil

MONTANA
JB Lewis-McChord, WA

NEBRASKA
Ft Riley, KS

NEVADA
Presi. of Monterey, CA

NEW HAMPSHIRE
Ft Drum, NY

NEW JERSEY
• ASA Dix, NJ
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO
Ft Bliss, TX

NEW YORK
• Ft Drum
(315) 772-6434
drum.rso@conus.army.mil
• Ft Hamilton
(718) 630-4552
Wanda.E.Mills@civ.mail.mil
•Watervliet Arsenal, NY-Wed/Thurs
(518) 266-5810
wvarso@gmail.com
• West Point, NY
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA
Ft Bragg
(910) 396-5304
braggrso@conus.army.mil

NO. DAKOTA
Ft Riley, KS

OHIO
Ft Knox, KY

OKLAHOMA
Ft Sill
(580) 442-2645
linda.j.tunnell.civ@mail.mil

OREGON
JB Lewis-McChord, WA

PENNSYLVANIA
• Carlisle Barracks
(717) 245-4501
carl_rso@conus.army.mil
• Tobyhanna Army Depot (Tues/Wed/Thurs)
(570) 615-7409
tobyhanna.rso@us.army.mil

RHODE ISLAND
West Point, NY

SO. CAROLINA
Ft Jackson
(803) 751-6715
fortjackson.dhrretirementservice@us.army.mil

SO. DAKOTA
Ft Riley, KS

TENNESSEE
Ft Campbell, KY

TEXAS
• Ft Bliss
(915) 568-5204
BlissRSO@conus.army.mil
• Ft Hood
(254) 287-5210
hood.dhr.iag.retsvcs@conus.army.mil
• Ft Sam Houston
(210) 221-9004
samh.rso@conus.army.mil

UTAH
Ft Carson, CO

VERMONT
Ft Drum, NY

VIRGINIA
• Ft Belvoir
(703) 805-2675
gwendolyn.s.lott.civ@mail.mil
• JB Langley-Eustis
(757) 878-3648
eustis.rso@conus.army.mil
• Ft Lee
(804) 734-6555
usarmy.lee.imcom.mbx.leee-ima-rso@mail.mil
• Ft Monroe
is closed
• JB Myer
(703) 696-5948
fmmc-rso@conus.army.mil

W. VIRGINIA
Ft Knox, KY

WASHINGTON
JB Lewis-McChord
(253) 966-5884
jblmimcomdhrmpdrosowebmaster@conusarmy.mil

WISCONSIN
Ft McCoy
1-800-452-0923
william.g.walters4@mail.mil

WYOMING
Ft Carson, CO

PUERTO RICO
Ft Buchanan
(787) 707-3842
santiago.santiago@conus.army.mil

OVERSEAS RSOs

Europe
06202-80-6029
RSOAE@eur.army.mil

Germany

Ansbach
0981-183-3301
RSOAnsbach@eur.army.mil

Bamberg
0951-300-9181
RSOBamberg@eur.army.mil

Baumholder
06783-6-6080
RSOBaumholder@eur.army.mil

Grafenwoehr
09641-83-8814
IMAE-GRAF@eur.army.mil

Heidelberg
06221-57-8399
RSOHD@eur.army.mil

Kaiserslautern
0631-411-7333
RSOKL@eur.army.mil

Mannheim
0621-730-3371
RSOMA@eur.army.mil

Schweinfurt
09721-96-8812
RSO.Schweinfurt@eur.army.mil

Stuttgart
07031-15-3442
usag-s.rso@eur.army.mil

Wiesbaden
0611-705-5338
RSOWiesbaden@eur.army.mil

Belgium
0032-65-44-6238
RSOusagbenelux@eur.army.mil

England
see Kaiserslautern

Italy/So. Europe/Africa/Mid-East

Vicenza
0444-71-7262
RSOVicenza@eur.army.mil

Netherlands
0031-46-443-7320
RSO.Schinnen@eur.army.mil

Japan
046-407-3940
RSO@zama.army.mil

Okinawa
06117-44-4186
RSO@okinawa.army.mil

Korea
0505-730-4133
RSO@korea.army.mil

GUARD AND RESERVE RSO

Human Resources Command, Fort Knox, office serving all Guard and Reserve Retired Soldiers and their Families.
1-877-276-9472 • (502) 613-8950 • sheila.e.dorsey.civ@mail.mil

DIRECTORY

Army Retirement Services: http://www.armyg1.army.mil/retire

Address Change: See boxes on pg. 15. DON'T send to Echoes.

Armed Forces Retirement Home: 3700 N Capitol St, NW; Washington, DC 1-800-422-9988; 20011-8400; 1800 Beach Dr.; Gulfport, MS 39507 1-800-332-3527 http://www.afrh.gov

Army & Air Force Exchange Service: http://www.aafes.com

Army Career & Alumni Program: http://www.acap.army.mil

Army Emergency Relief: 1-866-878-6378; (703) 428-0000; http://www.aerhq.org

Army Homepage: http://www.army.mil

Army Knowledge Online: https://www.us.army.mil

Combat-Related Special Compensation: 1-866-281-3254; http://www.crsc.army.mil; FAX —877-368-9208

Concurrent Retirement & Disability Payment: 1-800-321-1080, http://www.dfas.mil, under "Retired Pay"

Death — Report a Retired Soldier's Death: Call local installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call 502-613-3317 collect. https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm

Arlington National Cemetery: (703) 607-8585; http://www.arlingtoncemetery.org

DEERS: 1-800-538-9552; (831) 583-2500
ID card records update in case of death or divorce: Contact nearest ID card facility: http://www.dmdc.osd.mil/rsl/owa/home

Defense Commissary Agency: http:www.commissaries.com

Dental Plan: 1-888-838-8737; http://www.TRDP.org

Echoes: http://www.armyg1.army.mil/rso/echoes.asp

Gulf War Homepage: http://www.gulflink.osd.mil

Health Beneficiary Counseling Assistance Coordinator: http://www.tricare.mil/bcacdcao, or contact nearest military medical facility.

Records — Replace DD Form 214, awards: http://vetrecs.archives.gov
National Personnel Records Center (Military Personnel Records); 9700 Page Ave. St. Louis, MO 63132-5100

Retired Army decal and pin: Can be purchased at the Retiree corner of your nearest AAFES store or online at http://www.aafes.com, click on "Exchange Online Mall", choose USPT Gear, then choose retired gear.

Space-available travel: http://www.amc.af.mil/amctravel/index.asp

Pay/SBP Inquiries http://www.dfas.mil

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

(Retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130
1-800-321-1080 or (216) 522-5955

(SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080 or (216) 522-5955

Pay Center FAX numbers: (Retiree) 1-800-469-6559 or (216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459

Online myPay account access: https://mypay.dfas.mil

Online contact info (includes e-mail link): http://www.dfas.mil/retiredpay/contactus.html

myPay customer service:
1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096, or DSN 580-5096.

Social Security http://www.socialsecurity.gov; 1-800-772-1213

(If overseas, contact the American Embassy/consulate, or go to http://www.socialsecurity.gov/foreign/phones.html or FAX 410-597-1800.)

Medicare http://www.medicare.gov; 1-800-633-4227

Reserve https://www.hrc.army.mil/site/reserve
(requires Army Knowledge Online login)

Reserve Benefits: 1-888-276-9472 or (502) 613-8950

Application for Reserve Retired Pay: (You should receive packet at age 58.) HRC; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 420; Ft Knox, KY 40122-5402

Retiree Mobilization: https://www.hrc.army.mil/site/Reserve/soldierservices/mobilization/retireemob_vol.htm

VA http://www.va.gov

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (Telecommunications Device for Deaf) 1-800-829-4833

Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

Health Care Benefits: 1-877-222-8387

Grave Information: 1-800-697-6947

GI Bill: 1-888-442-4551 or http://www.gibill.va.gov

TRICARE Information http://www.tricare.mil

TRICARE North: 1-877-TRICARE; https://www.healthnetfederalservices.com; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: 1-800-444-5445; http://www.humanamilitary.com/home.htm; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: 1-888-TRIWEST; https://www.triwest.com; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: 1-888-777-8343; http://www.tricare.mil/overseas/index.cfm

TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); http://www.tricare.mil/tfl/default.cfm

TRICARE Mail Order Pharmacy: 1-866-363-8667; http://www.tricare.mil/pharmacy/tmop.cfm

TRICARE Retail Pharmacy: 1-866-363-8779; http://www.express-scripts.com.
Email: tricare_help@otsg.amedd.army.mil

Recreation Centers http://www.armymwr.com

Cape Henry Inn and Beach Club, Virginia: (757) 422-8818, FAX: (757) 422-6397 http://www.capehenryinn.com

Hale Koa Hotel, Hawaii: (808) 955-9424, 1-800-367-6027; FAX1-800-425-3329; http://halekoa.com

Eidelweiss Resort, Bavaria: 011-49-8821-9440; FAX 011-49-8821-944-4135 http://www.edelweisslodgeandresort.com

Shades of Green, FL: (888) 593-2242; (407) 824-3665 http://www.shadesofgreen.org/reservations.htm

Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576; reservations@dhl.korea.army.mil

Sister Service Retiree Publications

Air Force Afterburner: http://www.Retirees.af.mil/afterburner/

Coast Guard Evening Colors: http://www.uscg.mil/ppc/retnews/

Marine Corps Semper Fi: https://www.manpower.usmc.mil, then click on "Semper Fidelis Online" under "News and Features"
Navy Shift Colors: http://www.npc.navy.mil/ReferenceLibrary/Publications

Army Updates Campaigns for Afghanistan Campaign Medal

On November 3, 2011, the Army issued Military Personnel (MILPER) Message 11-342, Updated Campaigns for Iraq Campaign Medal (ICM) and Afghanistan Campaign Medal (ACM). This message announced that on October 26, 2011, the Under Secretary of Defense established a new campaign for the Afghanistan Campaign Medal (ACM) titled "Transition I." This new campaign was retroactively started July 1, 2011. See the MILPER message for lists of the Iraq and Afghanistan Campaigns with affiliated start and end dates, as well as awards guidance for these campaigns at: https://forums.army.mil/CommunityBrowser.aspx?id=1596785

Army Emergency Relief Expands Categories for Assistance

Army Emergency Relief (AER) has announced expanded categories for assistance beginning in January 2012. Retirees are eligible for AER assistance. In addition to previously covered categories, AER can now provided assistance for dependent dental care, furniture, rental vehicles and replacement vehicles. For more information please go to the AER website: *www.aerhq.org* .

Update Your Retired Pay File Information

Remember: *You are responsible for updating your retired pay file information at DFAS-CL, using the London, KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.*

If in receipt of or entitled to retired pay, mail to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-469-6559
(put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP annuity, mail to:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-982-8459
(put SSN on all pages)

If a Retired Reservist not yet 60, mail to:

U.S. Army Human Resources Center of Excellence—Ft. Knox
ATTN: AHRC-PDR-RCR
1600 SPEARHEAD DIVISION AVENUE
DEPT 420
FT KNOX, KY 40122-5402
1-800-318-5298 or (502) 613-8950

How to Change Your Address

Echoes is mailed using correspondence addresses supplied by:

- ☆ **For those in receipt of retired pay or an annuity** — DFAS — Cleveland, OH
- ☆ **For those who will begin to receive retired pay at age 60** — the Army Human Resources Center of Excellence — Ft Knox, KY

You must use the contact information provided in the boxes above to make address changes. If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change request.

Mobilization: For mobilization purposes, ALL Retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC — Ft Knox using the contact info to the right.
Note: The Echoes Editor cannot make address changes!

The Reserve Component St. Louis Office Has Moved!

The Reserve Component Retirement Branch, under the supervision of Branch Chief Ms. Sheila Dorsey, has moved to Ft Knox. The St. Louis office has closed. **All** mail must be addressed to:

HRC
ATTN: AHRC-PDR-RCR
1600 Spearhead Division Ave., Dept 420
Ft. Knox, KY 40122-5402
(502) 613-8950.

Disregard any previously received return address directions or envelopes that have a return address of St. Louis.

We Need Your Help!

Most of you are reading a paper copy, perhaps within a few feet of your home computer. Have you considered reading your *Echoes* on that computer? Of course, paper vs. computer is your choice and we understand that not all of you have a computer or access to one. However, there are many advantages of reading *Echoes* online.

1. You cut down on paper. Some *e-Echoes* volunteers tell us they did it to reduce the paper in their lives. *(cont'd below)*

Army Retirement Services
ATTN: DAPE-HRR
Alexandria VA 22332-0470
OFFICIAL BUSINESS

ECHOES

We Need Your Help!

2. You can always find the current and back issues on your computer. Our *Echoes* web page (www.armyg1.army.mil/rso/echoes.asp) includes editions back to 1996 and a news section that keeps you up-to-date between issues.

3. Whether you move or "snowbird," your *Echoes* is there. If you move and forget to update your address with DFAS, you won't get *Echoes* by mail. This is not a problem if you're reading e-*Echoes* on a computer.

4. You help your fellow retirees! Thirty percent of our retirees say they don't own a computer. If you take *e-Echoes*, you'll help us ensure we can keep communicating with your fellow retirees, who can't receive *e-Echoes*.

5. You help reduce the cost of publishing *Echoes*. If you switch from hard copy to *e-Echoes*, you help us reduce costs, so we can keep communicating with all Retired Soldiers and Spouses. Our goal is to increase our *e-Echoes* volunteers from 46,000 to 150,000 this year. You can become an *e-Echoes* volunteer at https://www.armyg1.army.mil/rso/echoes_reg.asp. Click on Register Now. Or you can register for *e-Echoes* using this form. Simply tear off this page, and mail it to: Army Retirement Services, ATTN: DAPE-HRR, Alexandria, VA 22332-0470. Please note, because there are almost a million of you, we need your full SSN to make sure we take the correct person off the hard copy mailing list. Thanks!

Name, Last, First, MI:_____

_____

E-mail address: _____

Social Security Number: _____

Surviving Spouses, provide your or the Retired Soldier's SSN:

_____

Sign up for *e-Echoes* now at www.armyg1.army.mil/rso/echoes.asp