



## A MESSAGE FROM THE CHIEF OF STAFF



To our fellow Soldiers and Families in the Retired ranks,

This edition of *Army Echoes* arrives as our Army reaches several milestones. Just a few months ago the Army Retiree Council met for the 51<sup>st</sup> time to provide insight and recommendations, and last month our Army celebrated its 236<sup>th</sup> birthday.

It's also worth noting that this edition of *Army Echoes* comes out just before the tenth anniversary of the attacks of September 11<sup>th</sup> 2001. This edition of *Army Echoes* covers the naming of a Department of Veterans Affairs clinic in Alexandria, Minnesota in honor of Max Beilke. Max was a Vietnam veteran, and after retiring he served as the Deputy Chief of the Army Retirement Services Division.



GEN Dempsey thanks Soldiers and Families at Ft Campbell for their sacrifices during conflicts in Iraq and Afghanistan.

Max was still serving our Nation when he lost his life in the Pentagon on that fateful day ten years ago.

These milestones remind us of the long and faithful service of Soldiers, Civilians, Retirees and Families. Over the last century, our Army has served with success and distinction through the wars in Europe and the Pacific, Korea, and Vietnam. Soldiers stood shoulder to shoulder with our European allies against the threats of the Cold War, and they continue to serve today in our conflicts against violent extremism in Iraq, Afghanistan and around the globe. We honor the sacrifices of our Retired Soldiers, Surviving Spouses, and Army Families by caring for them.

Health care continues to rank as the primary concern of our Retired Soldiers, Surviving Spouses, and Army Families. Education about Retiree Services and benefits is also a significant concern. This issue of *Army Echoes* addresses retiree and Family health care. We will continue to work to ensure we all can be better informed about Retiree Services and programs.

Throughout its 236-year history, our Army has been the Strength of the Nation. That strength comes from our people -- you and your Families. The Annual Report of the Chief of Staff, Army, Retiree Council underscores this point, noting that *"current and future Retired Soldiers remain the most credible ambassadors for our Army."*

Thank you for your continued service and sacrifice for our Army and for our Nation. God bless America and each of you.

Martin E. Dempsey  
General, United States Army  
Chief of Staff

MAY-AUG 2011

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# ECHOES

## A Message from the Chief, Army Retirement Services

### Greetings Retired Soldiers, Surviving Spouses and Family Members,

As our readers are aware, the federal government is closely examining its fiscal commitments. Because of funding shortages and contracting problems, this is our first printed *Army Echoes* for 2011. Ordinarily, you would have received two *Echoes* by this time. These are not ordinary times.

The Army has asked for your support before and you came through. We need it again. With very limited funding available, we need to greatly increase the number reading *Echoes* online. Currently, 33,000 of you volunteer to read *Echoes* online. Our goal for fiscal year (FY) 12 is to increase our online volunteers to 150,000. Obviously, we can't do this without your help. If you have already volunteered for *e-Echoes*, thanks! If you have not volunteered yet and have access to a computer, please consider volunteering. You can do that at [www.armyg1.army.mil/rso/echoes.asp](http://www.armyg1.army.mil/rso/echoes.asp) or by filling out the form on page 16 of this issue. We are asking you to include the last four of your SSN so we can be sure we take the correct person off the hard copy list.

This *Echoes* is our opportunity to bid farewell to two great leaders and hail their successors. First, we bid farewell to our now retired Army Chief of Staff GEN George W. Casey, Jr. Soon after he became Chief, GEN Casey stated that he wished to communicate with Retired Soldiers, Families and Surviving Spouses by sending you a message in every issue of *Echoes*. We thank him for his continued support.

We also bid farewell to SMA Kenneth Preston who served as Sergeant Major of the Army for seven years – the longest term for that position since its inception in 1966. At his retirement, SMA Preston looked back on those seven years, saying, "Transforming our Army while at war, with an all-volunteer force, has to be our greatest accomplishment." He emphasized that the accomplishment wasn't his, it was the Army's.

While we honor their long and dedicated service, we are also happy to see them join the proud ranks of Retired Soldiers. We are delighted to be working with their fine successors. Our current Chief of Staff, GEN Martin E. Dempsey, commanded the Training and Doctrine Command (TRADOC) since December 2008. He showed his pride for all who have served as he testified before the Senate Armed Services Committee in March 2011 after he was nominated to be Chief of Staff. He commented, "I sit before you today with confidence that whatever challenges confront us in the future, your Army will respond with the same courage and resolve that has characterized it for the past 235 years."

As you may know, the President nominated General Dempsey to become the next Chairman of the Joint Chiefs

of Staff, and in turn, nominated General Raymond Odierno to be the next Army Chief of Staff. Both of these outstanding leaders were confirmed for their new positions by the US Senate on 2 August 11. The change of duty for both is expected in September.

In his section of the Army homepage ([www.army.mil/Leaders/SMA](http://www.army.mil/Leaders/SMA)), our new Sergeant Major of the Army Raymond F. Chandler III also spoke of the contributions of all Soldiers and Families when he said, "Our Soldiers and Families have endured during one of the most trying times in our history because of their professionalism and resilience." In his last assignment, SMA Chandler made history as the first enlisted Soldier to serve as Commandant of the Sergeants Major Academy.

By the time you read this, Army Retirement Services and all of HQDA G-1 will have bid farewell to Ms. Laura Paul, the Editor of *Army Echoes* for almost 27 years. Laura retired effective 31 July with over 30 years of Army service. It has been my honor and pleasure to have worked with her since I arrived in January 2002. Laura has been the ideal Army team player -- always willing to tackle any task, large or small. Her keen intellect and encyclopedic memory amaze us all; and her devotion and loyalty to the Army, our Soldiers, spouses and surviving spouses is beyond question. Her researching ability, writing skills and professional and personal attributes are a matter of record. The U.S. Army is better for her lifetime of work -- most significantly as the editor and architect of 102 editions of *Echoes* for almost 27 years. I value her friendship, her professionalism, and her devotion to God and Country. Laura Paul: YOU MADE A DIFFERENCE TO OVER ONE MILLION Retirees, spouses and surviving spouses!

Our great Soldiers remain in Afghanistan, Iraq and in dozens of other locations, performing their tough and dangerous missions with resolve and professionalism that make us all very proud. I would ask you to remember our civilian leaders at all levels in your prayers; and most certainly once again ask that you pray daily for our Army leaders, the troops and their Families. Thank You!

It remains my honor to serve you!  
John W. Radke

*Army Echoes* is an authorized bulletin published three times a year, IAW AR 600-8-7. Its purpose is to keep retired Soldiers, Surviving Spouses and Families informed of their rights and privileges, to update 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-HR-RSO, 200 Stovall St. Alexandria, VA 22332-0470. Direct all other questions to your Retirement Services Officer (see pg. 13). See pg. 15 for how to change your address for *Echoes*.

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LTG Thomas P. Bostick

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



## Health Care, Communication Top CSA Retiree Council Concerns

Health care continues to be the highest priority issue for both current and future Retired Soldiers, according to the Chief of Staff, Army, (CSA) Retiree Council. The Council met from April 18-22, 2011 in the Pentagon.

The Council, chaired by LTG (Ret.) Frederick Vollrath and SMA (Ret.) Jack Tilley, is made up of seven retired officers and seven retired noncommissioned officers. At their annual meeting, they reviewed 13 issues submitted by installation retiree councils, seven of them dealing with health care.

### Health care

The Council's health care recommendations are:

- If an increase of TRICARE fees must be implemented by DoD, increases should not exceed the annual future rate of growth in retired pay, with special consideration to not overburdening Soldiers E-7 and below.
- Support legislation to authorize pretax payment of TRICARE Prime enrollment fees and premiums.
- A previous Council recommendation to eliminate copayments for generic and chronic care drugs obtained through TRICARE Pharmacy Home Delivery as a way to encourage greater use and to reduce DoD health care costs has been proposed by the TRICARE Management Agency. The Council recommends more marketing efforts to increase participation to realize additional cost savings. (Go to [www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery) or see our article on pg. 11 for information.)

### Communication, retirement services, education

The Council report also stated that current and future Retired Soldiers remain the most credible ambassadors of our Army. Providing up-to-date information regarding Army programs to Retired Soldiers ensures that the Army story is accurately told and disseminated across America, especially in communities not near an Army installation.

The Council recommended that the Army:

- Increase Soldier and spouse understanding of their entitlements, benefits and service transition throughout their careers, not just in the last year of service. Incorporate instruction modules in resident and nonresident courses such as the Garrison Commanders Course, Commanders and Command Sergeants Major Pre-Command Course (Ft Leavenworth), Warrant Officer Career College, and the Sergeants Major Academy. Recommend spouses also receive similar instruction through Family Readiness Groups, the Army Career and Alumni Program (ACAP) and Army Community Services.

- Fund three hardcopy *Army Echoes* per year and continue efforts to encourage the use of the electronic version, *e-Echoes*. Review electronic delivery options for *Echoes* for transitioning Soldiers. Continued publication of *Army Echoes* is critical for keeping Retired Soldiers informed on legal and entitlement/benefit issues as well as Army programs, initiatives, and policy changes. In a 2010 Questionnaire of Retired Soldiers, 30 percent said that they did not have computer access. Of those who had computers or access to a computer, 60 percent said they would not go online to read *Echoes*.

- Maintain the level of funding for Pre- and Post-Transition Services for all installations/garrisons worldwide. Insure that fiscal requirements are part of the annual POM (Program Objective Memorandum) budget process and that funding for Retirement Services personnel and programs, including Retiree Appreciation Days, is recognized as a priority.

- Soldiers must have a minimum of twelve to eighteen months to complete mandatory requirements as well as avail themselves of the many transitioning services. Transitioning to retirement is a significant event for Soldiers and their Families. An October 2010 transition experience questionnaire indicated that almost 88 percent of Retired Soldiers queried would advise another Soldier to attend a pre-retirement briefing; 71 percent of active duty respondents reported their retirement experience had a positive impact on their perception of the Army.

(Pls. see pg. 14)



SMA Chandler addresses the CSA Retiree Council.



## When Will Your Social Security Number Come Off Your ID Card?

**WASHINGTON (AFPS)** – Beginning June 1, Social Security numbers on military identification cards began to disappear, said Air Force Maj. Monica M. Matoush, a Pentagon spokeswoman.

The effort is part of a larger plan to protect service members and other DoD identification card holders from identity theft, officials said. Criminals use Social Security numbers to steal identities, allowing them to pillage resources, establish credit or to hijack credit cards, bank accounts or debit cards.

The Social Security number has been printed on the back of common access cards, and on the front of cards issued to dependents and retirees. When current cards expire, they are being replaced with new cards having a DoD identification number replacing the Social Security number, officials said. The DoD identification number is a unique 10-digit number that is assigned to every person with a direct relationship with the Department. The new number also will be the service member's Geneva Convention identification number.

### Letter from the Editor

While this is the first *Army Echoes* for 2011, it is also my last. After 30 years of government service, almost 27 of them with Army Retirement Services, I am retiring. Serving Retired Soldiers and Spouses who have given so much to our Army and our Nation has been an honor and a privilege. I have been happy to meet many of you at Retiree Appreciation Days and wish I could have met more of you. I will continue to think of you and I'm sure my first thought upon hearing government news will still be, "How does that affect Retired Soldiers and Families?"

Looking back, much has changed in 27 years. Back in 1984, TRICARE didn't exist, but CHAMPUS did and it stopped when you became eligible for Medicare. Now you have TRICARE and TRICARE for Life and the option of purchasing Retiree Dental Plan coverage. Back then, the SBP annuity dropped when the annuitant reached age 62, now that reduction has ended. Back then, "gray area" Reserve Retired Soldiers couldn't shop at the commissary or the Exchange and didn't have the option of purchasing Retired Reserve health care.

Back in 1995, our Deputy, Max Beilke, saw the benefits of communicating through the internet. He populated the new Army Homepage with information for retiring and Retired Soldiers and Families while the rest of the office wondered whether the World Wide Web was going to

An 11-digit DoD benefits number also will appear on the cards of those people eligible for DoD benefits. The first nine digits are common to a sponsor, the official said, and the last two digits will identify a specific person within the sponsor's family.

Social Security numbers embedded in the bar codes on the back of identification cards will remain there for the time being, and will be phased out beginning in 2012.

The Department will replace identification cards as they expire. Retirees can go to their nearest ID card facility to replace their cards at their convenience since their cards do not expire.

"Because cards will be replaced upon expiration, it will be approximately four years until all cards are replaced with the DOD ID number," Matoush said.

The identity protection program began in 2008, when DOD started removing Social Security numbers from family member identification cards.

catch on. Now you can find all our information, including *Army Echoes*, at [www.armyg1.army.mil/retire](http://www.armyg1.army.mil/retire).

We lost Max and our Chief, Gary Smith, on 9/11. We lost long-time Retirement Services Program Manager Melissa Dean to cancer two years later. I remember all of them and how much they cared for you.

What lies ahead? We're asking more of you to sign up for *e-Echoes*. We understand not everyone can. Right now, it looks as if you'll be getting a COLA in 2012. It also looks as if there will be an increase in TRICARE fees. How can you affect your future? If you're already involved through your installation retiree council, the Army Family Action Plan, your local community or the political venue, stay involved. If not, get involved. Retired Soldiers and spouses number more than a million. You have made a difference through your service and you can continue to do so!





## Reserve Command Tests Pilot Regional Retirement Services Office

**FT SNELLING, MN** — On Saturday, February 5, Army Reserve Soldiers from across the United States gathered at Ft Snelling, MN, to attend a first of its kind event, an Army Reserve specific pre-retirement benefit seminar.

At the briefing, retirement experts from Ft Snelling's Soldier Readiness Processing Center (SRPC) and organizations such as the Department of Veterans Affairs (VA) and TRICARE spent several hours going over little understood, but highly important topics. Some of the more noteworthy included detailed presentations about the Reserve Component Survivor Benefit Plan (RCSBP) and information about how TRICARE works with Medicare and other insurance policies.

While active duty Soldiers have enjoyed this kind of pre-retirement counseling for many years, it has proven a challenge to implement the same kind of system for the Army Reserve. As part of an Army Family Action Plan (AFAP) initiative, work began in early 2010 to put together an Army Reserve team focused and trained on retirement services. That team, lead by LTC Kathleen Couillard, the USARC Pilot Army Reserve Retirement Services Officer (RSO), has been working hard to come up with a "holistic" approach to reserve retirement services.

"The intent was to come up with something that would allow Reserve RSOs to work with their active duty and National Guard counterparts to provide joint retirement training and to help one another case manage retirees," said Couillard.

### Becoming Experts

To achieve parity with active duty retirement counseling required everyone involved on Couillard's team to become qualified experts on a Reserve Soldier's retirement needs. A large part of this task included understanding just how much misinformation about retirement benefits exists and determining the best ways to (in some cases) re-educate future Retired Soldiers.

"Something a lot of people don't understand is that their retirement pay dies with them unless they've opted for the Reserve's Survivor Benefit Plan," said Laura Hoffman, the Supervisor of the Ft Snelling SRPC. "Where we run into even more confusion is explaining the costs of the benefit and who the retiree can designate the annuity to. There's a lot of dated or just plain wrong information out there about the benefit."

For SGT Lawrence Freeman, one of those misconceptions the briefing cleared up was the availability of care through Veteran's Hospitals. "I had always thought I could only get

seen for service-related problems. I didn't know I could go there if I was sick or hurt," Freeman said.

One of the more surprising briefings came from the 88th Regional Support Command Education Assistance Office. While it might seem surprising that Soldiers with 20 and 30-year careers are interested in continuing education, it became very clear as the briefing progressed that they were. Attendees asked a number of pointed questions about the kinds of GI Bill benefits they might be qualified for and listened intently to descriptions of how retiring Soldiers can transfer Post-9/11 GI Bill benefits to dependant spouses and children. For the assembled Soldiers, Retired Soldiers and Family members, the information provided by the half-day briefing was extremely welcome.

"This was fantastic stuff," said SGM Renee Hickerson of the 644th Regional Support Group in Minnesota. "I'm down to around 70 days until I retire and the things I've been learning about education and VA survivor benefits [have] been extremely helpful."

To find out about briefings in your area, contact Couillard at [Kathleen.s.couillard@usar.army.mil](mailto:Kathleen.s.couillard@usar.army.mil), at (612) 713-3082.

### Way Ahead

- 13 May 2011, BG Purser, DCAR, approved eight Directed Military Overstrength (DMO) personnel to support the Army Reserve RSO Pilot initiative. These Soldiers will provide pre/post retirement services. Each Regional Support Command will receive two personnel (MAJ & MSG) to fill these DMO positions. The approval of these DMO positions is to provide a "bridging strategy" until a permanent solution is obtained.
- The Army Reserve, in partnership with the National Guard, has developed a distance learning module to aid their geographically dispersed population receive information on retirement requirements and resources.
- The Army Reserve in a joint venture with the National Guard has begun coordination for its second Joint Pre-Retirement Briefing, at Camp Ripley, Little Falls, MN, 22 October 2011.

Efforts such as these will provide accessible retirement information and address concerns of Soldiers and Families.





# ECHOES

## Commissary's On-Site Sales Bring the Benefit to Shoppers

**FT LEE, VA** — For authorized customers who live many miles from an installation commissary, it can be challenging to realize the 30 percent or more savings available through regular shopping in a commissary.

To make these savings more accessible for geographically remote Guard and Reserve service members and their Families, the Defense Commissary Agency (DeCA) began taking a taste of the commissary on the road. These sales are open to all authorized commissary customers. To see the schedule of on-site sales, visit [www.commissaries.com/guard\\_reserve\\_sales.cfm](http://www.commissaries.com/guard_reserve_sales.cfm). Because this schedule changes **very** frequently, we are not including a list with this article.

Since the program began in 2008, the Agency has generated more than \$10 million in savings while serving about 193,000 customers through 425 on-site sale events.

In fiscal 2010 alone, customer savings are estimated to be \$4 million.

In 2011, Chris Burns, DeCA's Director of Sales, said DeCA will look for ways to drive down the logistical costs of supporting these sales, allowing commissaries to reach even more customers but spend less to do so. The most notable cost-reducing step is expected to be implementation of Internet-ordering capabilities, allowing customers to order and pay for products online and pick up their orders at a designated on-site location.



## Smartcard Pilot Program for Retired Soldiers, Army Spouses

Are you looking for a better way to access your information on Army Knowledge Online (AKO) (<https://www.us.army.mil>) and other Army websites? The Army is looking for that better way by conducting a Smartcard pilot for spouses and Retired Soldiers to explore better methods to secure personal information, and replace those long passwords and challenging questions when accessing AKO and other Army websites. The pilot is limited to 2,500 participants who have already volunteered through AKO. It will run from September 2011 until February 2012, and will be conducted at Ft Belvoir, VA; Ft Gordon, GA; Ft Jackson, SC; Ft Bragg, NC, and Ft Hood, TX.

## Could You be Eligible For One of These Social Security Payments?

Disabled Retirees may be eligible for Social Security Disability Insurance and/or Supplemental Security Income. Social Security Disability Insurance Program (SSDI) provides benefits to disabled or blind persons who are "insured" by workers' contributions to the Social Security trust fund. Supplemental Security Income (SSI) disability payments are made on the basis of financial need which is determined by some, but not all of your income, and some, but not all of your resources.

To determine if you are eligible for either payment or both, you need to contact Social Security. They will tell you if you're eligible and tell you how to apply.

For information, go to [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 (for the deaf or hard of hearing, call the

TTY number, 1-800-325-0778). Social Security can answer questions from 7 a.m. to 7 p.m., Eastern Time, Monday through Friday, and can provide information by automated phone service 24 hours a day. Social Security has a special homepage dedicated to Wounded Warriors at [www.socialsecurity.gov/woundedwarriors/](http://www.socialsecurity.gov/woundedwarriors/).





## Armed Forces Retirement Home Opens New, Improved Gulfport Home

The Armed Forces Retirement Home (AFRH) has opened a new, continuing care retirement community in Gulfport, MS. AFRH-Gulfport had been closed due to extensive damage from Hurricane Katrina in 2005. The new AFRH-Gulfport opened Nov. 9, 2010, with a full house, former residents and nearly 300 new residents.

The facility is capable of mitigating the effects of a Category 5 hurricane. It has the latest advances in senior health and housing, plus modern retirement amenities. The new Gulfport Home, like AFRH-Washington, has adopted the Aging in Place philosophy of care: It calls for extensive support that revolves around the residents' personal needs. Now, instead of traveling to the doctor, therapist, or nutritionist, the care comes to the resident.

Changes are also planned for AFRH-Washington. Resident services and support will be centralized for greater convenience and care. The complex will include Long Term Care and Memory support rooms, a community center, wellness center and a variety of recreational and social areas. Construction is slated for later this year.

## BRAC Shifts RSO Areas in Georgia, South Carolina, Florida

When the Retirement Services Office (RSO) at Ft McPherson, GA, closed, four other forts realigned Retirement Services areas so they could all best serve retiring and Retired Soldiers and spouses.

Retired Soldiers and spouses previously served by the Ft McPherson RSO will be supported by RSOs at Fts Benning and Gordon. Outside of the Ft McPherson area, Retired Soldiers and spouses in Bibb, Jones, and Twiggs counties in Georgia will switch from the Ft Benning RSO to the Ft Gordon RSO.

Moving from Fts Gordon and Benning, the Ft Stewart RSO will now also serve Retired Soldiers and spouses in the Georgia counties of Ben Hill, Brooks, Clinch, Dodge, Echols,

Emanuel, Irwin, Jenkins, Johnson, Lowndes, Lancaster, Laurens, and Screven as well as in the Florida counties of Dixie, Columbia, Frank, Gadsen, Gilchrist, Hamilton, Jefferson, LaFayette, Leon, Liberty, Madison, Suwann, Taylor, and Wahulis, an area formerly served by Ft Benning. Fifteen counties in eastern South Carolina, previously supported by the Ft Gordon RSO, will now be served by Ft Jackson. They are: Abbeville, Aiken, Allendale, Anderson, Barnwell, Edgefield, Greenville, Greenwood, Hampton, Laurens, McCormick, Oconee, Pickens, Saluda, and Spartanburg.

We list all the counties in Georgia, Florida and South Carolina and their RSOs in our News You Can Use section at <http://www.armyg1.army.mil/retire>.

## AFRH Waiting Lists, Eligibility Rules

Both AFRH sites have waiting lists. To be added to the list, you must submit a completed application to include a medical examination and functional assessment. As a room becomes available, AFRH contacts those with approved applications, in order of their approval dates, for move in. If AFRH calls you before you're ready to move, you'll remain on the waiting list with your original approval date.

Veterans are eligible to become AFRH residents if their active duty service in the military was at least 50 percent enlisted, warrant officer or limited duty officer and they are:

- ☆ Veterans with 20 or more years of active duty service and are at least 60 years old, or
- ☆ Veterans unable to earn a livelihood due to a service-connected disability, or
- ☆ Veterans unable to earn a livelihood due to injuries, disease or disability, and who served in a war theater or received hostile fire pay or
- ☆ Female Veterans who served before 1948

Applicants must be free of drug, alcohol and psychiatric problems, and never have been convicted of a felony. At the time of admission, applicants must be able to live independently. Married couples are welcome, but both must be eligible in their own right.

For information, go to [www.afrh.gov](http://www.afrh.gov) or call 1-800-422-9988.





# ECHOES

## myPay Easier to Use

**CLEVELAND** -- myPay, the online pay account management system for military members and retirees, is easier and more convenient. The Defense Finance and Accounting Service (DFAS) reports that they have made enhancements based on customer suggestions.

The upgrade makes the virtual keyboard optional and allows you to enter your login ID and password right on the homepage, much like most banks do. Though it is easier, the new login procedure still meets security requirements in private industry worldwide. Security features include encryption to protect sensitive information, firewalls, and intrusion detection software to block outsiders from accessing accounts. For enhanced security, DFAS recommends continuing to use the virtual keyboard when logging into myPay from public or shared computers.

myPay is the most convenient way to view your Retiree Account Statement (RAS) and manage your account. It is available 24 hours a day, seven days a week and it allows you to make routine changes to your account without waiting.

With myPay you can

- View, print or save your RAS
- View, print or save your Combat-Related Special Compensation Statement

- Start, stop or change electronic allotments to financial institutions
- Change your mailing address
- Change your email address
- Make changes to your direct deposit information
- View, print or save your IRS Form 1099R
- Subscribe to the DFAS Retiree Newsletter

If you've never used myPay or you're returning after more than a year, click "Create an Account" on the myPay home page or call 1-877-363-3677 to get started. You must have an existing or temporary password to get started.

If you're new to myPay or you've forgotten your password, click on the "Forgot or Need a Password?" link. You will be prompted to enter your Social Security Number or login ID, followed by several questions specific to your account. Once you have answered those questions, you will receive your temporary password.

Remember to write down your login ID and password and keep it somewhere safe once you have created your myPay account. Keeping records of your myPay login ID and password is the key to keeping your retired pay account current.

## myPay Goes Mobile

myPay has gone mobile. Now myPay users can check pay statements using a Smartphone or other mobile device with a web browser.

Here's how it works:

1. Launch your Smartphone or other mobile device's web browser.
2. Go to <https://mypay.dfas.mil>.
3. Login to myPay using the same login ID and password you use on your computer.

myPay will detect that you're using a mobile device and load a mobile version of the site. The myPay homepage, login, Leave and Earning Statements, and Retiree Account Statements have been optimized for smartphones, and key account information is presented in an easy-to-read format.

myPay Mobile meets the same security standards that protect myPay. myPay does not operate wireless

networks, and thus cannot guarantee the security used to access the mobile site. Users should check with their wireless service provider for information about their privacy and security practices and check their mobile phone's user manual to learn more about using the web browser.

If you need help, you can call the Customer Care Center at 888-332-7411, Monday through Friday, from 7 a.m. to 6:30 p.m., Eastern.





## RETIREE APPRECIATION DAYS (RADS)

At RADs, you can renew acquaintances, listen to guest speakers, renew ID Cards and get medical checkups and other services. Some RADs include events such as dinners or golf tournaments. For more information, contact the Retirement Services Officer (RSO) sponsoring the RAD.

Des Moines, IA	Aug 18	(515) 964-3782
Twin Cities, MN	Aug 26	(763) 315-5918
Camp Ripley, MN	Aug 27	(763) 441-2630
Ft McCoy, WI	Sep 9	(608) 388-3716
Duluth, MN	Sep 9	(218) 722-0071
Ft Leonard Wood, MO	Sep 9-10	(573) 596-0131
Ft Sill, OK	Sep 15-17	(580) 442-2645
Army Spt Activity Dix, NJ	Sep 17	(609) 562-2666
Ft Drum, NY	Sep 17	(315) 772-6434
Selfridge, MI	Sep 24	(586) 239-5580
Ft Lee, VA	Sep 24	(804) 734-6555
Ft Bliss, TX	Sep 24	(915) 568-5204
Ft Belvoir, VA	Sep 24	(703) 805-1010
USAG Humphreys, Korea	Sep 24	010-6249-6012
Redstone Arsenal, AL	Sep 30-Oct 1	(256) 876-2022
Schofield Barracks, HI	Oct 1	(808)655-1585
Ft Meade, MD	Oct 7	(301) 677-9603
JB Myer-Hndrson Hall, VA	Oct 7	(703) 696-5948
Houston, TX (Ft Sam Houston)	Oct 8	(210) 221-9004
Ft Carson, CO	Oct 15	(719) 526-2840
Aberdeen Prvg Grd, MD	Oct 15	(410) 306-2320
Heidelberg, Germany	Oct 15	06221-57-8399
Carlisle Barracks, PA	Oct 15	(717) 245-4227
Ft Hamilton, NY	Oct 15	(718) 630-4552
Vicenza, Italy	Oct 20	0444-71-7262
Ft Riley, KS	Oct 21	(785) 239-3320
Grafenwoehr, Germany	Oct 21	09641-83-8814
Ft Stewart, GA	Oct 21	(912) 767-5013
Schweinfurt, Germany	Oct 22	09721-96-8812
Ft Campbell, KY	Oct 22	(270) 798-5280
Ansbach, Germany	Oct 26	0981-183-3301
Stuttgart, Germany	Oct 27	07031-15-3442
Ft Rucker, AL	Oct 28	(334) 255-9124
Vicenza, Italy	Oct 28	0444-71-7262
Ft. Knox, KY	Oct 28-29	(502) 624-1765
Ft Hood, TX	Oct 28-29	(254)287-5210
Ft Leavenworth, KS	Oct 29	(913) 684-2425
Rock Island, IL	Oct 29	(563) 322-4823
Benelux	Oct 29	0032-65-44-6238
Ft Gordon, GA	Oct 29	(706) 791-2654
Ft Polk, LA	Oct 29	(337) 531-0363
Ft Benning, GA	Nov 4	(706) 545-1805
JB Elm-Richardson	Nov 5	(907) 384-3500
Jt Base San Antonio	Nov 5	(210) 221-9004
Ft Huachuca, AZ	Nov 5	(520) 533-5733

## Is Your Arrears of Pay Beneficiary Current?

**CLEVELAND** – DFAS asks military retirees to designate an Arrears of Pay (AOP) beneficiary and update beneficiary information as often as necessary. (Note: This article does NOT apply to the Survivor Benefit Plan (SBP).)

In most cases, the Arrears of Pay will include the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary.

All military retirees should check their most recent Retiree Account Statements to make sure the Arrears of Pay (AOP) beneficiaries listed for your accounts are indeed the people you want to receive your final prorated retired paycheck.

You can choose anyone, from Family members to friends to associates, to be your AOP beneficiary. But if you do not designate someone, the payment of any money that remains in your retirement account at the time of death could be greatly delayed. It can take many months to locate a retiree's survivors, identify who is legally entitled to the pay, and then make the payment. Fortunately, this situation is easy to prevent.

How to Designate or Change a Beneficiary To designate or change an Arrears of Pay (AOP) beneficiary, all a retiree has to do is follow these simple steps:

1. Complete a Designation of Beneficiary Information form (DD 2894) available at [www.dfas.mil/dfas/retiredmilitary](http://www.dfas.mil/dfas/retiredmilitary).
2. Sign and date the form. (Unsigned and undated forms will not be processed.)
3. Mail or fax the form to:  
DFAS U.S. Military Retired Pay, P.O. Box 7130  
London, KY 40742-7130  
Fax: 800-469-6559



# ECHOES

## TRICARE Program for ‘Gray Area’ Reserve Retirees Launches

**FALLS CHURCH, VA** — For the first time, members of the Retired Reserve who are not yet age 60, the so-called “gray area” retirees, can purchase TRICARE health coverage for themselves and their eligible Family members with the new TRICARE Retired Reserve (TRR).

Retired Reservists may qualify to purchase TRR coverage if they are:

- ☆ Members of the Retired Reserve of a Reserve component who are qualified for non-regular retirement under Title 10, U.S. Code, Chapter 1223
- ☆ Not yet age 60
- ☆ Not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program

Survivors of Retired Reserve members may qualify to purchase TRR if ALL of the following apply:

- ☆ The sponsor was covered by TRR on the date of the sponsor’s death
- ☆ Survivors are immediate Family members of the deceased (spouse cannot have remarried)
- ☆ TRR coverage would begin before the date the deceased sponsor would have turned 60 years old

*Note: Survivor coverage is not affected by FEHB eligibility.*

If you have TRR member-and-Family coverage at the time of your sponsor’s death, DEERS will automatically convert it to TRR survivor coverage. To opt out of TRR survivor coverage, a written letter or a Reserve Component Health Coverage Request Form (DD Form 2896-1) must be postmarked or received no later than 60 days after the date of your sponsor’s death. Premiums will be refunded if there have been no claims for health care submitted during this 60-day period.

If your sponsor had TRR member-only coverage at the time of his/her death, you may qualify to purchase TRR survivor coverage. Your application must be postmarked or received within 60 days of your sponsor’s death, and TRR survivor coverage will be effective on the date your sponsor died.

**The program cost is not subsidized.** For calendar year 2011, the TRR member-only monthly premium is \$408.01 (\$4,896.12 yearly), and the member and Family monthly premium is \$1,020.05 (\$12,240.60 yearly). Premiums will be adjusted annually. When using TRR, you may visit any

TRICARE-authorized provider, network or non-network. You do not need a referral 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. If you’re visiting a network provider, you’ll pay less out of pocket and the provider will file claims for you. You may receive care in military treatment facilities on a space-available basis.

### Out-of-Pocket Costs

After you’ve met an annual deductible, you’re responsible to pay a cost-share (or percentage). Here’s a snapshot of TRR costs:

Type of Provider	Outpatient Cost Share	Inpatient Cost Share
Network Provider	20% of the negotiated rate	\$250 per day or 25% of billed charges for institutional services, whichever is less, plus 20% cost-share for separately billed services
Non-Network Providers	25% of the TRICARE allowable charge	\$535 per day or 25% of billed charges for institutional services, whichever is less, plus 25% cost-share for separately billed services

The comprehensive health care coverage provided by the premium-based TRR is similar to TRICARE Standard. After purchasing TRR, members will receive the TRICARE Retired Reserve Handbook, which includes details about covered services, how to get care and who to contact for assistance.

For more information, visit [www.tricare.mil/trr](http://www.tricare.mil/trr).



## New Law Creates TRICARE Young Adult Program

**FALLS CHURCH, VA** - TRICARE Young Adult (TYA) is open for enrollment. Uniformed Services dependents under 26, unmarried, and not eligible for their own employer-sponsored health care coverage may be qualified to purchase TYA, which offers TRICARE Standard coverage for monthly premiums of \$186. A premium-based TRICARE Prime benefit will be available later this year.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time college students. TYA extends the opportunity for young adults to continue TRICARE health care coverage, as long as their sponsor is still eligible for TRICARE.

Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya). TRICARE officials encourage beneficiaries to explore all health care plan options and costs when choosing a plan that best meets their needs.

Those considering TYA should determine if they are eligible before sending in an application. The application and payment of three months of premiums can be dropped off at a TRICARE Service Center or sent by mail or faxed directly to the appropriate regional health care contractor. Beneficiaries can find out where to send their form and payment by filling out the profile at [www.tricare.mil](http://www.tricare.mil). Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

When the application is processed, TRICARE coverage will begin the first day of the following month. Those eligible for TYA who have been saving receipts since Jan. 1, 2011, in anticipation of the new program, can also pay all premiums back to January to purchase coverage retroactively.

After getting a welcome letter and enrollment card, dependents and their sponsors are encouraged to visit uniformed services identification (ID) card issuing facility to obtain a dependent ID card. The card will assist in identifying the dependent as eligible for health care, prescriptions and access to military installations. Nearby ID card facilities can be found through a link at [www.tricare.mil/tya](http://www.tricare.mil/tya). To get e-alerts on TYA and other TRICARE news, sign up at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). Connect with TRICARE on Facebook and Twitter at [www.facebook.com/tricare](http://www.facebook.com/tricare) and [www.twitter.com/tricare](http://www.twitter.com/tricare).



## Pharmacy Home Delivery Saves Time, Money

Would you like to save time and money? TRICARE Pharmacy Home Delivery can help by delivering medications to your home through the U.S. mail.

Home delivery can be to any U.S. postal address and overseas Army Post Offices (APO) and Fleet Post Offices (FPO). Home delivery is especially useful for prescriptions you take on a regular basis – medications used to treat illnesses such as diabetes, asthma and high blood pressure. (If you need immediate relief from a pain medication or antibiotics, have your prescription filled at a military treatment facility or retail network pharmacy.)

Pharmacy home delivery also features an automatic

prescription refill option and checks medical and prescription history to avoid harmful drug interactions. A phone line is available 24/7 to speak directly to a pharmacist. TRICARE retail network pharmacies fill prescriptions with a 30-day supply. Home delivery fills prescriptions for the same copayment, but for 90 days. Home delivery costs beneficiaries \$3 for a 90-day supply for generic formulary medications and \$9 for a 90-day supply for formulary brand-name medications.

To sign up for pharmacy home delivery or to learn more about the program, go to [www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery) or call the Member Choice Center toll free at 1-877-363-1303.



## VA Caregiver Support Program Expanding

**WASHINGTON**—The Department of Veterans (VA) is expanding support nationally to caregivers of Veterans with Alzheimer’s disease. A pilot program of the REACH VA (Resources for Enhancing Alzheimer’s Caregiver Health in VA) program showed great success in reducing stress on caregivers while improving care outcomes for the Veterans.

REACH VA involved 127 caregivers connected to 24 VA medical centers. The median age for the caregiver was 72 and the majority of the participants were spouses. Typical issues caregivers face when caring for Veterans with Alzheimer’s disease and dementia include memory problems, behavior problems and the need to provide basic attendance such as grooming assistance. Caregivers typically reported feeling overwhelmed, frustrated, cut off from family and friends, lonely, prone to bouts of crying and having worse physical health than the year before.

For six months, the REACH VA caregivers were provided 12 individual in-home and telephone counseling sessions; five telephone support group sessions; a caregiver quick guide with 48 behavioral and stress topics; education on safety and patient behavior management; and training for their individual health and well-being.

Caregivers saw their burden reduced; drops in depressive symptoms and their related daily impacts; fewer frustrations, including those that have clinical potential for abuse; and decreases in dementia-related behaviors from the Veterans they cared for. Caregivers also reported they were able to spend fewer hours per day devoted to caregiving duties.

VA will roll out REACH VA on a national basis through home-based primary care programs across the country. In addition, the program will be modified to assist caregivers of Veterans with other diagnoses like spinal cord injury and traumatic brain injury.

Local caregiver support coordinators are available to assist Veterans of all eras and their caregivers in understanding and applying for VA’s many caregiver benefits. VA also features a website, [www.caregiver.va.gov](http://www.caregiver.va.gov), with general information on REACH VA and other caregiver support programs available through VA and the community. The VA’s Caregiver Support Line, 1-855-260-3274, is available Monday-Friday, from 8 a.m. to 11 pm, Eastern Time, and Saturday from 10:30 a.m. to 6 p.m., Eastern Time.

## VA Clinic Named in Honor of Max Beilke

A man who spent and finally gave his life taking care of Soldiers and Families has been remembered with the naming of a VA Clinic in his hometown. Max Beilke, Deputy Chief of Army Retirement Services, gave his life in the Pentagon on Sept. 11, 2001. On Sept. 11, 2010, the Max J. Beilke VA Outpatient Clinic in Alexandria, MN, was renamed in his memory.

VA Secretary Eric K. Shinseki was the keynote speaker at the event. He told the audience of more than 400 that, “in bestowing Max Beilke’s name on this outpatient clinic, we reaffirm both the magnificence of his mission and the nobility of this one. His was a service to something larger than self. The service of this clinic, like Max’s, is a crusade devoted to the well-being of others.”

Max Beilke served as Deputy Chief of Army Retirement Services for 17 years. He was a retired Master Sergeant who served both during the Korean War and the War in Vietnam. In fact, he was officially the “last man to leave Vietnam.” In 2000 and 2001, Beilke served with then GEN Shinseki as Beilke coordinated the annual meeting of the Army Chief of Staff’s Retiree Council while GEN Shinseki was serving as Chief of Staff.





# RETIREMENT SERVICES OFFICERS (RSOS)

MAY-AUG 2011

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](http://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.adamsjr@  
us.army.mil  
• Ft Rucker  
(334) 255-9124  
ruck.retirees@conus.  
army.mil

### ALASKA

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

### ARIZONA

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

### ARKANSAS

Ft Sill, OK

### CALIFORNIA

Presidio of Monterey  
(831) 242-5976  
pres.dhr-rso@conus.  
army.mil

### COLORADO

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

### CONNECTICUT

West Point, NY

### DELAWARE

Ft Meade, MD

### D.C.

Ft Myer, VA

### FLORIDA

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

### GEORGIA

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

### HAWAII

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

### IDAHO

Ft Carson, CO, or  
Ft Lewis, WA

### ILLINOIS

Ft L. 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  
rso@riley.army.mil

### KENTUCKY

• Ft Campbell  
(270) 798-5280  
camp.retire@  
conus.army.mil  
• Ft Knox  
(502) 624-1765  
knox.rso@us.  
army.mil

### LOUISIANA

Ft Polk  
(337) 531-0363  
polk\_rso@conus.  
army.mil

### MAINE

Ft Drum, NY

### MARYLAND

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

### MASSACHUSETTS

West Point, NY

### MICHIGAN

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

### MINNESOTA

Ft McCoy, WI

### MISSISSIPPI

Ft Rucker, AL

### MISSOURI

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

### MONTANA

JB Lewis-McChord, WA

### NEBRASKA

Ft Riley, KS

### NEVADA

Presi. of Monterey, CA

### NEW HAMPSHIRE

Ft Drum, NY

### NEW JERSEY

• JB McGuire-Dix-  
Lkhurst  
(609) 562-2666  
usarmy.jbmdl.imcom-  
northeast.mail.dhr-hr-  
m-rso@mail.mil  
• Ft Monmouth  
(732) 532-4673  
jacqueline.moura@  
us.army.mil (Note:  
Closes Sep 15, Retired  
Soldiers, spouses will be  
served by JB McGuire-  
Dix-Lkhurst RSO)

### NEW MEXICO

Ft Bliss, TX

### NEW YORK

• Ft Drum  
(315) 772-6434  
drum.rso@conus.  
army.mil  
• Ft Hamilton  
(718) 630-4552  
wanda.mills@us.army.  
mil  
• Watervliet-Wed/Thurs  
(518) 266-5810  
wvarso@gmail.com  
• West Point  
(845) 938-4217  
rso@usma.army.mil

### NO. CAROLINA

Ft Bragg  
(910) 396-5304  
braggrso@conus.  
army.mil

### NO. DAKOTA

Ft Riley, KS

### OHIO

Ft Knox, KY

### OKLAHOMA

Ft Sill  
(580) 442-2645  
rso.sill@conus.army.mil

### OREGON

Ft Lewis, WA

### PENNSYLVANIA

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

### RHODE ISLAND

West Point, NY

### SO. CAROLINA

Ft Jackson  
(803) 751-6715  
Fjrso@conus.army.mil

### SO. DAKOTA

Ft Riley, KS

### TENNESSEE

Ft Campbell, KY

### TEXAS

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

### UTAH

Ft Carson, CO

### VERMONT

Ft Drum, NY

### VIRGINIA

• Ft Belvoir  
(703) 805-2675  
gwendolyn.lott@  
conus.army.mil  
• JB Langley-Eustis  
(757) 878-3648  
eustis.rso@conus.  
army.mil  
• Ft Lee  
(804) 734-6555  
leeearso@  
conus.army.mil  
• Ft Monroe  
(757) 788-2093  
monr.fmrsvcoff@  
conus.army.mil  
(Note: closes Sep  
15, Retired Soldiers,  
spouses will  
be served by JB  
Langley-Eustis RSO)  
• JB Myer-Hndrsn Hall  
(703) 696-5948  
fmmc-rso@conus.  
army.mil

### W. VIRGINIA

Ft Knox, KY

### WASHINGTON

JB Lewis-McChord  
(253) 966-5884  
lewisrso@conus  
army.mil

### WYOMING

Ft McCoy  
1-800-452-0923  
bill.g.walters@us.  
army.mil

### WASHINGTON

Ft Carson, CO

### PUERTO RICO

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

## OVERSEAS RSOs

### Europe

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

### Germany

#### Ansbach

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

#### Bamberg

0951-300-7514  
RSOBamberg@eur.  
army.mil

### Baumholder

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

### Grafenwoehr

09641-83-8539  
IMAE-GRAF.RSO  
@eur.army.mil

### Heidelberg

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

### Kaiserslautern

0631-411-8838  
RSOKL@eur.  
army.mil

### Schweinfurt

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

### Stuttgart

07031-15-3442  
usag-s.rsc@eur.army.  
mil

### Wiesbaden

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

### Belgium

0032-65-44-4575  
RSOusagbenelux@  
benelux.army.mil

### England

see Kaiserslautern

### Italy/So. Europe/

### Africa/Mid-East

#### Vicenza

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

### Netherlands

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

### Japan

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

### Okinawa

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

### Korea

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

## HRC RESERVE COMPONENT

Human Resources Command, Ft Knox, KY,  
1-800-318-5298, press 0 • (502) 613-8950 • sheila.dorsey@us.army.mil

## PILOT RESERVE RSO

USARC Pilot Army Reserve RSO  
kathleen.s.couillard@usar.army.mil (612) 713-3082



# ECHOES

## Health Care, Communication top CSA Retiree Council Concerns

(from pg. 3)

- Complete the establishment of Retirement Services Offices at major Army Reserve and Army National Guard commands to ensure all retiring and Retired Army Reserve and National Guard Soldiers, their Families and survivors are properly informed about retirement-related benefits and entitlements.



Council Co-Chair LTG (Ret.) Vollrath poses a question to VCSA GEN Chiarelli while his XO, COL MacEwen, takes notes.

- Retiring Soldiers are authorized the Army Retiring Soldier Commendation Package upon retirement. The package includes a U.S. Flag and an Army Retired pin. Receipt of the flag is required by Title 10 of the US Code, Subsection 12605; the pin by AR 600-8-7, "Retirement Services Program". Insure funding and contracts are accomplished in a timely manner so that these items are presented to all retiring Soldiers as they transition.

### Benefits

The Council recommended:

- Acknowledge spouses' long-term commitment to the Army by issuing them an indefinite ID card at age 65.

Based on about 536,000 spouse cards (all DoD) requiring renewal every four years for spouses between ages 65 and 75, the Army would realize about \$10M in cost savings if this recommendation was adopted.

## Questionnaires Measure Response to Programs

In September 2010, Army Retirement Services used questionnaires to evaluate two programs -- *Army Echoes* and the retirement transition process.

The *Echoes* questionnaire was mailed to 50,000 randomly selected Retired Soldiers and surviving spouses to get their opinions of *Echoes* and their preferred methods of delivery. The questionnaire was sent soon after the delivery of the Sept-Dec 2010 *Echoes*.

Results:

- 31% responded
- Echoes* itself:
- 97% value *Echoes*
  - 95% read *Echoes*, 61% read it cover to cover
  - 86% said *Echoes* makes them feel positive about the Army
  - 64% said *Echoes* is their primary source for Army information
  - 63% said *Echoes* makes them feel like part of the Army Family

Method of delivery:

- 91% said they prefer to receive *Echoes* by mail
- 60% said they would not go online to read *Echoes*
- 30% said they don't have a computer

The transition questionnaire was mailed to 25,000 randomly selected Retired Soldiers who had retired within the

last four years. The purpose was to assess their retirement transition experiences and how those experiences affected their attitudes toward the Army.

Results:

- 21.6% responded
    - 56.6% were Active Duty
    - 23.5% were Army National Guard
    - 19.6% were Army Reserve
- Retirement transition experiences:
- 65.6% attended a preretirement briefing
    - 95% of the Active Duty
    - 38% of the National Guard
    - 15% of the Army Reserve
  - 88% recommended that Soldiers attend a preretirement briefing
  - 84% recommended Soldiers attend a briefing earlier than the four months before retirement required by AR 600-8-7
  - 58% recommended Soldiers attend a briefing between 24 and 7 months before retirement

Affect on attitude toward Army:

- Among Soldiers who attended a briefing, 72% reported positive perceptions of the Army
- Among Soldiers who did not attend a briefing, 76% reported negative perceptions of the Army



## How to Change Your Address

Echoes is mailed using correspondence addresses supplied by:

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

You must use the contact information provided in the boxes 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 — Ft Knox using the contact info below.

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

## Army Commemorative Coins

Public Law 110-450 (U.S. Army Commemorative Coin Act of 2008) authorizes the United States Mint to produce three different Army Commemorative Coins during 2011. The five-dollar gold coin, silver dollar, and copper-clad half-dollar will celebrate and honor the U.S. Army, its heritage, and the 30 million American men and women who have worn the Army uniform since 1775. Each commemorative coin is legal tender and features images emblematic of the traditions, history, and heritage of the U.S. Army and its contributions to the Nation during war and peace. The U.S. Mint will produce all three coins in both proof and uncirculated versions. Public Law 110-450 stipulates that a portion of the proceeds from the sale of these coins will be paid to the Army Historical Foundation to help finance the National Museum of the U.S. Army which will be built at Ft Belvoir, VA. To order the Army Commemorative Coins, visit [www.usmint.gov](http://www.usmint.gov) or call 1 (800) USA-MINT (872-6468).

## 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: 1-800-321-1080 or  
(216) 522-5955; FAX: 1-800-469-6559  
(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: 1-800-321-1080 or  
(216) 522-5955; FAX: 1-800-982-8459  
(put SSN on all pages)

**If a Retired Reservist not yet 60, mail to:**

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

## Need Date of Rank for Most Retired Pay Applications

The DFAS Cleveland Retired and Annuitant Pay Division has announced a new requirement to include the date of rank (DOR) on all retired pay applications for Soldiers who entered service on or after Sept. 7, 1980. For Soldiers who did not hold their current rank for at least three years, the DOR of their previous rank should be annotated. Use block 4 of the DD 108 (Application for Retired Pay Benefits) and DD Form 2656 (Data for Payment of Retired Personnel) to annotate DOR. The DOR may also be addressed for the NG Retirees on the NGB 23 and NGB 22. "Gray Area" retirees are encouraged to request assistance when they fill out their applications from their State NG RSO or Army Reserve Regional RSO.

## Note: The Reserve Component St. Louis Office Has Moved

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

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

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

# We Need Your Help

Because of budget shortfalls, this is the first *Army Echoes* for 2011. Most of you are reading a paper copy, perhaps within a few feet of your home computer. Have you considered reading your *Echoes* on that computer? Of course, paper vs. computer is your choice and we understand that not all of you have a computer or access to one. However, we would like to point out some of the advantages of reading *Echoes* online.



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



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

PRSR STD  
US POSTAGE  
PAID  
OPC



# We Need Your Help

**2. You can always find the current and back issues on your computer.** Our homepage ([www.armyg1.army.mil/retire](http://www.armyg1.army.mil/retire)) includes *Army Echoes* back to 1996 and a news section that keeps you up-to-date between issues.

**3. Whether you move or "snowbird," your *Echoes* is there** Processing the mailing list and printing and mailing *Echoes* takes several weeks. If you move during that time, you miss *Echoes*. This is not a problem if you're reading *Echoes* on a computer.

**4. You help reduce the cost of publishing *Echoes*.** If you switch from hard copy to *e-Echoes*, you help us reduce costs, so we can keep communicating with all Retired Soldiers and Spouses. Our goal is to increase our *e-Echoes* volunteers from 33,000 to 150,000 this year. You can become an *e-Echoes* volunteer at [www.armyg1.army.mil/rso/echoes.asp](http://www.armyg1.army.mil/rso/echoes.asp). Click on Register Now. Or you can register for *e-Echoes* using this form, tearing off this page, and mailing it to: Army Retirement Services, ATTN: DAPE-HR-RSO, Alexandria, VA 22332-0470. Please note, because there are almost a million of you, we need the last four of your SSN to make sure we take the correct person off the list. Thanks!

Name, Last, First, MI: \_\_\_\_\_

\_\_\_\_\_

E-mail address \_\_\_\_\_

For Retired Soldiers, last four numbers of SSN: \_\_\_\_\_

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

\_\_\_\_\_

Sign up for *e-Echoes* now at [www.armyg1.army.mil/rso/echoes.asp](http://www.armyg1.army.mil/rso/echoes.asp)

[www.armyg1.army.mil/retire](http://www.armyg1.army.mil/retire)