

ECHOES

THE NEWSLETTER FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES



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 the untiring support you give to our Army Profession. You stand in a long line of patriots who have placed the needs of the Nation above their own for over 236 years. Your selflessness is a source of pride and strength for our Nation.

As we reset from Iraq and begin transition in Afghanistan, we are entering a period of change in an environment of uncertainty. It will take all of us, working together to deal with the challenges that lie ahead. As changes come, the well-being of our Soldiers, Civilians, Retirees and Families will remain a top priority.

I have spent much of my time over the past six months traveling to headquarters, posts, bases and outposts to hear firsthand about the issues that most concern our Army and about the remarkable achievements of Soldiers. Our courageous young men and women have proven themselves over the past decade of continuous combat in the toughest environments. Their ability to adapt, adjust, sacrifice and work as a team will help us as we build toward the future.

At Fort Campbell, Kentucky, I had the opportunity to present SGT Felipe Pereira with the Distinguished Service Cross for his extraordinary actions in the face of adversity and a determined enemy. I was deeply impressed by this exceptional young man who risked his life multiple times to save his fellow Soldiers. A patriot through and through, he became a U.S. citizen just two years ago. What happened in Senjaray, Zharay District, Afghanistan on November 1, 2010 was the ultimate test of his skills, leadership and inner fortitude. SGT Pereira's actions will be forever etched in our Nation's history, to be remembered and studied by service members, scholars, and historians in all the years to come. Soldiers like SGT Pereira make me appreciate just how fortunate we are as a Nation to have men and women who not only believe in the values and ideals that this Nation stands for, but are willing to fight for them.

As I listen to the voices of our Soldiers and Veterans in townhall meetings, I hear a lot of anxiety over the future of the force. One of the most prevalent concerns is about potential reductions in compensation and entitlement programs. No decisions have been made. Rest assured that we are dedicated to providing a system that cares for Soldiers and Families, now and into the future. Above all, we must maintain our trust with Soldiers and their resilient Families – they are the foundation of our Army.

As the Army celebrates two-hundred-thirty-seven years of service to our great Nation in June, let us remember that our Army is and always will be about Soldiers. The bedrock of our profession will not change. We remain a Profession of Arms, made up of volunteers serving in a noble organization dedicated to something greater than any individual.

In the coming years, we will continue to stand strong as the Nation's force for decisive action, ready today and prepared for tomorrow - an Army that will remain the best manned, best

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STILL PROUD. STILL SERVING. STILL SALUTING.



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A Message from the Chief, Army Retirement Services

"Still Proud, Still Serving, Still Saluting". This motto, which summarizes our Army Retired Soldiers, was created by Lt. Gen. (Ret) Fred Vollrath who just recently completed his duties as a Co-Chair of the Chief of Staff, Army Retiree Council. Lt. Gen (Ret) Vollrath assumed his Co-Chair duties in 2006 and served until completion of the 2012 CSA Retiree Council meeting which was conducted from 23-27 April 2012. Without question, he will be missed!

My RSO staff here at HQDA, but more importantly all of you reading this article, were the direct benefactors of his broad, high-level Army experience while on active duty, culminating his career as the Deputy Chief of Staff for Personnel at HQDA from 1996-1998. He has been a senior mentor to several Army DCSPERs/G-1s over the intervening years, and has absolutely been a very effective advocate for our Army Soldiers, retirees, spouses, and surviving spouses. His leadership, mentoring, and personal approach to all issues have been inspirational to us all. Not yet done serving, he recently began his duties as the Assistant Secretary of Defense (Readiness and Force Management) at the Department of Defense. His responsibilities now include a broad share of personnel policy oversight that will impact all of the uniformed services and over two million retired service members and their Families. He is stepping up to the plate again! "Still Proud, Still Serving, Still Saluting"!

As you will read later in this issue, the 2012 CSA Retiree Council considered health care to be its number one concern. As we go to press, it appears that Congress is not going to implement a further increase in TRICARE costs for retirees this coming year. In addition, we were briefed on important program updates in the VA system by Ms. Allison Hickey, Under Secretary for Benefits for the Department of Veterans Affairs. There was also discussion by Dr. Joseph Westphal, the Under Secretary of the Army, and by Gen. Lloyd Austin III, the Army Vice Chief of Staff, regarding a variety of challenges facing our Army now and in the future. Much of their discussions centered on the Army remaining trained and ready despite downsizing in view of declining financial resources throughout DOD. Sgt. Maj. of the Army Raymond Chandler III briefed on the major changes that he sees developing in our enlisted force. Finally, the out-briefing to Gen. Raymond Odierno, Army Chief of Staff was presented by Lt. Gen. (Ret) Vollrath and Sgt. Maj. of the Army (Ret) Kenneth Preston. Gen. Odierno is committed to ensuring that Army Retirees and their spouses remain a valued part of the greater Army Family. Please read the review (p.6) for further details.

In the January-April edition of *Echoes*, we asked for your continued support in driving down the number of hard-copy *Echoes* we mail out, and encouraged you to subscribe to electronic *Echoes*. Your collective responsiveness has been good with about 400 requests arriving here each week. We have been diligently inputting your individual requests, though we still have a significant backlog to process. If you are reading this in hard-copy and have requested to be moved to the electronic version, please continue to be patient as we process your individual action. We are working several options to speed up the work on our end. Thank you in advance for your patience!

We have added a new feature to our publication called "Ask Joe" (p. 9). This column is intended to highlight the most frequently asked questions, or areas of concern, that have been received by the "[MyArmyBenefits](#)" help desk over the past few months. It is our hope that that these scenario driven questions will be helpful to you. Please let us know what you think. Thanks.

As I close, I once again ask for your help for our Army. Your active participation at your level in stepping up and serving in some capacity continues to be important. As has been said before, YOU and your spouse bring a special blend of leadership and experience to the Army table wherever you live. Please consider volunteering and getting involved at your local level. Not sure what to do? Contact your local or servicing RSO or installation, or contact the nearest Army Reserve or Army National Guard unit. We need help at our active and reserve Army locations, as well as service in your communities in a wide variety of areas. You can still make a difference--you are valued, you are needed, and you continue to be appreciated. Make your Army motto "Still Proud, Still Serving, Still Saluting".

Once again, please keep our troops and their Families in your daily thoughts and prayers! Thank you and keep charging!!

John W. Radke
Chief, Army Retirement Services
COL, USA Retired

Echoes is an official 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. 15). See pg. 14 for how to change your address for *Echoes*.

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An Update from VA Under Secretary for Benefits Allison A. Hickey

Through a nationwide network of 56 regional offices, special processing centers, and headquarters, I have the privilege to direct the administration of VA's disability compensation, pension, education, home loan guaranty, vocational rehabilitation and employment, and life insurance programs. I recently spoke to the Chief of Staff, Army Retiree Council at the Pentagon about the people, process, and technology solutions we are implementing across the country to fundamentally improve the quality and timeliness of our services and benefits delivery. Specifically, I'd like to share with you some upgrades to the VA telephone system that are vastly improving your access to us.

In the past year, we created a National Call Center consolidating eight locations into one queue and improved efficiency and utilization of call agents. We implemented skills-based routing, so Veterans are connected to subject matter experts when they call to better serve their specific needs. Lastly, we adopted the latest industry best-practice call center technology.

We have two new capabilities in our call centers that we would encourage you to try:

- **ASAP Callback** – If you don't want to be tied to the phone but want to hold your place in the queue, you can select the option to have us call you back when you are next in line.
- **Scheduled Call Back** – You can pick a date and time of your choosing that allows you to be our very first call at that preferred time.

I have tried both capabilities and they work!

We are further developing our on-line chat capability to help answer your questions. We will let you know when we go live with this capability as well.

I highly encourage you to get your eBenefits premiere account, which is another personally customized information source for all your benefits, claims and appeal status, letter generators, payment history, VA loan information and 41 more self-service features.

For more information about these and other improvements at VBA, please visit us at www.vba.va.gov/VBA/. For more information on all retiree benefits, please visit www.ebenefits.va.gov.



VA Under Secretary for
Benefits Allison A. Hickey

DFAS Warns of Email Scam

CLEVELAND – There are emails being sent to individuals, including military members, military retirees, and civilian employees, which appear to be sent by a DFAS employee. Although the email appears to come from a DFAS employee and displays a dot mil address it is actually from a non-governmental email account. This is an example of what's called "spoofing."



The emails indicate that individuals who are receiving disability compensation from the Department of Veterans Affairs (VA) may be able to obtain additional funds from the Internal Revenue Service (IRS). These emails are not issued by DFAS and will likely result in a financial loss if you comply with the suggestions in the email.

The email states that such funds can be obtained by sending copies of your VA award letter, your income tax returns, your 1099-Rs, your Retired Account Statements, and a copy of your DD 214, Certificate of Release or Discharge from Active Duty, to a so-called retired Colonel at an address in Florida. Do NOT follow the suggestions in the email because you will be providing a significant amount of your personal information to a complete stranger, which could result in a financial loss to you.

DFAS officials point to the agency's email policy that has been developed to protect customer privacy. DFAS will never send you unsolicited email messages requesting your myPay login ID and password or any other personal or financial information. DFAS also will not send you unsolicited email messages with attachments. Never reveal your myPay login credentials in response to an email, no matter who appears to have sent it. And if you receive an e-mail message that appears suspicious, do not click on any links or open attachments.

The best way to protect yourself online is knowledge. Equip yourself and protect your family by visiting the [Internet Fraud page on USA.gov](http://InternetFraudPage.on.usa.gov).



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A Message From The Chief Of Staff

(Continued from page 1)

equipped, best trained and best led force the earth has ever seen.

Our Retirees are an important part of our Army Family. They play a special role in upholding our heritage, continuing to be of service to the Nation long after they taken off the uniform. They are role models to America's youth, pillars of integrity in their communities, and examples of excellence for those who still serve. We are committed to honoring the service of every Soldier. Once a Soldier, Always a Soldier.

The Strength of our Nation is our Army, the Strength of our Army is our Soldiers and the Strength of our Soldiers is our Families. This is what makes us Army Strong!

Army Names First Female Division Deputy Commanding General

FORT HOOD – The Army announced that Brig. Gen. Laura Richardson will become the Army's first female deputy commanding general of a combat division. The aviation officer will serve as a deputy commanding general in the 1st Cavalry Division at a date to be announced.

Her background includes logistics, personnel and operations. Richardson commanded the 5th Battalion, 101st Aviation Regiment, an assault helicopter battalion, while deployed in support of Operation Iraqi Freedom. She also served as the military aide to the vice president and as a liaison officer to the United States Senate. For more information, visit http://www.army.mil/article/75831/Army_s_first_female_division_deputy_commander_to_lead_America_s_First_Team/.

Human Resources Command Now Serves Veterans

FORT KNOX – The HR Service Center (HRSC) is the new “front door” into the Army's Human Resources Command. The HRSC, formerly known as the HR Contact Center, was recently reorganized to include veterans' inquiries.

In addition to processing more than 2,000 phone, email, mail, and walk-in inquiries per day from units, Soldiers, Veterans, Family members and civilian organizations, the HRSC also serves as the help desk for the Army Travelers Assistance Center (ATAC), the Army Disaster Personnel and Accountability System (ADPAAS), Combat Related Special Compensation (CRSC), and Traumatic Servicemembers Group Life Insurance (TSGLI).

The HRSC strives to be the central authoritative source for Military HR information by using a number of automated resources including a comprehensive command knowledge base. The HRSC is available by calling a toll free number (888-ARMYHRC) or by email (askhrc.army@us.army.mil).

VA Announces Change to Emergency Care Payment Policy

WASHINGTON – The Department of Veterans Affairs recently announced a change in regulations regarding payments for emergency care provided to eligible Veterans in non-VA facilities.

“This provision helps ensure eligible Veterans continue to get the emergency care they need when VA facilities are not available,” said Secretary of Veterans Affairs Eric K. Shinseki.

The new regulation extends VA's authority to pay for emergency care provided to eligible Veterans at non-VA facilities until the Veterans can be safely transferred to a VA medical facility.

More than 100,000 Veterans are estimated to be affected by the new rules, at a cost of about \$44 million annually.

VA operates 121 emergency departments across the country, which provide resuscitative therapy and stabilization in life-threatening situations. They operate 24 hours a day, seven days a week.

VA also has 46 urgent care units, which provide care for patients without scheduled appointments who need immediate medical or psychiatric attention.

For more information about emergency care in non-VA facilities, visit www.nonvacare.va.gov.

Health Net TRICARE North Announces New Mobile Website

Health Net Federal Services, LLC (Health Net) understands military families often find themselves in new locations. Now local urgent care and convenient care clinic, doctor and contact information is in the palm of your hand. Health Net introduces www.hnfs.com/go/mobile – the Health Net TRICARE North Region mobile website offering on-the-go health care information. No need to download – just visit the mobile website using the Web browser on your smart phone or tablet.

By the Numbers (as of Feb 2012)

152	Retired Soldiers Over Age 100
995	Surviving Spouses Over Age 100
18,559	Largest Group of Retired Warrant Officers in One Pay Grade (CW4)
77,516	Largest Group of Retired Officers in One Pay Grade (O-5)
213,731	Largest Group of Retired Enlisted Soldiers in One Pay Grade (E-7)
236,486	Surviving Spouses
860,134	Retired Soldiers
17,175,803,014	Dollars Paid to Retired Soldiers and Survivors in Fiscal Year 2011



AKO Launches New Site

On March 28, 2012, Army Knowledge Online (AKO) was divided into two different versions: one for For Official Use Only (FOUO) content and another for non-FOUO content. As a result, all AKO content designated by users as FOUO will only be available to those who log in with a Common Access Card and Personal Identification Number. Users logging in with a username/password will only be able to access non-FOUO content. This change is being made to comply with Department of Defense and Army Cyber Command directives.

In practical terms, FOUO is information that should be withheld from the public because of foreseeable harm to an interest protected by the Freedom of Information Act (FOIA), including any personally identifiable information (PII).

The separation of AKO content has no impact on access to AKO email. Individuals who are not issued CACs can continue to access their AKO email accounts without interruption.

The non-FOUO version of AKO is found at <https://ako.us.army.mil>, but can also be reached through the FOUO site at <https://www.us.army.mil/>.

Commissary Announces Coupon Policy Change



Effective May 1, the Defense Commissary Agency changed how its stores handle coupons and product returns without receipts as the agency enacts changes to protect the commissary benefit. "The average coupon user might not notice the policy changes because they are aimed at preventing possible misuse of the commissary benefit – primarily using coupons to get large amounts of cash back," said Joseph H. Jeu, DeCA director and CEO. Commissary shoppers are big users of coupons, as evidenced by DeCA's consistent ranking among the top 10 grocery retailers in coupon redemptions over the past several years. Commissaries welcome coupon usage, and to acquaint customers with the changes in the coupon acceptance policy, it has been posted on the agency's website at http://www.commissaries.com/inside_deca/publications/directives/DeCAD40_6_PC_3.pdf and on Facebook at www.Facebook.com/YourCommissary.

Army Extends Smartcard Pilot for Spouses and Retirees

The Army recently extended its smartcard pilot for Army spouses and retirees through September after what officials called a very positive response to the pilot program, which began in October 2011.

The Army is evaluating smartcard identity authentication as an alternative to username/password login to websites, such as Army OneSource, Army Family Readiness Group, milConnect, TRICARE Online and Army Knowledge Online.

Army spouses and retirees living near Fort Belvoir, Va.; Fort Bragg, N.C.; and Fort Jackson, S.C., are being asked to register for a smartcard, or renew their card by visiting the Smartcard Pilot page on AKO. Non-FOUO users link to <https://ako.us.army.mil/suite/page/650680>. FOUO users link to <https://www.us.army.mil/suite/page/650680>.

The pilot is part of a larger initiative to secure sensitive data on Army private web servers, Army G-6 officials said. The smartcard's public-key-infrastructure, or PKI-based authentication, provides a more secure and convenient way to access Army and DOD online resources that contain personally identifiable information, they said, adding that the Army is also considering other solutions for family and retiree logon.

From October 2011 to March 2012, more than 700 smartcards were issued to Army spouses and active-duty, Reserve and National Guard retirees across five pilot installations. Surveys showed that 93 percent of respondents preferred using the smartcard over username/password and 64 percent used the smartcard at least once a day to access Army and DOD websites.

Army Provides Electronic Transcripts of Military Experience

The American Council of Education (ACE) reviews military training and experience and recommends college credit for enlisted Soldiers and Veterans of the Army, Army National Guard, and US Army Reserve.

The Army/American Council on Education Registry Transcript System (AARTS) is a service that provides electronic transcripts of military training and experience. AARTS has honored almost 73,000 transcript requests during the past 90 days. Official transcripts are automatically delivered to the Soldier's home institution in GoArmyEd (<http://www.goarmyed.com/>), the virtual gateway for Soldiers to manage their college education and tuition assistance benefits. Transcripts can also be requested via the AARTS website, <http://aarts.army.mil/> and are widely accepted by academic institutions.



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Retiree Council Tells CSA What Concerns Retirees By Lt. Col. (Ret) Mark Overberg

Possible increases in TRICARE premiums and changes to military retired pay were the Chief of Staff, Army (CSA) Retiree Council's top two concerns when Co-Chairmen, Lt. Gen. (Ret) Frederick E. Vollrath and Sgt. Maj. of the Army (Ret) Kenneth O. Preston briefed the CSA, Gen. Raymond T. Odierno, at the conclusion of the Council's annual meeting held at the Pentagon from April 23-27, 2012.

The Council strongly recommended that future increases in TRICARE not be tied to the medical inflation rate and that TRICARE premiums not be means tested, two proposals that the Congress is now considering. While the Council agreed that future increases in TRICARE premiums were inevitable, they stressed that increases should not be more than increases in retired pay.

The Council voiced strong opposition to possible changes in retired pay, citing the adverse impact the REDUX retirement plan had on recruiting and retention in the late 1980s. For the same reason, it was equally opposed to attempts to replace the current defined benefit retired pay plan with a civilian 401K-like plan that ties retired pay to stock market performance.

Also of importance to the Council were efforts to involve retirees more deeply in telling Americans the Army story. Noting that only 1% of Americans serve in the military in these post-draft days, the Council recognized retirees' responsibility and unique ability to explain what the Army does in America's towns and cities. They asked the CSA to likewise educate Soldiers, especially senior Army leaders, about retirees' value and contributions to the Army, emphasizing that retirees "are not a corporate resource, but an integral part of the institutional fabric."

The Council drew the CSA's particular attention to *Echoes*, asking that the Army continue to publish it in hard copy for all retirees, but especially for the 33% of retirees who don't own computers and cannot receive *e-Echoes*, the electronic edition. The CSA supported this recommendation, saying he recognized *Echoes*' importance by writing to retirees on the front page of each edition. The Council recognized the need to conserve funds by transitioning more retirees to *e-Echoes* and asked for the resources to expand and maintain electronic delivery methods.

The Council's full report to the CSA outlines their major concerns as well as the their recommendations for how the Army should address the 16 issues that were nominated by installation retiree councils for review. The complete Council report is available at http://www.armyg1.army.mil/rso/docs/CSARetireeCouncil_2012.pdf.

The 14 members of the Council represent retirees from across the U.S., Europe, and Korea and include retired Soldiers from all three components. The 2012 Council includes seven NCOs ranging from Sergeant First Class to Sergeant Major of the Army and seven officers ranging from Chief Warrant Officer Five to Lieutenant General. For a list of all 14 Council members and the installations they represent, the history of the Council since its inception in 1971, and its reports since 2001, visit the Army Retirement Services website at <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>.

Silence is Acquiescence By Lt. Col. (Ret) Mark Overberg

There are over one million Retired Soldiers and surviving spouses -- more than all three Army components combined. Retirees live in 122 countries and volunteer thousands of hours each year on Army installations. Retirees account for almost 50% of Exchange and Commissary sales, nearly doubling Exchange contributions to MWR programs and surcharge payments for building and modernizing Commissaries.

[Army Regulation 600-8-7](#), Retirement Services Program, outlines Army policy that supports retirees. The regulation specifies garrison commanders and Retirement Services Officers (RSO) as retirees' primary links to the Army.

This is where the Army retiree council program comes in. The regulation says the garrison commander will establish a council to advise him or her on the needs and concerns of the retired community, and the RSO will provide information to the council and solicit its support of garrison programs.

Retirees who still want to serve the Army or have concerns about local services should note the words of Greek philosopher Plato, who said, "I shall assume that your silence gives consent." Retirees interested in joining a retiree council should contact their Retirement Services Officer listed on page 15 of this *Echoes*.

AR 600-8-7 also contains policy for the Chief of Staff, Army (CSA) Retiree Council, which advises the CSA. For more information about the CSA Retiree Council, visit <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>.

Echoes Improvements Continue By Lt. Col. (Ret) Mark Overberg

Since January 2012, the Army Retirement Services Office (RSO) has partnered with several Army organizations to make *Echoes* available in more electronic formats and to make it easier to register for and download *e-Echoes*.

As a result of RSO's partnership with the Technology Integration Branch at the Combined Arms Support Command:

- Apps for the iPhone and iPad are now available at <http://store.apple.com/us>.
- The Android app was improved based on retirees' comments and is available at https://play.google.com/store/apps/details?id=mil.Army&feature=search_result
- *Echoes* e-books will soon be available for reading on Barnes & Noble's Nook, Amazon's Kindle, and many other e-book readers and mobile phones that read ePub and Mobi-Pocket files.

The increased partnership between RSO and the Defense Finance and Accounting Service—Cleveland yielded a new computer program that consolidates over a million retirees' mailing addresses held in seven databases. This program will soon allow RSO to stop asking Soldiers and retirees for their full social security numbers when registering for *e-Echoes*. Look for announcements soon at <http://www.armyg1.army.mil/rso/echoes.asp>.

RSO also coordinated changes to *Echoes*' computer server which should eliminate the problem some readers had downloading the complete *e-Echoes* PDF file.

Unfortunately, the DOD security certificate on the *e-Echoes* registration webpage continues to prevent some readers from registering for *e-Echoes*. This problem does not affect all readers, but RSO is evaluating alternative methods to register. Also in the initial planning stages is a webpage version of *Echoes*.

To register for *e-Echoes*, visit http://www.armyg1.army.mil/rso/echoes_reg.asp.

The EXCHANGE™ Online Store Has 18,000,000 Items

Military retirees who live far from an Army post can still enjoy the benefits of shopping the Exchange.

By logging on to www.shopmyexchange.com from their computer or mobile device, retirees can enjoy these exclusive online savings:

- No sales tax and free standard shipping offers
- Super daily specials and advertised specials
- Exchange Online Mall and Specialty Stores, where military shoppers receive special discounts from dozens of popular retailers such as Dell, Office Depot, Teleflora, Harley Davidson, and Game Zone
- Weekly sweepstakes
- Clearance items

Shopmyexchange.com has been enhanced during the past year with dynamic design features and improved navigation. Now it's easier than ever to browse millions of online products, including electronics, home furnishings, jewelry and watches, apparel and accessories, handbags and luggage, toys and children's products, kitchenware, appliances and much more.

Shoppers can also stay informed about online sales and receive coupons by signing up for the Online Savings Club, Exchange Buddy List, money-saving text messages and the mailing list for Exchange catalogs and weekly sales fliers.

To go directly to the Military Retiree section on the Exchange website, visit <http://www.shopmyexchange.com/Community/MilitaryRetirement/>.

"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive the veterans of earlier wars were treated and appreciated by their nation."

President George Washington



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What Happens to My Survivor Benefit Plan When I Divorce?

By Sgt. Maj. (Ret) Bill Hursh, Army SBP Policy Proponent

Are you are a Retired Soldier who elected Survivor Benefit Plan (SBP) coverage for your spouse when you retired, and now you're facing a divorce? If so, it's important to know your legal responsibilities and your SBP options.

You have one year from the date of your divorce to request conversion of your spouse SBP or Reserve Component SBP (RCSBP) coverage to former spouse coverage. You are precluded by law from making this change after the first anniversary of your divorce.

The conversion from spouse SBP to former spouse SBP can be voluntary or as a result of a court order or written agreement. If you do not comply with a court order to change your coverage, you may be held in contempt of court. Once court-ordered former spouse SBP or RCSBP is established, it can only be stopped if the court order is amended or the former spouse dies.

Federal law allows a former spouse to take ownership of the SBP or RCSBP by requesting deemed former spouse SBP within one year of the date of the first court order or written agreement that awarded the former spouse SBP.

Requests to convert spouse SBP to former spouse SBP must be submitted to the Defense Finance and Accounting Service (DFAS) with a copy of the divorce decree and any subsequent court orders or written agreements. Former spouse SBP premiums are retroactive to the date of divorce. A Gray Area Reservist may request former spouse RCSBP by submitting the request to the Army Human Resources Command (HRC) within one year of the divorce.

If you are not required to change your election from spouse to former spouse SBP, and you choose not to do so voluntarily, you must still notify DFAS and provide a copy of your divorce decree. DFAS will then change the spouse SBP coverage to suspended spouse SBP coverage and stop collecting spouse SBP premiums retroactive to the date of your divorce. If you have suspended spouse SBP coverage, you may resume the coverage if you remarry. Gray Area Reservists in this situation should notify HRC and provide a copy of their divorce decrees. HRC will suspend their spouse RCSBP coverage.

For more detailed information about SBP or RCSBP, please see the fact sheets at the Army Retirement Services website <http://www.armyg1.army.mil/rso/sbp.asp> or the MyArmyBenefits website

[http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Survivor_Benefit_Plan_\(SBP\).html](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Survivor_Benefit_Plan_(SBP).html).

VA Disability Pay Offset Affects 70,000 Retired Soldiers' SBP Premiums

By Sgt. Maj. (Ret) Bill Hursh, Army SBP Policy Proponent

In February 2012, over 70,000 Retired Soldiers (9.3% of all Retired Soldiers) couldn't pay their Survivor Benefit Plan (SBP) premiums by automatic deduction from their retired pay like other retirees do because their disability compensation from the Department of Veterans Affairs (VA) completely offset their retired pay.

When Retired Soldiers' retired pay is less than their SBP premiums, the Defense Finance and Accounting Service – Cleveland (DFAS-CL) sends them a Retired Account Statement (RAS) informing them of the problem. It is important for these Retired Soldiers to address this problem because unpaid SBP premiums carried over into a new billing month will accrue a six percent interest fee.

One way to resolve this problem is to pay SBP premiums directly to DFAS at:

Defense Finance and Accounting Service, DFAS-CL
SBP and RSFPP Remittance
P.O. Box 979013
St. Louis, MO 63197-9000

Payments sent to any other location, including the Retired and Annuitant Pay offices at DFAS-CL, will not be received and credited to your account.

Another way to resolve this problem is to submit a DD Form 2891, Authorization for RSFPP and/or SBP Costs Deductions, to the VA. The form authorizes the VA to deduct SBP premiums from VA disability compensation and pay the premiums directly to DFAS-CL. The VA automatically adjusts the payments to DFAS-CL when SBP premiums increase due to cost of living adjustments to retired pay. Retired Soldiers should not submit a DD Form 2891 to the VA before DFAS-CL informs them that their retired pay is offset by their VA disability or they may inadvertently make double SBP payments.

Ask Joe: Your Benefits Guru



Ask Joe is a new column that answers your benefits questions. Email your questions with Ask Joe in the subject line of your email to help.myarmybenefits@us.army.mil.

Dear Joe:

I am a Retired Reserve Soldier in the gray area. My wife and I have relied upon my employer-provided health insurance for years. I am about to retire from my civilian career, which will leave us without health insurance. Is there a TRICARE option available to us?

- Gap in Coverage, Fort Benning

Dear Gap: As a Retired Reserve Soldier under age 60, you and your spouse are eligible to enroll in the TRICARE Retired Reserve (TRR) program. TRR is a premium-based health plan that allows you to receive health care from any TRICARE-authorized provider, network or non-network. Referrals are not needed for any type of care, but some services may require prior authorization. The type of provider you see determines how much you'll pay out-of-pocket. TRR pays for 80% of the negotiated rate if you see network providers (who will submit claims for you) and 75% of the negotiated rate if you see non-network providers (which may require you to file claims yourself). Premiums are \$419.72 per month for yourself or \$1,024.43 for you and your spouse. For more information about TRR and how to apply, visit the TRICARE website or download a TRR fact sheet from the MyArmyBenefits website http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/TRICARE_Retired_Reserve.html. Once you begin receiving your retired pay and attain age 60, you are then eligible for TRICARE Prime from age 60-65, which is considerably less expensive than TRR. When you are eligible for Medicare, you then switch to TRICARE for Life.

Dear Joe:

Now that I have some time on my hands, I've alphabetized the contents of the freezer and organized the contents of the kitchen cabinets. My wife has suggested I might want to travel. I've always heard about Space-A travel but never had time. Where do I find info about it?

- Underfoot in the Ozarks

Dear Underfoot: My wife wants to know if you do windows. As to getting out from underfoot, here are the rules: Space-A travel is a privilege, not an entitlement. Basically, it allows authorized passengers to occupy Department of Defense (DoD) aircraft seats that are surplus after all space-required passengers have been accommodated. Space-A travel costs nothing but is allowed only on a non-mission interference basis. Reservations will not be made for any Space-A passenger. Travel is afforded on an equitable basis to officers, enlisted personnel, civilian employees, and their accompanying dependents without regard to rank or grade, military or civilian, or branch of Uniformed Service. However, there is an order of priority among active, retired, dependents, reserve, emergency, Red Cross or other – there are six priority levels in all (see listing at <http://www.amc.af.mil/amctravel/spaceattravelcategories.asp>). Space-A travel goes to locations all over the world – exotic and otherwise – between overseas stations, between Continental United States (CONUS) stations, or CONUS to overseas and back again. The Space-A website (<http://www.amc.af.mil/amctravel/index.asp>) has all the information you need – documents required, how to register (in person, on the web, etc.), destinations and how to find schedules. So shake out your Hawaiian shirts, get out your suntan oil, Underfoot, all in all, Space-A is a pretty cheap way to travel.

Echoes Editor Receives a New Email Address

In December, 2011, the Pentagon switched to the Enterprise Email System operated by the Defense Systems Information Agency (DISA). In March 2012, DISA disabled the *Echoes* Editor's old email address. To write to the Editor now, please send your email to ArmyEchoes@mail.mil.



ECHOES

Transitioning from TRICARE to Medicare at 65

FALLS CHURCH—Retirees approaching their 65th birthday face an important decision in order to keep their TRICARE benefits as they become eligible for Medicare. Beneficiaries must apply for Medicare and TRICARE For Life (TFL) within 90 days of turning 65 to use both programs for their health care needs after turning 65.

Medicare is health insurance for people age 65 or older, and those under 65 who are qualified for Social Security disability insurance. Medicare provides coverage only in the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands).

Beneficiaries must sign up for Medicare when they become eligible. They are entitled to Medicare Part A based on age or disability, but must purchase Medicare Part B at a cost of \$99.90 per month or more depending on income. Medicare Parts A and B are designed to pay 80 percent of most medical care. TFL is available to Medicare-eligible TRICARE beneficiaries who have Medicare Part A and purchase Part B. TRICARE acts as the secondary insurance to Medicare, minimizing out-of-pocket expenses. There are a few exceptions to that rule, which can be found at www.tricare.mil/factsheets/medicare. There is no paperwork associated with TFL. After Medicare pays its part of the claim, TRICARE pays the remaining amount for TRICARE covered services.

TFL is an important benefit for retirees living overseas outside of U.S. territories because Medicare is not available to them. When using TFL in these overseas locations, TRICARE is the primary payer and provides the same coverage and has the same cost-shares and deductibles as TRICARE Standard. TRICARE beneficiaries who live overseas and who are eligible for premium-free Medicare Part A must have Part B to remain eligible for TRICARE even though Medicare does not provide coverage overseas.

Beneficiaries receive letters from the Defense Manpower Data Center 90 days before their 65th birthday informing them of upcoming medical benefit changes. Consequently, beneficiaries need to keep their information current in the Defense Enrollment Eligibility Reporting System (DEERS) to ensure their TRICARE benefits are continuous. To update and verify DEERS records, retirees can visit their local ID card office, call (800) 538-9552 or log in at www.dmdc.osd.mil/milconnect.

Learn more about TRICARE and Medicare coverage at www.tricare.mil/tfl or call Wisconsin Physicians Service at (866) 773-0404. For information on how to sign up for Medicare call (800) 633-4227 or go to www.medicare.gov.

Enhanced TRICARE Retiree Dental Program

SACRAMENTO—Two routine trips per year to the dentist for basic diagnostic and preventative care could cost you \$424 – or \$0 if you are enrolled in the Enhanced TRICARE Retiree Dental Program and receive care from a participating network dentist in one of 150,000 nationwide locations.

The Enhanced TRICARE Retiree Dental Program is available to all military retirees, even if they are 65 or older, Gray Area retirees, and their eligible family members, unremarried surviving spouses and their eligible children, as well as Medal of Honor recipients and their eligible immediate family members. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day that coverage becomes effective. After 12 months of being in the program, it then covers crowns, bridges, partials, braces and dental implants. New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services.

The Enhanced TRDP provides every enrollee an annual maximum benefit of \$1,200 per person (Basic Program enrollees have a annual maximum benefit of \$1,000 per person), a \$1,000 annual maximum for dental accidents and a \$1,500 lifetime maximum for orthodontics. Preventive and diagnostic services don't count against the annual maximum – those benefits are in addition to the \$1,200.

The Enhanced TRDP service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. Enhanced-Overseas TRDP coverage is available to enrollees who reside outside the Enhanced TRDP service area.

TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. To find a network provider, use the Consumer Toolkit to print ID cards, view annual maximum information, see if claims have been paid and sign up for e-mail updates, TRDP enrollees should visit www.trdp.org.

Retirees can find more information and enroll in the program at www.trdp.org or by calling TRDP's Customer Service at (888) 838-8737, Monday - Friday, excluding holidays, 6:00 a.m. - 6:00 p.m. PST.

Requesting Military Service Records

Military personnel records can be used for proving military service, or as a valuable tool in genealogical research. Most veterans and their next-of-kin can obtain free copies of their DD Form 214 (Certificate of Release or Discharge from Active Duty) and other military and medical records several ways.

The National Archives' online eVetRecs system creates a customized order form to request information from veterans' military personnel records. Users must be military veterans or next of kin of a deceased, former member of the military.

Military records are accessioned into the National Archives, and become archival, 62 years after the service member's separation from the military. If the Official Military Personnel File (OMPF) is a federal (non-archival) record, the military veteran, or the next-of-kin of the deceased veteran, can request copies of the OMPF online. If the OMPF is an archival record, it can be ordered online for a copying fee. Archival records are open to the public.

All requests must contain specific information and be signed and dated by the veteran or next-of-kin. The next of kin of a deceased veteran must provide proof of death of the veteran. Requestors who are not the veteran or next of kin, must complete a Standard Form 180 (SF 180).

The 1973 fire at the National Personnel Records Center damaged or destroyed 16-18 million Army and Air Force records that documented the service history of former military personnel discharged from 1912-1964. Though many records were either badly damaged or completely destroyed, alternate record sources can often be used to reconstruct these records.

For more information, visit <http://www.archives.gov/veterans/military-service-records/>.

Army Privatizes Temporary Lodging

The Army is in the middle of converting its temporary lodging program in the United States from MWR-operated facilities supported by non-appropriated funds to civilian hotel-operated facilities funded by guests' lodging fees. This transition, known as Privatization of Army Lodging (PAL), started in August 2009. The final phase of transition is anticipated to start in 2013. Temporary lodging in overseas locations will continue to be operated by the Army.

Of the almost 17,000 hotel rooms initially operated by the Army in the continental United States, Alaska, Hawaii and Puerto Rico, more than 80% were in need of replacement or major renovation. The cost for this revitalization was over \$1 billion and the Army estimated that it would take in excess of 20 years to bring the inventory up to an adequate standard through conventional appropriation channels. Additionally, the internal Army plan for revitalization did not provide for adequate reinvestment in lodging facilities over time.

The Army chose privatization because it proved so successful in the Army Family Housing Program over the last ten years. The lodging program's objectives include eliminating substandard Army lodging by 2014 and offering rooms across the privatized portfolio at a weighted cost of 75% of the prevailing lodging per diem for official travelers. This includes Soldiers on temporary duty and Soldiers and families during permanent change of station moves.

Through competitive bidding, the Army awarded the PAL project to Lend Lease which employs Intercontinental Hotels Group (IHG) as the hotelier. IHG, the largest owner of hotels globally, owns the Holiday Inn, Crowne Plaza, Staybridge Suites, Candlewood Suites and other high end hotels. Guests will find Holiday Inn Express, Candlewood Suites and Staybridge Suites on Army installations that are at or above off post standards.

IHG is paid base plus incentive fees. Garrison Commanders and the HQDA PAL Program Manager determine the incentive fee awards. Any excess operating income is reserved for additional development, new hotels, upgrades and amenities. IHG is a self-sustaining operation, paying installations for utilities and other support costs used.

The PAL Program's primary benefits include operational stability, consistency and sustainability. Facilities, services and customer satisfaction scores have improved significantly. Guests earn points redeemable at hotels around the world as part of IHG's Priority Club. Free high-speed internet access and a daily hot breakfast buffet are also available.

Recently, the Army received an inquiry concerning increased Space Available rates for retirees which prompted the Army to initiate a cost/benefit evaluation of the rates. Because retirees are important members of the Army family, the Army is searching for an appropriate balance between the current fiscal realities, ensuring Soldiers remain well prepared for future missions, and caring for retirees who have sacrificed so much.

For more information on the Privatized Army Lodging Program, visit <http://www.pal.army.mil/>. For reservations, visit www.ihgarmyhotels.com or call (877) 711-8326.



ECHOES

Retired Reserve or Discharge: Which is Better?

By Maj. Dale Krueger
ARNG Retirement Services Officer

Soldiers who have earned a non-regular retirement in the Army National Guard or United States Army Reserve have a critical decision to make: transfer to the Retired Reserve or request a discharge from the Army. No other decision will have a greater impact on their retirements. Soldiers must make the best choice for themselves and their Families, and then inform their chains of command. For Soldiers who decide they made the wrong choice, it might not be too late to reverse the decision.

Soldiers who request a discharge leave the military completely. These Soldiers cannot be called back to duty, nor are they required to keep their contact information current with the Army Human Resources Command (HRC) at Fort Knox, Kentucky.

Soldiers who transfer to the Retired Reserve can be recalled to duty, but receive three benefits in return: help in applying for retired pay, increased retired pay, and eligibility for the TRICARE Retired Reserve Program.

Soldiers who request a discharge lack military affiliation upon discharge and must initiate their own retirement application processes. HRC will mail retirement applications to members of the Retired Reserve early enough to ensure their retired pay starts on time. Both groups may ask Retirement Services Officers for assistance in completing the application for retired pay.

The retired pay of Soldiers who joined the military on or after September 8, 1980 is the average of the highest 36 months of pay while in a military status, which includes the Retired Reserve. Unlike Soldiers who choose to be discharged, Soldiers in the Retired Reserve receive cost of living adjustments and pay raises that occur while they are in the Retired Reserve. For example, a staff sergeant who accepted a discharge after serving 22 years in the Guard or Reserve and accumulating 3,600 points can expect to receive \$896.40 in monthly retired pay at age 60. If that Soldier chose to transfer to the Retired Reserve, the retired pay would be \$1,278.05—a 42% difference.

Lastly, Soldiers who choose to enter the Retired Reserve and their family members are eligible for TRICARE Retired Reserve, a premium-based health care plan that provides comprehensive coverage and allows enrolled members to see any TRICARE-authorized provider for care.

Retirees who are unsure if they are members of the Retired Reserve or were discharged should contact HRC at (502) 613-8950 to check their status. For retirees who want to change their status, there are two methods depending on how recently they transitioned. Retirees who are within six months of their transitions can go back through their States or units to have their orders changed. The State or unit must send the updated orders to HRC who will adjust their statuses. Retirees who are more than six months past their transition dates must apply to the Army Board for Correction of Military Records (ABCMR) to change their statuses. ABCMR applications are available at <http://arba.army.pentagon.mil/abcmr-app.cfm> or by calling (703) 607-1600.

Retirees Are Eligible for AER Assistance

As you receive this newsletter, Army Emergency Relief (AER) is in the middle of its annual awareness campaign. Each Army retiree should have received a letter informing them of the annual campaign, and giving them the opportunity to contribute. Last year, retirees contributed nearly \$3.2 million to AER and received more than \$8.8 million in assistance.

In response to the annual campaign letters to retirees, AER receives a number of emails. Some retirees relate stories of how AER helped them in the past. Many relate stories of how they were not helped. AER answers each email.

In the responses, AER tries to highlight how it has changed. In 2004, AER provided \$40 million in assistance. By 2008, AER provided \$80 million and has been hovering around that point ever since. In 2005, AER established the Command Referral Program, under which a Company Commander or First Sergeant can immediately approve a \$1,500 loan. In 2010, the Board of Managers approved new categories for assistance including relocation travel funds; repair of HVAC equipment; repair of stoves and refrigerators; child car seats and cranial helmets. In 2011, the Board approved the addition of family member dental care; basic furniture needs; rental and replacement vehicles.

If you are no longer near an Army installation, you can still apply for assistance at a local Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance or American Red Cross office.

AER would like to thank all Army Retirees for their service to the country and their past support to Army Emergency Relief. For more information, and to find your nearest AER office, visit the AER website at: www.aerhq.org.

Who Are You Going To Call to Answer Your Reserve Retirement Questions? The New Army Reserve Retirement Services Office!

By Lt. Col. Twanda Young, Army Reserve Retirement Services Integrator & Toshiko Fraley

For years, Army Reserve Soldiers pondered what actions to take when they received their 20-year letters. Knowing neither their options nor the retirement process made it difficult for them to make informed decisions. However, the Army Reserve's commitment is strong and newly focused on educating its treasure – retiring and Retired Soldiers, Families and Survivors – to help them make informed retirement decisions.

On September 27, 2011, Army Reserve Deputy Chief Brig. Gen. James V. Young, Jr. approved the "bridging strategy" of appointing Active Guard and Reserve Soldiers as Retirement Services Officers (RSO) within the Reserve's Regional Support Commands (RSC) until a permanent civilian force structure is attained. With the assistance of the Army Human Resources Command, the first RSO reported for duty to the 88th RSC at Fort McCoy, Wisconsin in December 2011. To date, five of the eight RSOs (two per RSC) are in place, with the remainder expected by July 2012. These RSOs are Department of the Army Retirement Services-certified Survivor Benefit Plan (SBP) and Reserve Component SBP Counselors. They are ready and willing to assist.

Each RSC will host pre-retirement seminars. The Orlando, Fla.-based 81st RSC hosted its second seminar at the 143rd Expeditionary Sustainment Command (ESC) in Orlando on February 4th. Over 150 Army Reserve and National Guard Soldiers, ranging from sergeant to major general, from all over the United States attended the free seminar. Cmd. Sgt. Maj. Jeffrey Uhlig, of the 143rd ESC, set the tempo by offering a warm and engaging welcome.

The one-day seminar had subject matter experts on hand to brief attendees about education benefits, the Survivor Benefit Plan, Veterans Affairs services, the Army Career & Alumni Program, the Transition Assistance Program, TRICARE medical and dental benefits, ID cards, the Defense Enrollment Eligibility Reporting System (DEERS), retired pay, military family life consultants, military personal financial consultants, employer partnership of the Armed Forces, and the Thrift Savings Plan.

Sgt. Maj. Sandra Otte, from the 335th Theater Signal Command, attended two active duty pre-retirement briefings at two different locations and felt she learned more by attending this particular one-day seminar. "I wish I could have attended this prior to my receiving my 20-year letter," said Otte. "This seminar was very informative and I believe Soldiers should attend this seminar a year out." Otte really appreciated how the subject matter experts ensured each Soldier and his or her family members understood their retirement benefits and entitlements.

In the coming months, the Army Reserve will host several pre-retirement seminars throughout the Midwest, Northeast, and Southeast. More information is available at: <http://www.armyg1.army.mil/rso/PreRetirement.asp>. Helpful Army Reserve retirement information can be found in the Non-Regular Retirement Guide at <http://www.armyg1.army.mil/rso/docs/ARReserveRetirementGuide.pdf>, and contact information for the new Army Reserve RSOs is available at: <http://www.armyg1.army.mil/rso/rngr.asp>.

“Our lives begin to end the day we become silent about things that matter.”

-Martin Luther King

Army Retirement Services is Moving

In July, the Army Retirement Services Office (RSO) will move from its long time home in the Hoffman Building in Alexandria, Virginia to offices in the Taylor Building in Crystal City just south of the Pentagon. The move will consolidate all of the Virginia-based divisions of the Army G-1's Human Resources Policy Directorate. The new address and phone number were not available at printing time, but will be posted at <http://www.armyg1.army.mil/rso/default.asp>

RETIREE APPRECIATION DAYS

At RADs, you can receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.

Clarkson Univ. Potsdam, NY	Jun 16	(315) 393-0580	Schofield Barracks, HI	Oct 6	(808) 655-1585
Wiesbaden, Germany	Jun 22	0611-705-7668	BENELUX	Oct 12	0032-65-44-6238
Tobyhanna, PA	Jul 28	(570) 615-7409	Carlisle Barracks, PA	Oct 13	(717) 245-4501
Des Moines, IA	Aug 15	(515) 277-6113	Heidelberg, Germany	Oct 13	0049-(0)6221-57-8399
Minneapolis, MN	Aug 24	(507) 474-9297	Vicenza, Italy	Oct 17	0039-46-443-7320
Camp Ripley, MN	Aug 25	(763) 441-2630	Grafenwoehr, Germany	Oct 19	0049-(0)9641-83-8539
Augusta, ME	Aug 25	(207) 430-5463	Camp Humphrey, Korea	Oct 20	(315) 730-4133
Ft. Leonard Wood, MO	Sep 7-8	(573) 596-0947	Schweinfurt, Germany	Oct 20	0049-(0)9721-96-8812
Ft. McCoy, WI	Sep 7	(608) 388-3716	Aberdeen PG, MD	Oct 20	(410) 306-2320
Plattsburgh, NY	Sep 8	(518) 563-9479	Ansbach, Germany	Oct 24	0049-(0)981-183-3301
Duluth, MN	Sep 14	(218) 590-3114	Stuttgart, Germany	Oct 25	0049-(0)7031-15-2599
Ft. Drum, NY	Sep 15	(315) 772-6434	Aberdeen PG, MD	Oct 27	(410) 306-2320
Ft. Sill, OK	Sep 20-22	(580) 442-2645	Ft. Hamilton, NY	Oct 27	(718) 630-4552
Ft. Belvoir, VA	Sep 21	(703) 806-4551	Ft. Polk, LA	Oct 27	(337) 531-0363/0402
Ft. Lee, VA	Sep 22	(804) 734-6555	Rock Island Arsenal, IL	Oct 27	(563) 322-4823
Selfridge, MI	Sep 22	(586) 239-5580	Ft. Knox, KY	Nov 2-3	(502) 624-1765
Ft. Meade, MD	Sep 28	(301) 667-9603	JB Elmendorf-Richardson, AK	Nov 3	(907) 384-3500
Redstone Arsenal, AL	Sep 28-29	(256) 876-2022	San Diego, CA (Navy)	Nov 3	(619) 556-8987
Ft. Bliss, TX	Sep 29	(915) 569-6233	Ft. Detrick, MD	Nov 8	(301) 619-9948
Ft. Dix, NJ	Sep 29	(609) 562-2666	Syracuse, NY	Nov 11	(315) 772-6434
JB Myer-Henderson Hall	Oct 5	(703) 696-5948	Yongsan, Korea	Nov 17	(315) 730-4133

Update Your Retired Pay File Information

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: (800) 321-1080 or
(216) 522-5955; FAX: (800) 469-6559
(put SSN on all pages)

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 SBP/RSFPP annuity, mail to:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (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
(800) 318-5298 or (502) 613-8950

ARMY RESERVE RSOs

63rd Regional Support Command

Mountain View, California
(612) 713-3082
States: AR, AZ, CA, NM, NV, TX, OK

81st Regional Support Command

Fort Jackson, South Carolina
(803) 751-9865
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

88th Regional Support Command

Ft. McCoy, Wisconsin
(608) 388-0596
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Regional Support Command

FT Dix, New Jersey
(609) 562-1696
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

OCONUS POC:

Retirement Services Pilot Action Officer
(612) 713-3082
9th MSC: Hawaii, Alaska, and Guam
7th CSG: Europe

ARMY NATIONAL GUARD RSOs

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

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) 876-2022
edward.adamsjr2@us.army.mil
• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA

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

ARIZONA

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

ARKANSAS

Ft Sill, OK
CALIFORNIA
• Ft Irwin
(760) 380-4175
marian.snyder@us.army.mil
• Presidio of Monterey
(831) 242-5976
william.t.thomas@us.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@amc.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
usaghi.dhr.rso@us.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.Tucker1@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
rso@polk.army.mil

MAINE

Ft Drum, NY

MARYLAND

• Aberdeen Pr. Grd.
(410) 306-2320
imneapghr@conus.army.mil

• Ft Detrick
(301) 619-9948

eddie.coleman1@us.army.mil

• Ft Meade
(301) 677-9603

mderoso@conus.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

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

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

Pres. of Monterey, CA

NEW HAMPSHIRE

Ft Drum, NY

NEW JERSEY

• JB McGuire-Dix-Lakehurst, 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

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Echoes Reader Survey Results

In January's edition of *Echoes*, readers were asked to vote whether or not the Army Retirement Services Office (RSO) should expand the *Echoes* library at http://www.armyg1.army.mil/rso/echoes_issues.asp to include older *Echoes* and its predecessor, which date back to 1956. Editions from 1996 to present are currently available at the site.

Before DISA changed the *Echoes* editor's email address, cutting short the survey, 135 readers voted. One hundred thirteen said the RSO should post the old editions; 22 said posting them was unnecessary. Based on this response, when staffing resources are available, RSO will begin posting the older editions.



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Unemployed? Concerned About Unemployed Veterans?

Army Announces Support for Hero 2 Hired Employment Application/Tool

By Susan Anderson, US Army Public Affairs Specialist

The Army recently announced its decision to use Hero 2 Hired (H2H) as its interim employment application/tool (www.H2H.jobs). The site is the primary location where Soldiers of all components, Veterans, and Family Members can connect with private industry employment opportunities.

The web-based application translates military occupational skills (MOS), provides career path exploration, allows users to upload resumes and perform customized job searches, enables employers to search for Veterans, and provides performance metrics.

Ensuring a smooth transition from military to civilian life remains a top priority for Army leadership.

"Our Soldiers face a number of challenges when transitioning, to include finding a productive post-military career," said Col. Edward Mason, Director, Army Transition Policy Initiative. "Transition is a continuous process, not an event, and the earlier our Soldiers begin preparing, the more successful they will be. We encourage all Soldiers to use Hero to Hired as part of that preparation process," he said.

Army Retirement Services Chief John Radke emphasized the opportunity the site provides retirees to help fellow veterans. "We highly encourage our retiring and Retired Soldiers to not only use the application to search for jobs themselves, but also to post job opportunities and to find veterans when they themselves are in a position to hire," said Radke. "No one understands the benefits of hiring a veteran more than other veterans, and this is an opportunity for our retirees to do their part to ensure our Soldiers receive the opportunities for gainful employment they deserve when transitioning out of the Army," he said.

Hero to Hired will eventually be included on eBenefits, the Department of Veterans Affairs' single portal for transition benefits www.eBenefits.va.gov.

Sign up for *e-Echoes* now at http://www.armyg1.army.mil/rso/echoes_reg.asp (there is an underline after "echoes")

www.armyg1.army.mil/retire