

Army Echoes



The Bulletin for Retired Soldiers & Families

Casey new Army Chief of Staff

ARNEWS - GEN George W. Casey, Jr., is the 36th Chief of Staff of the Army, assuming the position from GEN Peter J. Schoomaker who had been called from retirement in 2003 to assume the top uniformed Army position.

GEN Casey was the first commander of the Multi-National Force-Iraq, a coalition of more than 30 countries, and served until February. He was the Vice Chief of Staff before deploying to Iraq in 2003 to assume command of the coalition.

"I'm proud to be taking charge of an Army that's regarded as the best in the world at what it does," GEN Casey said. "I have watched the men and women of our Army in action in the most demanding combat environment. I take great pride in the courage, the confidence and the commitment of our Soldiers and civilians to both the ideals that have made this country great and to making a difference in our world. They epitomize what is best about America.

"They and their families carry heavy burdens in today's war with a hard road ahead, yet their willingness to sacrifice to build a better future for others and to preserve our way of life is a great strength for our nation," he said. "We are Army Strong....I could not be more proud today to be a Soldier and to stand shoulder-to-shoulder during this time of danger and uncertainty."



CSA GEN George W. Casey, Jr.

Health care, strategic communication are top CSA Retiree Council issues

Health care remains the greatest issue for more than 900,000 Retired Soldiers, Wounded Warriors and surviving spouses worldwide, the Army Chief of Staff's (CSA) Retiree Council reported after their annual meeting, Apr. 23-27 at the Pentagon. The Council also took on one of the CSA's seven initiatives – strategic communication – as a key issue for Retired Soldiers.

The Council is made up of 14 retired officers and NCOs and is co-chaired by LTG (Ret.) Frederick E. Vollrath and SMA (Ret.) Jack L. Tilley. Members are nominated by their installation retiree councils and approved by the CSA. At its annual meeting, the Council reviews retiree issues forwarded by installa-

tion councils worldwide and determines which should be reported to the CSA and which can be addressed at the installation level. For example, at last year's meeting, the Council asked the CSA for a new Army Retired pin. At this meeting, Council members were among the first to receive the new pin which is being mailed to all Retired Soldiers (*see pg. 3*).

This year, the Council reviewed 42 issues, about a third of them dealing with health care. The Council cited successes such as TRICARE for Life, but recommended that DoD:

√ Sustain the military health care system by continuing to support full-resourcing of high-quality health care. (*cont'd. on pg. 3*)

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Highlights from headquarters

Greetings Retired Soldiers and Family Members,

Clearly the Army is transitioning. Just this past month, GEN Peter J. Schoomaker passed the CSA leadership responsibilities to GEN George W. Casey, Jr. We wish our new CSA the very best as he continues his enormously important duties. We also extend our profound and sincere thanks to GEN Schoomaker as he resumes his retired Soldier status. He is proof positive of the motto: "Retired, Still Serving"! Accepting the call to serve again, he put aside his retired life and came back to lead the Army he loves. During his tenure as the CSA, he was a very strong supporter of the Retired Soldier community, and challenged us all to find new and innovative ways to strengthen the relationship between active duty Soldiers and families and Retired Soldiers and families. The new Retired Soldier pin is just one of his initiatives that will help bring active Soldiers and Retired Soldiers closer together.

Despite a very busy schedule, GEN Casey met with his CSA Retiree Council at their meeting and pledged his strong support to the retired community. He said he has asked Army leaders to find

ways to promote a stronger Army by enhancing communication across all segments of our Army. During his visit with the Council he talked about the "persistent conflict" America is in -- that we must remain vigilant and focused, that this struggle will take many years to finish -- but that when it is over, America will have prevailed.

During his remarks upon becoming CSA, he commented on the current conflict and the Soldiers who will lead us to victory and added, "Our combat veterans know well the meaning of Army Strong. They have been baptized in fire and blood and they have come out as steel. That steel endures."

On page 3, we tell you about the mailing of the new Retired Soldier pins. LTG (Ret.) Vollrath, one of the CSA Retiree Council Co-Chairs, STRONGLY encourages you to proudly display your Retired Soldier decal on your vehicle, and to wear your new pin —especially on the 4th of July as we celebrate our Nation's 231st birthday. What a fitting way to publicly display your love of country and the Army you served all those years!

Finally, I continue to travel to a variety of events promoting Army

Retirement Services and proudly talking about your service to our Nation, and your enduring love for and support of our Army. You tell me you want to continue getting *Army Echoes*, and once again the CSA has endorsed our recommendation to keep publishing this very important news bulletin three times a year. It is especially gratifying to meet some of you during these trips. It is absolutely heartwarming to see the steady glow of patriotism and service to country that you exude. Thanks again for all you have done—and for what many of you continue to do today as volunteers in a wide variety of ways across this great land. Please find ways to increase your demonstrations of service, and always remember those Soldiers who are serving in a variety of very difficult places (and their families as well). Wear your pin, display your decal, and continue to keep our troops in your prayers! It remains my honor to serve you!!

John W. Radke
Chief, Army Retirement Services

Help us continue publishing

Would you like to stop your paper copy and start getting your *Echoes* electronically? You can sign up for *e-Echoes* (and view the current and past issues) by going to <http://www.armygl.army.mil/rso/echoes.asp> and clicking on "Register Now." This will take you to a secure section of the site where you can sign up to stop your paper copy and start your electronic copy.

More than 19,000 readers have volunteered for *e-Echoes*. We thank each and every one of you for your support; however, that represents only about 2% of our readers. We don't expect every Retired Soldier and surviving spouse to buy a computer just to be able to read *e-Echoes*. We do ask those of you who have computers to consider that option.

Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about *Echoes* should be sent to Editor, *Army Echoes*, HQDA DAPE-HRP-RSO, Alexandria, VA 22332-0470. E-mail: Laura.Paul@us.army.mil (NEW ADDRESS). Direct all other questions to your Retirement Services Officer (see pg. 9). See pg. 16 for how to change your address for *Echoes*.
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Health care tops list of retiree concerns

(cont'd. from pg. 1)

- √ Limit any increase in TRICARE fees (if DoD must increase them) to the annual growth in retired pay.
 - √ Raise the TRICARE provider reimbursement levels, as necessary, to attract physicians to provide accessible health care services to all beneficiaries.
 - √ Improve the non-subsidized Retiree Dental Program by providing the ability to buy higher levels of service and by expanding the program to countries with sufficient population to make it commercially viable, such as Germany and Korea.
 - √ Continue to support collaboration between the DoD and the VA health care systems to preserve and improve benefits for all beneficiaries and to ensure a seamless transition, especially for Wounded Warriors.
- In the strategic communication arena, the Council stated that Retired Soldiers are an operational reserve of potential force-multipliers whose effectiveness in telling the Army story can be enhanced if they're armed with talking points and support material such as DVDs and handouts. To support these efforts, the Council recommended that the Army:
- √ Tailor a section of the *Army 2007 Strategic Communication Guide* to Retired Soldiers to provide topics to use in interactions in their communities.
 - √ That the CSA communicate personally with all Retired Soldiers at least annually to share his priorities and the messages he wants them to pass on.
 - √ Include talking points for telling the Army story in every issue of *Army Echoes*.
 - √ Continue to fund three issues a year of *Army Echoes*, with the e-mail version remaining an option, not a requirement.
 - √ Continue to resource the educational efforts in re-

tirement programs such as Retiree Appreciation Days, Retirement Services Officer (RSO) Training; and full, un-sponsored access to Army Knowledge Online (AKO) (<https://www.us.army.mil>) by Retired Soldiers, their family members and surviving spouses.

- √ Include the Army Retirement Services Office in distribution of Army press releases, for publication in *Echoes* and distribution to Council members.

In addition, the Council asked the CSA to:

- √ Implement the new standardized job description and grade for installation RSOs and fund them expeditiously to increase levels of support across the Army.
 - √ Support efforts to eliminate the Dependency and Indemnity Compensation (DIC) offset to the Survivor Benefit Plan (SBP) annuity.
 - √ Continue to support ongoing programs leading to full concurrent receipt of military retired pay and VA disability compensation for all eligible military retirees.
 - √ Further equity for retired Army Reserve and National Guard Soldiers by supporting the transformation of the Reserve Component retirement system to recognize the risks of multiple deployments and to retain those who wish to complete their Reserve Component careers.
 - √ Urge DoD to support legislation to authorize pretax payment of TRICARE Prime enrollment fees and premiums for TRICARE supplemental, long-term care and Retiree Dental Program fees.
 - √ Support changing military postal system rules to authorize mail privileges for retirees for parcels up to five pounds, unless restricted by host governments.
- The Co-Chairmen will meet with the CSA in October to be updated on progress with these issues and to offer their further support.

New retired pins are being mailed



Mailing of the new Army Retired pins and information packets to Retired Soldiers began in April and should be completed by July. The packet includes a letter from the Acting Secretary of the Army, the CSA and the Sergeant Major of the Army underlining the unending commitment between the Army and its Retired Soldiers. It also contains news on the Army Strong theme and the recruiting referral bonus (see pg 4).

The mailing was made using correspondence addresses from the Defense Finance and Accounting Service's (DFAS) Cleveland Center for Retired Soldiers receiving or eligible to receive retired pay. Correspondence addresses from the Human Resources Command - St. Louis were used for the mailing to "gray area" Reserve Retired Soldiers (those not yet age 60 and not yet receiving retired pay).

Staying involved

Retired Soldiers bring new recruits

Since Retired Soldiers became eligible to earn the recruiting referral bonus in June 2006, you have brought more than 600 potential Soldiers to the Army.

Retired Soldiers can receive a bonus for referring someone with no prior military experience to the Referral Bonus Pilot Program. The bonus is not paid to those referring immediate family members, including spouses, children, parents, stepparents and siblings. The bonus increased to \$2,000, effective Nov. 13, 2006. Those who made referrals before that date are eligible for only the \$1,000 bonus. The bonus is paid in two lump sums. The first half is paid when the Soldier begins basic training and the second half is paid after the Soldier graduates from One-Station Unit Training or Advanced Individual Training. As we went to press, seven Retired Soldiers had earned the bonus. This bonus has been extended to Army civilians effective Mar. 15, 2007. Please share this information with those who may be affected.

You can make referrals online or on the phone. You can call the Army Referral System – Sergeant Major of the Army Recruiting Team (ARS SMART) at 1-800-223-3735, ext. 6-0473, or make a referral at <http://www.usarec.army.mil/smart>.

How do you find potential Soldiers? Three of the Retired Soldiers who earned bonuses shared their recruiting methods.

A retired master sergeant who works in a hospital

radiation department said he talks about his positive military experience at work. He encourages young people who are still deciding on their plans for the future to consider the Army as a first step.

A retired colonel said he supports the recruiting effort by encouraging young people to consider the military. He recruited a young woman his wife had met at the supermarket.

A retired major who served as an NCO in Vietnam has met potential recruits at reunions of the Special Forces Association with the Montagnard, mountain people who supported the Americans during the War. He said he has found potential recruits in the families of the Montagnard who moved to the U.S.

You may find a recruiting opportunity as a speaker at a community group or school. The Recruiting Command offers a Speaker's Kit at <http://www.usarec.army.mil/hq/apa/outreach.htm> which includes a slide presentation and information on enlistment incentives. The *Army 2007 Strategic Communication Guide* (<https://akocomm.us.army.mil/2007scg/>) has information about Army programs, initiatives, and issues with pointers on how to talk about them.

You can also talk about the special online game, America's Army at <http://americasarmy.com>, which gives players an authentic military experience from the development of Soldiers in training to their deployment in simulated missions in the War on Terror.

What's new on the Web for Retired Soldiers?

Those of you who can access the Internet will find a new look on a familiar site, some new sites for Retired Soldiers and families and easier access to Army Knowledge Online (AKO).

The Army Retirement Services homepage (<http://www.armyg1.army.mil/retire>) and our parent site, the Army G-1 homepage (<http://www.armyg1.army.mil>), are being redesigned to mirror the Army homepage. They're also being reorganized to help you find information more easily. The Web designers are creating an e-mail address for each section of the G-1 site so your comments don't have to go through the G-1 Webmaster.

We at HQDA strive to give you the big picture on retirement. Most of your installation Retirement Services Officers (RSOs) offer homepages to give you the latest local information on your retiree council, Retiree Appreciation Day (RAD), installation facilities

and events, and other news for Retired Soldiers and spouses in your area.

At some installations, RSOs were able to start a homepage years ago; others are just getting that opportunity now. So while some of you have marked your RSO site as a favorite, others will need directions. You can find the links to all these sites at <http://www.armyg1.army.mil/rso/rso.asp>.

For those who have not yet visited AKO (<https://www.us.army.mil>), it's easier to get an account. Retired Soldiers are no longer required to enter your Pay Entry Basic Date to prove eligibility. The only number you need to enter on the secure site is your Social Security number. In addition to the *Army 2007 Strategic Communication Guide* mentioned above, you can find the Army Benefits Tool which has links to sites for all phases of the Soldier Life Cycle. In AKO, click on Self Service and then on My Benefits.

Get involved with your local retiree council

Now that you've read about the issues raised by the CSA Retiree Council, you might be wondering how you can get involved.

The issues considered by the CSA Retiree Council were forwarded by installation retiree councils. CSA Retiree Council members come from installation councils. To paraphrase a popular expression, to act globally, start locally.

Installation Retiree Councils are coordinated by RSOs. Like the CSA Council, these councils discuss issues affecting Retired Soldiers and spouses. Their meetings also include briefings from experts -- in this case local experts such as the installation hospital commander.

Even if you don't live near an Army installation, you may find that there is an Army retiree council in your area. Installation Retirement Services Offices which serve Retired Soldiers in extensive areas sometimes have more than one retiree council.

For example, the Ft Bragg Retirement Services Office serves the entire state of North Carolina.

Retired Soldiers can make their voices heard through the main council, the North Carolina Area Retiree Council, as well as through one of the eight regional councils spread throughout North Carolina. For those interested in serving, information about the councils is available at <http://www.bragg.army.mil/iag/ppd/rso/default.htm>, in their annual retiree newsletter, or by calling the Ft Bragg RSO.

While councils have the same mission, there are some differences from council to council. Some installation retiree councils are open only to Retired Soldiers; others include surviving spouses and retirees from other military services. Some meet once a year; others meet monthly.

To find out more about the retiree council or councils serving your area, contact your RSO (see pg. 9 for phone numbers and e-mail) or visit your RSO's Web site (links to the sites are on our homepage in the RSO roster at <http://www.armygl.army.mil/rso/rso.asp>).

Plan to attend a Retiree Appreciation Day

Retiree Appreciation Days (RADs) are gatherings, held at major Army installations and other sites, to give Retired Soldiers and families up-to-date information. Many RADs include "county fairs" with representatives from numerous organizations. Some feature events such as a retiree dinner or golf tournament. The Exchange and Commissary often conduct retiree-related events. Since each RAD is different, you should contact the RAD host for details. See pg. 9 for the RSO listing and the list below for contact information for RADs not hosted by RSOs. Check <http://www.armygl.army.mil/rso/Post/RADs.doc> for updates.

Jun 2	Ft Ord, CA (831) 242-6691	Sep 22	Camp Pendleton, CA (760) 725-3400	Oct 20	Ft Polk, LA
Jun 15	Vicenza, Italy	Sep 28-29	Ft Bragg, NC	Oct 20	Ft Carson, CO
Jun 16	Ft McPherson, GA	Sep 29	Ft Campbell, KY	Oct 25	Benelux, SHAPE, Belgium
Aug 11	Tobyhanna Army Depot, PA	Sep 29	Ft Bliss, TX	Oct 26	Ft Meade, MD
Aug 24	Ft Snelling, MN (952) 381-5235	Sep 29	Houston, TX (<i>sponsored by Ft Sam Houston, TX</i>)	Oct 26-27	Ft Knox, KY
Aug 25	Camp Ripley, MN (763) 441-2630	Sep 29	Twin Cities, MN (763) 566-2219	Oct 26-27	Ft Hood, TX
Aug 25	Concord, NH (603) 495-3042	Sep 29	Selfridge, MI (586) 307-5580	Oct 26-27	Ft Rucker, AL
Sep 7	Ft McCoy, WI	Oct 3	Ft Detrick, MD (301) 619-3381	Oct 27	Grafenwoehr, Germany
Sep 7-8	Ft Leonard Wood, MO	Oct 5	Ft Myer, VA	Oct 27	Ft Leavenworth, KS
Sep 8	Carlisle Barracks, PA	Oct 6	Seoul, Korea	Oct 27	Ft Hamilton, NY
Sep 13-15	Ft Sill, OK	Oct 6	Schofield Barracks, HI	Oct 27	Rock Island, IL (563) 322-4823
Sep 15	Ft Eustis, VA	Oct 13	Ft Monmouth, NJ	Nov 2-3	Redstone Arsenal, AL
Sep 15	Ft Dix, NJ	Oct 18	Ft Monroe, VA	Nov 3	Ft Sam Houston, TX
Sep 15	Ft Belvoir, VA	Oct 19	Ft Riley, KS	Nov 3	Ft Gordon, GA
Sep 15	Lemoore NAS, CA (559) 998-4042	Oct 19-20	Oakdale, PA (724) 693-2477	Nov 3	San Diego, CA (619) 556-8987
Sep 22	Nellis AFB, NV (702) 652-8712	Oct 20	Heidelberg, Germany	Nov 10	Daegu, Korea
				Nov 13	Ft Huachuca, AZ
				Nov 17	Ft Ben Harrison, IN (317) 773-2275

AAFES takes Exchanges to deployed troops

Armed with little more than backpacks and footlockers full of energy drinks, protein bars and baby wipes, flown into Iraq on a C-130 flying 300 feet off the ground, Craig Sewell and Dennis Hatcher launched AAFES combat retail operations in Operation Iraqi Freedom (OIF) on Apr. 7, 2003.

Four years later, AAFES uses air, ground and sea assets to deliver the Exchange benefit to servicemembers throughout the OIF and Operation Enduring Freedom (OEF) theaters. This logistics pipeline ensures that 53 BX/PX facilities, 37 unit-run Exchange operations, 190 fast food restaurants and hundreds of services, including barber, beauty and laundry, have the goods needed for troops serving far from home.

A force of more than 390 American civilians is voluntarily deployed to OEF and OIF at any given time. These AAFES associates live and work alongside the troops they serve during 6- to 12-month deployments. A total of 1,890 have deployed; many have deployed multiple times.

On the homefront

AAFES can also provide support during natural disasters stateside with a fleet of state-of-the-art mobile retail facilities. Called Tactical Field Exchanges (TFEs), these units are often the first resources deployed to

domestic emergencies. TFEs have been redesigned using lessons learned not only in Iraq, but also in Washington State last summer as well as during relief operations in the wake of Hurricanes Rita and Katrina.



AAFES customers -- serving and shopping.

Personal shoppers for Wounded Warriors

AAFES is taking the store to injured troops, supporting Wounded Warriors through a personal shopper program at the Center of the Intrepid at Brooke Army Medical Center (BAMC), Ft Sam Houston, TX. *(For the medical side of this center, see pg. 13.)*

AAFES' personal shopper program uses a clothing request form that indicates each servicemember's sizes, such as waist and length for pants, shoe size and shirt size. The servicemembers can also request special items that make them more comfortable despite their injuries such as sleeveless shirts for arm and shoulder injuries, loose shorts or zip-away pants for leg injuries, and hats or scarves for head injuries. Most request comfortable clothing such as athletic shorts and T-shirts for stays in the hospital and jeans and a polo shirt for the trip home.

The Ft Sam Houston Exchange is expanding the BAMC personal shopper program by creating a catalog highlighting basic merchandise available to those unable to visit the BX/PX.

In addition to their very own

personal shopper, an AAFES barber regularly makes the rounds to cut the wounded patients' hair. Also, many celebrity and other events sponsored by AAFES include a visit to BAMC to visit with the troops.

\$1B for bigger, better stores

AAFES is committing more than \$1 billion over the next four years to building bigger, better Exchange facilities and improving existing operations.

"It's not 1895," AAFES' Commander Air Force Maj. Gen. Bill Essex said. "Opening a tiny store on a corner of the post won't cut it these days."

Bottom line return on investment is important because about two-thirds of AAFES earnings are paid to Morale, Welfare, and

Recreation (MWR) programs. In the past ten years, AAFES has contributed about \$2.4 billion to military MWR programs including Youth Services, Armed Forces Recreation Centers, arts and crafts, aquatic centers, and golf courses. About \$1.4 billion of that went to Army MWR programs.

AAFES earnings are also used to build or renovate stores without expense to the Federal government (and taxpayers).

AAFES 'Still Serving' weekend Sep 28-30

Mark your calendars for a special event and savings just for military retirees. AAFES' annual salute to retirees, featuring unique specials and events, will take place Friday, Sep 28 through Sunday, Sep 30, 2007, at BXs and PXs throughout CONUS, Alaska, Hawaii, Puerto Rico and Guam, as well as participating European and Pacific locations.

Retirees are the biggest group in the AAFES customer base. At more than 2 million, retirees account for about 40% of AAFES' 5.9 million authorized households.

Planned events during the weekend will include drawings, free refreshments, product samples, vendor demonstrations, door prizes, makeovers, fashion shows and much more.

In conjunction with its annual "Still Serving" event that weekend, AAFES is creating a special catalog geared specifically to the unique needs of military retirees.

Scheduled to hit mailboxes in mid-September, this first-time, 24-page issue will include special "Still Serving" weekend sales and sweepstakes, select merchandise

available through the Exchange Catalog or Exchange Online Store, Exchange benefits information, as well as an invitation from the AAFES Commander to attend special activities at BXs and PXs worldwide.

You can learn more about activities planned at your Exchange by calling your local store. You can find contact information for your store at <http://www.aafes.com> by clicking "store locator" at the top of the page and logging in. You can also call (214) 312-2011 and select "O" for operator.

Commissaries plan September case lot sales

Your local commissary will also be hosting a special event in September. Every year about that time, Americans look forward to football season. You can kick things off with a visit to your commissary's September "Great Tailgate Party" case lot sale. You can find out when your store is having its sale either by visiting or contacting the commissary itself or going to the special case lot sale

page at <http://www.commissaries.com>. *(Note: This information will not be posted until later this year; as we went to press, the dates for the May case lot sales had been posted.)*

From the largest commissaries in the world to the smallest, nearly all stores plan to participate. Case lot sales offer shoppers the chance to buy bulk quantities of their favorite products at savings of 50% or

more, topping the average of 30% that customers save over commercial prices every time they use their commissary benefit. Since stores have some flexibility on the items they carry and stores in the same area may have different products on sale, customers who live in those areas might want to check out all the local dates and make plans to visit several sales during September.

Exchanges match warehouse club prices

The AAFES "We'll Match It!" program now lets shoppers compare Exchange prices with "warehouse club" prices.

Under "We'll Match It!", AAFES matches competitors' current, local price on identical merchandise. Shoppers who find a price difference of less than \$10 can tell the cashier who will match it on the spot. Customers who report a price difference of more than \$10 need to bring a current local competitor's ad to receive the reduced price.

"Previously, AAFES didn't match 'warehouse clubs' as their shelf prices are offset by required membership fees," AAFES' Senior Enlisted Advisor Chief Master Sgt. Bryan Eaton said. "Military families made it clear that while they understood the PX and BX do not charge fees, they still considered it to be the original 'members only' club."

AAFES also offers a 30-day price guarantee on any item purchased from AAFES and later sold at a lower price by AAFES or

another local competitor (excluding unauthorized dealers).

There are exceptions. Except for the Exchange Catalog and [aafes.com](http://www.aafes.com), PXs and BXs cannot accept challenges from any catalog or Web site. Other exclusions include special offers or promotions, free-with-purchase offers, limited quantity offers, special financing, special order automotive parts, gasoline, automotive labor/service, double and triple coupons, clearance items, flat percentage-off items and vending items.

DFAS tips on keeping computer, info secure

DFAS — As the Defense Finance and Accounting Service (DFAS) continues to protect data in its online system, myPay (<https://myPay.dfas.mil>), they're suggesting ways for you to protect your personal information when online.

myPay uses a variety of security features to protect data including 128 bit encryption, firewalls, and Virtual Private Networks (VPN). Here are several things that you should consider to protect data not only when using myPay, but during any online financial activity:

- Install operating system and application software updates regularly. Many of these updates are issued to fix security problems.
- Install and use anti-virus software and personal firewalls and keep them updated. The correct use of these programs can help protect your system from being compromised by malicious software designed to capture information processed on your computer.
- Do not store your various User-IDs and passwords in files on your computer. If someone gains access to your computer, this is the type of information they look for and could use to access your accounts.
- After using your browser (for example, Internet Explorer) to access a site where you process sensitive information, such as your bank's Web site, close

all of your browser windows and start a new browser session. Sometimes the browser can hold that information in memory and some Web sites know where to find it.

- Be careful when installing software that gives others access to your computer. This type of software can create unintended openings into your computer that outsiders can use if the software is not configured correctly.
- Do not e-mail personal or financial information. This is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal and financial information through a Web site, look for signs that the site is secure, such as an image of a lock or a Web site address that begins "https:" ("s" stands for "secure").

DFAS does not send e-mail messages asking you to update or validate information. They do send e-mail messages providing important information about your pay account, but they do not ask you to send passwords, log-in names, Social Security numbers, or other personal information through e-mail.

Note: The DFAS Web site is now <http://www.dfas.mil>.

Qs & As on International Direct Deposit

What is International Direct Deposit (IDD)?

Like direct deposit to stateside financial institutions, IDD electronically transfers your retired or annuitant pay directly into your bank on the day it is due without relying on mail and paper checks.

What countries is IDD available in?

Currently, IDD is available to retirees and annuitants receiving pay and living in Anguilla, Antigua & Barbuda, Australia, Austria, Bahamas, Barbados, Belgium, British Virgin Islands, Canada, Cayman Islands, Cyprus, Denmark, Dominican Republic, Finland, France, Germany, Greece, Grenada, Haiti, Hong Kong, Hungary, Ireland, Israel, Italy, Jamaica, Malta, Mexico, Netherlands, Netherlands Antilles, New Zealand, Norway, Panama, Poland, Portugal, South Africa, Spain, St. Kitts, St. Lucia, St. Vincent & Grenadines, Sweden, Switzerland, Trinidad & Tobago, and the United Kingdom.

What are the benefits of IDD?

IDD is the electronic transfer of funds from DFAS to your bank via the Federal Reserve Bank. It happens normally on the first business day of the month

and your funds become available as soon as your bank posts them to your account. No more waiting for the mail or dealing with wire transfer fees. Your pay is also deposited in the official currency of the country in which you live, saving you the fees of cashing and converting your paper check.

How secure is IDD?

Nations chosen for IDD eligibility have met the financial responsibility and system requirements of the Federal Reserve Bank. Their banks and financial institutions provide secure, trustworthy services and have systems compatible with transferring funds from the U.S. to your account. IDD is more secure than receiving your pay by check. Mailed checks can be lost, misrouted or stolen.

How do I sign up for IDD?

You should have received an enrollment package from DFAS when the program started in 2005. If you do not still have that package, you can go to <http://www.dfas.mil> and click on IDD, or call (216) 522-5955.

DIRECTORY

Retirement Services Officers (RSOs)

For information on benefits, SBP, Retiree Appreciation Days, etc., contact the RSO for your area or go to: <http://www.armygl.army.mil/retire> (Note: That's the number 1 after the g.).

Stateside RSOs

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

ALABAMA

• Redstone Arsenal
 (256) 876-2022
rso@redstone.army.mil
 • Ft Rucker
 (334) 255-9124
ruck.retirees@conus.army.mil

ALASKA

Ft Richardson
 1-800-478-7384
 (AK only)
 (907) 384-3500
rso@richardson.army.mil

ARIZONA

Ft Huachuca
 (520) 533-5733
ftthuachucarso@hua.army.mil

ARKANSAS

Ft Sill, OK

CALIFORNIA

Ft McCoy, WI

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

rso@gordon.army.mil

• Ft McPherson

(404) 464-3219

rso.mcpherson@forscom.army.mil

• Ft Stewart

(912) 767-5013

rso@stewart.army.mil

• Ft Rucker

(334) 255-9124

ruck.retirees@conus.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI

• Lower MI-Selfridge ANGB

(586) 307-5580 (or

Ft McCoy)

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood

(573) 596-0947

atztagtr@wood.army.mil

• Ft Leonard Wood

(573) 596-0947

atztagtr@wood.army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Ft McCoy, WI

NEW HAMP.

Ft Drum, NY

NEW JERSEY

• Ft Dix

(609) 562-2666

rso@dix.army.mil

• Ft Monmouth

(732) 532-4673

rso@mail1.monmouth.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum

(315) 772-6434

rso@drum.army.mil

• Ft Hamilton

(718) 630-4552

rso@hamilton.army.mil

• Watervliet-Wed/Thurs

(518) 266-5810

rso@wva.army.mil

• West Point

(845) 938-4217

rso@usma.army.mil

NO. CAROLINA

Ft Bragg

(910) 396-5304

bragg_rso@conus.army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill

(580) 442-2645

rso.sill@conus.army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

• Carlisle Barracks

(717) 245-4501

rso@carlisle.army.mil

• Tobyhanna Army Depot (Tues/Wed/Thurs.)

(570) 895-7834

gerald.ouslander@tobyhanna.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson

(803) 751-6715

rso@jackson.army.mil

• Ft Lee

(804) 734-6973

imarsoftlee@us.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss

(915) 568-5204

rso@bliss.army.mil

• Ft Hood

(254) 287-5210

fhretirementservices@hood.army.mil

• Ft Sam Houston

(210) 221-9004

rso@samhouston.army.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir

(703) 805-2675

rso@belvoir.army.mil

• Ft Eustis

(757) 878-3648

rso@eustis.army.mil

• Ft Lee

(804) 734-6973

imarsoftlee@us.army.mil

• Ft Monroe

(757) 788-2093

monr_fmretsvcoff@monroe.army.mil

• Ft Myer

(703) 696-5948

rso@fmcmc.army.mil

W. VIRGINIA

Ft Knox, KY

WASHINGTON

Ft Lewis

(253) 966-5882

Lewis700PMCretirements@conus.army.mil

WISCONSIN

Ft McCoy

1-800-452-0923

rso@emh2.mccoy.army.mil

WYOMING

Ft Carson, CO

PUERTORICO

Ft Buchanan

(787) 707-3842

rso@buchanan.army.mil

Overseas RSOs

Germany

06202-80-6080

usareur-rso@hq.1perscom.army.mil

Ansbach

0981-183-7736

USAGAnsbachRSO

@cmtymail.98asg.army.mil

Bamberg

0951-300-7522

RSOBamberg@

cmtymail.98asg.army.mil

Baumholder

06783-6-6080

RSOBaumholder@

1eur.army.mil

Darmstadt

06151-69-7410

RSODA@

eur.army.mil

Giessen

0641-402-1770

RSOGiessen@

DIRECTORY

Army Retirement Services: <http://www.armyg1.army.mil/retire>
 Army Echoes online: <http://www.armyg1.army.mil/rso/echoes.asp>

Address Change: See boxes on pg. 16. **DON'T send to Echoes.**
 Armed Forces Retirement Home: (Washington) 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400;
<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>;

Concurrent Retirement & Disability Payment: 1-800-321-

1080, [http://www.dod.mil/dfas/retiredpay/](http://www.dod.mil/dfas/retiredpay/concurrentretirementanddisabilitypay.html)

[concurrentretirementanddisabilitypay.html](http://www.dod.mil/dfas/retiredpay/concurrentretirementanddisabilitypay.html)

Death -- Report a Retiree's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703) 325-7990 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.

Defense Commissary Agency: <http://www.commissaries.com>

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

Gulf War Homepage: <http://www.gulfink.osd.mil>

Health Beneficiary Counseling Assistance Coordinator:

<http://www.tricare.mil/bcaccdao>, or contact nearest military medical facility.

Records -- Replace DD Form 214, awards: <http://vetrecs.archives.gov>

(if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100

(if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

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, (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; (216) 522-5955

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

Online account access: <https://mypay.dfas.mil>

Social Security <http://www.ssa.gov>; 1-800-772-1213 (If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.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: 1-800-318-5298; (314) 592-0553

Application for Reserve Retired Pay: (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PSP-T; 1 Reserve Way; St. Louis, MO 63132-5200

Retiree Mobilization: Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St. Louis, MO 63132-5200; (314) 592-0000, ext. 3030

VA <http://www.va.gov>

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); **TDD** (Telecomm. 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

Grave Information: 1-800-697-6947

GI Bill: 1-888-442-4551

TRICARE Information <http://www.tricare.mil>

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/bene/home>; 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.humana-military.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/triwest/default.html>; 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>

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

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://ask.afpc.randolph.af.mil>, select "Retirees", then select "Afterburner"

Coast Guard Evening Colors: <http://www.uscg.mil/hq/psc/eveningcolors>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil>, select "Veteran Marine", then select "Semper Fidelis"

Navy Shift Colors: <http://www.npc.navy.mil/ReferenceLibrary/Publications>

Army works to correct Walter Reed problems

(Note: The problems at Walter Reed Army Medical Center (WRAMC) received widespread media coverage. The Army's work on correcting these problems does not seem to be getting the same amount of coverage.

What can retired Soldiers and spouses do? Help the Army tell the rest of the story in your community. How big is your voice? See the box below.)

ARNEWS -- More than 5,600 Soldiers from OEF and OIF have received world-class in-patient treatment at WRAMC in Washington, DC, but many have had a different experience with outpatient care.

Media attention brought to light problems with facilities and processes. Charged by Secretary of Defense Robert M. Gates with making immediate and long-term corrections, Acting Secretary of the Army Pete Geren has taken significant steps to bridge the gap between what wounded Soldiers deserve and what some have experienced at Walter Reed.

The two main problems recognized as unacceptable by Army officials were the conditions of the outpatient barracks, Building 18, and the lengthy, bureaucratic process of evaluating Soldiers' disabilities.

What's being done

All Soldiers who had been living in Building 18 were moved into barracks on the WRAMC campus, where each room has a computer, telephone, television and Internet access.

Immediate responses also involved a new WRAMC chain of command under MG Eric Schoomaker, and new positions

created to ensure that Soldiers' needs are met.

A Deputy Commanding General position was created and filled by combat veteran BG Michael S. Tucker. His mission is to work on behalf of the Soldiers as the "bureaucracy buster" and ensure the outpatient system is responsive to their needs.

"We've found that in many cases this bureaucracy that's grown over the decades frustrates the very best efforts of the most dedicated public servants," said Geren. "We've got Soldiers who are fighting a war overseas, and come back and battle a bureaucracy over here. It shouldn't be that way."

Wounded Warrior Brigade

Another part of the leadership team is the Wounded Warrior Brigade, commanded by COL Terrance McKendrick, created to track Soldiers and ensure each is taken care of. Squad leaders assigned to every nine Soldiers will look after those Soldiers, and make sure they are making appointments and getting needed care.

Further support is being provided by a One Stop Soldier and Family Assistance Center. The Center will ensure quick and easy access to case managers, family coordinators, finance experts and representatives from key support and

advocacy organizations such as the Army Wounded Warrior Program.

Two expert teams have been selected to assess major Army medical facilities' outpatient care and community-based health-care organizations for reserve-component Soldiers. Geren says this assessment will help identify problems throughout the system.

Finally, the Wounded Soldier and Family Hotline (1-800-984-8523) has been established to allow Soldiers and families to contact the Army Operations Center and inform Army leaders of issues that need attention.

"This goes right to the heart of our commitment to Soldiers and their families," said Geren.

"They've got to know that we're going to take care of them. The American people need to know we're going to take care of them so they'll continue to have confidence in the Army, the confidence the Army deserves. And this is an important piece of it, so this will remain the primary focus for me as long as I have this job."

Portrait of Retired Soldiers and Spouses

Retired Soldiers receiving retired pay	693,914
Survivors receiving a DoD annuity	151,773
"Gray area" Reserve Retired Soldiers*	91,584
	937,271

*(not yet age 60 and receiving retired pay)
(Sources: Defense Finance and Accounting Service - Cleveland Center; Human Resources Command - St. Louis)

How you're growing

DoD Actuary figures show that in the year 1900, the Retired Soldier population totaled 2,290. Thus far in FY 2007, the Army is retiring about 2,600 Soldiers a month (including both active and Reserve Component Soldiers).

What could Task Force on Future of Military Health Care mean to you?

The National Defense Authorization Act for Fiscal Year 2007 required that the Secretary of Defense establish a task force to examine matters related to the future of military health care. The Secretary of Defense created a 14-member DoD Task Force on the Future of Military Health Care which met for the first time Jan. 14, 2007. The Task Force includes individuals from within and outside DoD, with expertise in issues related to health care programs and costs.

The Task Force was asked to address ten elements relevant to the future of military health care and issue a final report with its assessment and recommendations within 12 months.

Some of these elements are:

- The ability to account for the true and accurate cost of health care in the military health system.
- Alternative health care initiatives to manage patient behavior and costs, including options and costs and benefits of a universal enrollment system for all TRICARE users.
- The appropriate mix of military and civilian personnel to meet future readiness and high-quality health care service requirements.
- The beneficiary and Government cost-sharing structure required to sustain military health benefits over the long term.
- Programs focused on managing the health care needs of Medicare-eligible military beneficiaries.
- Efficient and cost-effective contracts for health care support and staffing services, including performance-based requirements for health care provider reimbursement.

Interim report due May 31

In addition, the Act requires that the Task Force produce an interim report by May 31, 2007 for submission to the Secretary of Defense and the Committees on Armed Services of the Senate and House of Representatives. The interim report is to focus on one of the ten elements, specifically, the "beneficiary and Government cost-sharing structure required to sustain military health benefits over the long term, particularly with regard to cost sharing under the pharmacy benefits program." This report is not available as we go to press. We will include information on the report and any updates in the Current News

section of our homepage (<http://www.armyg1.army.mil/RSO/currentnews.pdf>) and in the Sep-Dec *Army Echoes*.

The Task Force is conducting a number of public meetings to gather information from interested parties, including the public, on the issues listed in its charge. Meeting dates and agendas are posted in advance and meeting materials and transcripts are posted on <http://www.dodfuturehealthcare.net> after the meetings. The Web site also includes a list of Task Force members with short biographies as well as links for e-mailing the Task Force.

You can also contact the task force at:

Task Force on the Future of Military Health Care
TMA/Code DHS

Five Skyline Place, Suite 810

5111 Leesburg Pike

Falls Church, VA 22041-3206

Phone: (703) 681-8910 FAX: (703) 681-9090

TRICARE seeks ways to control drug costs

TRICARE Management Activity (TMA) is conducting "fact-finding" meetings aimed at controlling its pharmaceutical costs.

TRICARE has met one-on-one with pharmaceutical and health benefit providers to get feedback on possible alternatives to the average wholesale price (AWP). AWP is an industry standard, used by TRICARE and other government and private health benefit providers, to determine prescription drug reimbursement rates to retail pharmacies.

AWP is based on drug manufacturer suggested wholesale prices. The health care industry has recently called into question how AWP is determined.

"In light of the increasing costs associated with prescription drugs, we have to be sure we are using the best information possible to determine reimbursement to retailers," said Army MG Elder Granger, TMA Deputy Director.

The cost of prescription drugs is one of the fastest growing segments of health care expenditures for all health benefit carriers. TRICARE is no exception, spending nearly \$4 billion on reimbursements to retail prescription drug providers in Fiscal Year 2006.

Have you gotten a pneumonia shot?

The Army Medical Department is working to reduce the suffering and death caused by the widespread failure of older beneficiaries to get pneumonia vaccinations.

Also known as the pneumococcal shot, the pneumonia vaccine is safe, highly effective and has no side effects. For maximum safety, medical officials also suggest getting a flu vaccine annually.

To encourage older patients to get the shot, military medical leaders are stressing these facts:

- Pneumococcal disease can kill you. It is the sixth leading cause of death in the U.S. (40,000 deaths annually).

- It can make you miserably ill (100,000 -130,000 hospitalizations annually in the U.S.). It usually causes fever, cough and shortness of breath.

- Pneumococcal disease can affect people of all ages, but those age 65 and older are at higher risk

for complications. The shot can help protect you from getting a serious infection in your lungs, blood and brain.

- Getting the shot when you're age 65 or older should protect you for the rest of your life. You can get it any time of the year, and Medicare Part B will pay for it.

For more information, contact your local military treatment facility or your health care provider.

Army breast cancer research breaks new ground

An Army-led study could offer hope to breast cancer survivors by reducing recurrence through vaccination. Early study results suggest a 50% reduction in disease recurrence for vaccinated women.

The vaccine targets a protein that plays a role in cell growth and, in larger amounts, accelerates tumor growth and can lead to a poorer prognosis for women with breast cancer. The goal is to create a vaccine that boosts the

body's immune system so it can recognize and battle the protein before it stimulates tumor growth.

"If the body can recognize a protein bit, which is potentially dangerous, then the immune system has a chance to rev up before an intact tumor cell is present," COL George Peoples, BAMC surgeon and principal investigator for the study said. "It's much tougher for the immune system to fight with an established cancer."

The study is still in the early years of testing. If the Food and Drug Administration approves it, the next step will be a more extensive study conducted by a commercial company.

The Army's study has also launched other trials with the goal of a vaccine not only to prevent recurrences in patients who have had the disease but also for women who never had the disease but are at increased risk.

Wounded Warriors have fun with therapy

FT SAM HOUSTON -- With a virtual reality simulator and a challenging sports program, the Army's new physical rehabilitation center lets Wounded Warriors have some fun along their road to recovery.

The four-story, 65,000-square-foot Center for the Intrepid is designed to help Wounded Warriors with severe extremity injuries, burns and amputations maximize their ability to live and work productively.

The Center includes the Computer-Assisted Rehabilitation Environment (CAREN), a 21-foot dome with a 300-degree screen

that displays a variety of virtual realities. Patients stand on a moving platform that can sway like a speedboat on a choppy ocean or incline when taking a simulated hike through the woods. City street simulations also help patients transition to the hustle of everyday life as they dodge fast walkers on crowded city streets. The state-of-the-art simulator is one of nine in the world and the only one in the U.S.

The Firearms Training Simulator (FATS) puts Wounded Warriors through a series of dangers, testing their ability to swiftly react and fire

on threats. FATS not only trains their hand-eye coordination, but also keeps patients current with weapons systems.

"The Flowrider," which lets Wounded Warriors "ride" the waves on a bodyboard, is used to improve balance, coordination and strength.

Much of CFI's equipment is geared, not just toward rehabilitation, but research. The information collected can ultimately help physicians, physical therapists and prosthetists adjust their treatment plans and improve patient function.

VA improves services for blinded, low-vision vets

WASHINGTON – More than a million visually impaired veterans will receive enhanced health care services from VA under a reorganization of VA's vision rehabilitation services.

VA will make about \$40 million available during the next three years to establish a comprehensive nationwide rehabilitation system for veterans and active duty personnel with visual impairments. The system will enhance inpatient

services and expand outpatient services throughout the 1,400 locations where VA provides health care.

Under the reorganization plan, each of VA's 21 regional networks — called Veterans Integrated Service Networks, or VISNs — will implement a plan to provide eye care to veterans with visual impairments ranging from 20/70 to total blindness. Basic low-vision services will be available at all VA

eye clinics, and every network will offer intermediate and advanced low-vision services, including a full spectrum of optical devices and electronic visual aids.

VA's ten existing inpatient blind rehabilitation centers will continue to provide the Department's most intensive eye care programs, but each VISN now will also provide outpatient-based blind rehabilitation care. For more information, call VA at 1-800-827-1000.

VA calls Aid and Attendance under-used benefit

VA is reminding wartime veterans and surviving spouses of wartime veterans about an under-used, special monthly pension benefit called Aid and Attendance.

The Aid and Attendance pension benefit may be available to wartime veterans and surviving spouses who have in-home care or who live in nursing-homes or assisted-living facilities. Although this is not a new program, some people don't know that they could be eligible.

Many elderly veterans and surviving spouses whose incomes are above the congressionally mandated legal limit for a VA pension may still be eligible for the special monthly Aid and Attendance benefit if they have large medical expenses, including nursing home expenses, for which they do not receive reimbursement.

To qualify, claimants must be incapable of self-support and in need of regular personal assistance.

The basic criteria for the Aid and Attendance benefit include the inability to feed oneself, to dress and undress without assistance, or to take care of one's own bodily needs. People who are bedridden

or need help to adjust special prosthetic or orthopedic devices may also be eligible, as well as those who have a physical or mental injury or illness that requires regular assistance to protect them from hazards or dangers in their daily environment.

For a wartime veteran or surviving spouse to qualify for this benefit, the veteran must have served at least 90 days of active military service, one day of which was during a period of war, and be discharged under conditions other than dishonorable.

Wartime veterans who entered active duty on or after Sep 8, 1980 (Oct. 16, 1981, for officers) must have completed at least 24 continuous months of military service or the period for which they were ordered to active duty.

If all requirements are met, VA determines eligibility for the Aid and Attendance benefit by adjusting for un-reimbursed medical expenses from the veteran's or surviving spouse's total household income. If the remaining income amount falls below the annual income threshold for the Aid and Attendance benefit, VA pays the difference between the claimant's

household income and the Aid and Attendance threshold.

The Aid and Attendance income threshold for a veteran without dependents is now \$18,234 annually. The threshold increases to \$21,615 if a veteran has one dependent, and by \$1,866 for each additional dependent. The annual Aid and Attendance threshold for a surviving spouse alone is \$11,715. This threshold increases to \$13,976 if there is one dependent child, and by \$1,866 for each additional child.

For more information, call 1-800-827-1000, go to <http://www.va.gov> or to any local veterans service organization. You can apply online at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

New VA handbook online, in print

The 2007 edition of VA's *Federal Benefits for Veterans and Dependents* booklet is now available. You can find it online at <http://www1.va.gov/opa/vadocs/fedben.pdf>. Printed copies are available from most VA facilities.

Short Shots

(Note: Publications, organizations and events that may be of interest to retired Soldiers and their families appear in this section as a service to this group. This does not imply that Army Echoes endorses these publications or programs. Any problems should be directed to the specific publisher or organization.)

• **The 2007 Retired Military Almanac**, in its 30th year, is a 256-page guide designed to keep retirees current on subjects such as recent legislation and TRICARE updates, including a current listing of over 250 military treatment facilities. Also covered are veterans benefits (including an updated list of VA facilities); space-available lodging and travel; and many other topics affecting retirees and their families. You can order an almanac for \$13.45 (includes postage) by sending a check or money order to Uni-

formed Services Almanac, Inc.; PO Box 4144-AE; Falls Church, VA 22044; or, if ordering by credit card, call toll-free 1-888-872-9698. You can also order online at <http://www.militaryalmanac.com>.

• **The 2007 Retired Military Personnel Handbook**, in its eighth year, is a 187-page guide for retirees and their families. It's designed to guide you through retirement, explaining what benefits you qualify for and how to get them. This edition includes information on TRICARE, Federal Long Term Care, tax policies and retirement lifestyle. Topics such as government employment have been revised. The handbook costs \$14.45 (includes postage) and can be ordered online at <http://www.fedweek.com>; by toll-free order line at 1-888-333-9335; or by mail (with payment) at FEDweek, PO Box 5519, Glen Allen, VA 23058.

VA searching for last doughboys of World War I

WASHINGTON — With the number of known living American veterans of World War I standing at four, VA is asking the public's help in determining if other veterans of that conflict are still alive.

VA usually learns the identity and location of veterans only after they go to VA for benefits. None of the four known surviving World War I veterans has been on the VA benefits rolls.

VA asks anyone who knows of a surviving World War I veteran to contact VA. To qualify as a World War I veteran, someone must have been on active duty between Apr. 6, 1917 and Nov. 11, 1918. VA is also looking for surviving Americans who served in the armed forces of allied nations.

Information about these veterans can be e-mailed to ww1@va.gov; faxed to (202) 273-6702, or mailed to the Office of Public Affairs, Department of Veterans Affairs (80), 810 Vermont Ave., NW, Washington, DC 20420.

About 4.7 million men and women served in the U.S. armed forces during World War I. About 53,000 died in combat, and another 204,000 were wounded.

The four known surviving World War I veterans are John Babcock, 102, Puget Sound, WA; Frank Buckles, 106, Charles Town, WV; Russell Coffey, 108, North Baltimore, OH; and Harry Landis, 107, Sun City Center, FL. Babcock is an American who served in the Canadian Army. The others served in the U.S. Army.

Not updating retired pay records can cost benefits

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child. We hear from surviving spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the Soldier had named at retirement.

We hear from former spouses who lost SBP benefits because

neither the former spouse nor the retiree notified DFAS within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the decree.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Clip this article to your files as a reminder to keep your retired pay records current when your status changes.

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 360 months of paying premiums and reaching age 70 goes into effect Oct. 1, 2008.

How to change your address

Army Echoes is mailed using correspondence addresses supplied by:

- **For those in receipt of retired pay or an annuity** — DFAS-Cleveland
- **For those who will begin to receive retired pay at age 60** — the Army Human Resources Command (HRC) — St. Louis.

You **MUST** use the contact information provided in the boxes below 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-St. Louis using the contact info below.

Note: The *Army Echoes* Editor cannot make address changes!

Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armygl.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make things a little easier after your death.

Remember: You are responsible for updating your retired pay file information at DFAS-CL, using the 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 Command - St. Louis
ATTN: AHRC-PSP-A
1 Reserve Way
St. Louis, MO 63132-5200
Phone: 1-800-325-2660 or
(314) 592-0554; FAX: (314) 592-0582 (ATTN: TLM9V49)
(put SSN on all pages)

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