



A MESSAGE FROM
THE U.S. ARMY
DEPUTY CHIEF OF STAFF, G-1

Greetings, Soldiers for Life!

The Army's number one priority is its people – our Soldiers and Army civilians, families and veteran Soldiers for Life. All of the Army's personnel programs and initiatives are focused on taking care of our people with dignity and respect and promoting a culture where every individual can not only serve our country honorably. There is no better investment to ensure the readiness of the Army.

The past year has truly highlighted the importance of taking care of people, as we moved quickly to implement new policies to keep our Soldiers and their families safe while continuing to execute our mission during the global pandemic. As our nation engaged in public and private discussions focused on race and equality, we launched listening sessions at installations across the Army to hear the concerns and ideas of our Soldiers and civilians. Our People First Task Force is working to broadly apply meaningful changes through multi-faceted plans to combat sexual harassment, sexual assault, violent crimes, and other harmful behaviors that exist in our ranks across the Army; ultimately enhancing a culture of trust and building cohesive teams at all echelons.

The foundation of Army readiness is personnel readiness. Initiatives, programs and policies that place people first will ultimately improve overall readiness and our ability to fight and win. New technology, programs, policy, innovations and management models are transforming the Army's Personnel Systems and will provide our Soldiers and civilians with more opportunities to excel; give our Army the enduring advantage of a transparent, data rich personnel environment; and improve our ability to compete for and retain talent.

For example, the Integrated Personnel and Pay System – Army (IPSS-A), more commonly referred to as IPPS-A, is the number one Human Resources modernization effort for the Total Army. IPPS-A is the Army's new web-based HR system which, once fully deployed this December, will deliver a single, comprehensive, data rich HR and talent management system to the Total Force.

Talent management provides our Army an enduring competitive advantage. Continued investment in acquiring, developing, employing, and retaining talent will keep our Army at the forefront of human capital development and performance while providing the nation with a multi-faceted team that can fight and win in unpredictable environments to secure America's interests.

Army civilians are an integral part of the Army team, providing unmatched technical competence in essential functional areas including technical, medical, engineering, science, logistics, finance, and administrative disciplines. Efforts specifically aimed at expediting the hiring of civilians are increasing personnel readiness and ensuring talented individuals fill critical vacancies.

Personnel readiness also means creating an installation and environment that allows Soldiers and their families to thrive. The Army is committed to quality of life priorities that include: quality housing both for families and our Soldiers in the barracks; quality child care and youth services; and meaningful employment for spouses.

The Army's Ready and Resilient program continues to provide the foundation for individuals to build and sustain personal readiness and resilience. Resilience is the Army's number one

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ARMY ECHOES

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investment in primary prevention, as well as a protective factor against harmful behaviors such as sexual harassment and assault, suicide, and alcohol and substance abuse.

We are aggressively working to redesign the Army's Sexual Harassment/Assault Response and Prevention Program and are implementing initiatives to provide commanders with the essential resources, education, training, and awareness they need to bring an end to sexual harassment and sexual assault in the Army.

The Army Soldier for Life program continues to expand its efforts to influence policies, programs and services that support Soldiers, veterans, and their families. The Army's Retired Soldiers are both a strategic and tactical asset for the Army. They inspire Americans by telling their Army stories and explaining military service and how critical it is to the strength and security of our nation. During the pandemic, more than 200 Retired Soldiers with needed medical skills were recalled to active duty to serve in COVID-19 hotspots or to backfill Soldiers in military treatment facilities who deployed to these hot spots.

The people of the United States Army. . . these men and women who serve our nation, both in and out of uniform, along with their families, are our strength and our legacy. Their talents, courage, and commitment make our Army the greatest in the world. Accordingly, putting our People First is key to readiness, modernization, and reform.

Thank you for your service! People First! Winning Matters!

Lt. Gen. Gary M. Brito
Deputy Chief of Staff, G-1

The Army Service Center is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians and government agencies. Contact the Army Service Center (0800-1800 EST, Monday thru Friday) at (888) ARMYHRC (276-9472). For general military HR and veteran issues email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

Use the link below to access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members.

<https://www.hrc.army.mil/content/Army%20Service%20Center>

Army Echoes is the U. S. Army's official newsletter for Retired Soldiers, surviving spouses and their families. *Army Echoes'* mission is to educate Retired Soldiers about their benefits and changes within the U. S. Army and to urge them to remain Soldiers for Life, representing the Army in their civilian communities.

Published four times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/retirement/army-echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg. 15.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at ArmyEchoes@mail.mil.

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Editorial

Where's my hard copy of Army Echoes?

By Maria Bentinck, Deputy Director, Army Retirement Services

We received numerous requests asking for hard copies of *Army Echoes*. I get it; some of us old timers are accustomed to holding our newspapers and reading hardback copies of our library books. But there is a better and more economical way of reading the news. Likewise, there is a better and more economical way to access current and previous editions of *Army Echoes* 24 hours a day and on demand. In fact, since you are reading this particular edition of *Army Echoes* you broke the code. You are among the more than 60 percent of our readers who download the newsletter from your computer at <https://soldierforlife.army.mil/Retirement/army-echoes> or from the application on your Apple or Android mobile device.

If you ever look at the circulation numbers on page 2 of each edition of *Army Echoes*, you'll see that the newsletter is distributed to over 1 million Retired Soldiers, surviving spouses and their families. We usually separate the circulation number to distinguish between the number of hard copies mailed from the number of electronic copies. We want to see the number of electronic copies steadily increase. In fact, there is only one circulation number in this particular edition of *Army Echoes*.

This year, we've added a fourth edition of *Army Echoes* and it is distributed solely in electronic format. It is all conveniently located at your fingertips. You're welcome! This new electronic edition is published in August. Now *Army Echoes* is published 4 times per year in February, June, August and November. There are limited hard copies of the newsletter printed and mailed in Feb., June and Nov. They are mailed to Retirement Service Offices, gray area Retired Soldiers and nonannuitants who do not have a myPay account.

You receive a SMARTDOC from DFAS alerting you that the current edition of *Army Echoes* is ready for you to download. You receive this message because you have a myPay account with your current email address. Please always keep your email and mailing address updated in myPay at <https://mypay.dfas.mil/mypay.aspx>; it's how the Army communicates with you.

By reading *Army Echoes* electronic edition, you're doing your part to conserve Army funds, and we're able to provide you even more news and information!

Echoes from the past: News from 60 years ago

The more things change, the more they stay the same!

The **August 1961** edition of the *Retired Army Personnel Bulletin* explained a major change to military finance operations: Starting Jan. 1, 1957, all members of the Armed Forces became contributing members of Social Security. It explained that free Social Security credits for 1951 to 1957 were available to members who served on active duty after Jan. 1, 1957. [Ed. Note: RSOs are not Social Security experts. For questions, talk with the Social Security Administration or the Defense Finance and Accounting Service.]

The **September 1961** edition explained the new law that permitted men to receive reduced Social Security benefits at age 62 instead of waiting until age 65 for full payments. That option was previously only available to women. [Ed. Note: Reduced payments are available for all eligible beneficiaries as early as age 62. Receipt of full benefits is now graduated from age 65 for those born before 1943 to age 67 for those born in 1960 or later.]

The **October 1961** edition announced a two year-program, starting in 1962, when all Active Army combat divisions would be reorganized from five battle groups (the "Pentomic Division") to three brigade headquarters with seven to eleven maneuver battalions. National Guard and Reserve divisions would be similarly restructured, but over a longer period. [Ed. Note: Divisions now include 10,000 to 15,000 Soldiers and are made up of two to five brigade combat teams, the Army's primary combined arms, close combat force.]



Life-changing event? Keep DFAS informed

CLEVELAND — Ensuring your retired pay comes to you accurately and on time is our primary goal at DFAS. To do this, we need your help to keep your account up to date.

As a Retired Soldier, the sooner you alert DFAS to any change that might affect your pay, the more timely and accurate your pay will be. Keeping your account updated includes making sure your mailing address, email address, banking information, allotments, tax withholding status, and your beneficiary choices are current.

Be sure to report any change of life events as soon as they happen. These events might include:

- Moving
- Marriage or Remarriage
- Divorce
- Birth or adoption of a child
- Death of a spouse or child

Some changes, especially those regarding Survivor Benefit Plan (SBP) coverage, have a one-year time limit, so it is very important that you notify DFAS of life-changing events when they happen. When you notify us, be sure to include copies of supporting documents, such as birth or marriage certificates.

If you are making a change to your SBP coverage because of a life event, you can now use the convenient, online askDFAS upload tool on [DFAS.mil](https://www.dfas.mil) to submit your DD Form 2656-6 (Survivor Benefit Plan Election Change Certificate) and supporting documents. And when you submit a DD

Form 2656-6, you'll get email status notifications to the email you provide in askDFAS, or if you send it by postal mail or fax, to the email in your myPay account.

Keeping your contact information updated is key to staying informed. DFAS occasionally sends out correspondence regarding changes in the law that affect your pay. If your mailing address is not correct and you are not on myPay, we have no way of notifying you about changes. DFAS is also communicating more via email to provide more convenient customer service, and you will be better informed if you have a current email in your myPay account.

The easiest way to keep your account updated is to use myPay. You can use myPay to change your mailing address, your email address, your direct deposit information, some allotments and your tax withholding status. You can also use myPay to verify payment information, including allotment amounts, or tax withholding, or check your SBP coverage on your Retiree Account Statement (RAS).

If you're not yet using myPay, it's easy to get started and add your email address for status notifications. We have a handy step-by-step, downloadable "Get Started with myPay" guide available at: <https://www.dfas.mil/RetiredMilitary/manage/mypay/>.

DFAS continues to develop helpful tools and information for you and our website puts it all at your fingertips: <https://www.dfas.mil/retiredmilitary>.

TRICARE and federal benefits open season

WASHINGTON — Open Season is the annual period where you can enroll in, or make changes to, your healthcare plan for 2022. In 2021, TRICARE Open Season begins Nov. 8 and ends Dec. 13. Any enrollment changes you make will go into effect on Jan. 1, 2022. Open Season applies to anyone enrolled in or eligible for a TRICARE Prime option or TRICARE Select.

Don't Forget!

If you're enrolled in a TRICARE health plan, you can enroll in a vision plan from the Federal Employee Dental and Vision Insurance Program (FEDVIP). You can enroll in FEDVIP dental plan for dental insurance if you are eligible for a TRICARE health plan. FEDVIP offers many dental and vision plans with a wide range of benefits.

To learn more, visit: [TRICARE.mil/openseason](https://www.tricare.mil/openseason).



Have you updated DEERS lately?

WASHINGTON — When TRICARE tried to reach a group of retirees with critical information recently, more than 6 out of 10 had incorrect information in Defense Enrollment Eligibility System (DEERS). Is your information correct?

Why do you need to update your information in DEERS?

Your information must be correct in DEERS so that:

- You and your family maintain access to your medical benefits
- Your healthcare team can contact you with critical healthcare and appointment information
- TRICARE can reach you with vital authorization, claims, and enrollment information

When do you need to update DEERS?

Beneficiaries need to update DEERS as soon as possible anytime they move, change contact information, or experience a Qualifying Life Event (QLE).

A beneficiary must update DEERS whenever they experience the following (this list is not all-inclusive):

- Change in sponsor's status
- Retiring or separating
- Activating or deactivating
- Having a baby or adopting
- Moving to a new location for any reason
- Change in a student's full-time enrollment status
- Becoming eligible for Medicare
- Death of sponsor or family member

If a beneficiary is enrolled in any TRICARE plan (e.g., TRICARE Prime, TRICARE Select, TRICARE Reserve Select, TRICARE Retired Reserve or TRICARE Young Adult), remind them to also change their address and other personal information with their regional contractor.

How do you update DEERS?

- To learn how to update DEERS, visit <https://www.TRICARE.mil/DEERS>.

TRICARE pharmacy updates

Alert: Annual deductibles may apply to pharmacy

Depending on your TRICARE plan and whether you're in Group A or B, you may have to meet your annual deductible before copayments or cost-shares apply for certain pharmacy types. To see if this applies to you, visit the TRICARE Compare Cost Tool at www.tricare.mil/comparecosts. Enter your plan, sponsor status, and select whether you're in Group A or B and then refer to the deductibles section in the chart.

Find out if your prescription is covered with the TRICARE formulary search tool

How do you know if the prescription your doctor wrote for you is something that TRICARE covers? You can find out by looking it up on the TRICARE Formulary Search Tool at <https://www.express-scripts.com/frontend/open-enrollment/tricare/fst>.

When you're ready to get started, visit the search tool and type in the brand or generic name and strength of the drug you need. Next, choose the age and gender of the person the prescription is for and click "Search." This will allow you to see:

- Coverage results and coverage rules, such as pre-authorization or other limitations
- Information about the drug and where it can be filled
- Other drug options
- Your copayment (if applicable)

Prescription home delivery with other health insurance

If you have other health insurance and Express Scripts manages the prescription benefit, you can use home delivery through Express Scripts Pharmacy®. Your prescription benefits are automatically coordinated using both your primary insurance and TRICARE as your secondary insurance. For more information on coordinating your pharmacy benefits, visit www.tricare.mil/CoveredServices/Pharmacy/Claims/OHI. Please note that home delivery is not available in Germany.



Photo credit: U.S. Army



Airborne hazards and open burn pit registry

WASHINGTON — Did you know the Department of Veterans Affairs (VA) collects, analyzes, and publishes data on health conditions that may be related to environmental exposures experienced during deployment? The Airborne Hazards and Open Burn Pit Registry is a secure database of health information voluntarily provided by service members and veterans, and is instrumental in enabling VA to improve care and services for veterans.

The registry consists of an online questionnaire followed by an optional, but recommended, medical evaluation. The questionnaire helps you document your deployments and exposures to airborne hazards (which include sand, dust, smoke from oil well fires, and more—not just burn pits) to create a snapshot of your health. Upon completing the questionnaire, you are encouraged to discuss your exposure history and health with a provider in a free, optional medical evaluation. Participants also receive information from VA about registry updates and ongoing health studies.

Service members and veterans who were deployed in the Southwest Asia theater of operations on or after Aug. 2, 1990, or who were stationed in Afghanistan or Djibouti on or after Sept. 11, 2001, are eligible to sign up for the Airborne Hazards and Open Burn Pit Registry. These regions include the following countries, bodies of water, and airspace above these locations:

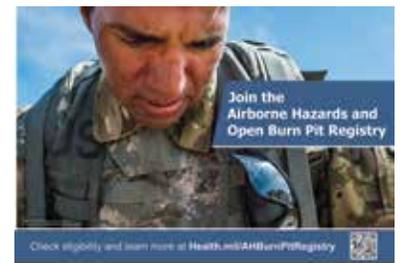
- Afghanistan
- Bahrain
- Djibouti
- Gulf of Aden
- Gulf of Oman
- Iraq
- Kuwait
- Oman

- Qatar
- Saudi Arabia
- United Arab Emirates
- Waters of the Arabian Sea, Persian Gulf, and Red Sea

If you meet these eligibility criteria, please consider joining the registry to document your exposure and health information and support the health of other service members and veterans.

“In addition to encouraging eligible service members and veterans to register, we are working across the Military Health System and in collaboration with VA to make it easier for health care providers to access patients’ environmental exposure data and assess their health concerns,” said Steve Jones, Force Readiness and Health Assurance Policy director and retired Army Environmental Science and Engineering Officer. “Through all these efforts, we’ll continue to collect critical data and gain a better understanding of how airborne hazards impact our troops’ short- and long-term health.”

Need more information? Check out Health.mil/AHBurnPitRegistry for a brief informational video, frequently asked questions, and other helpful materials. Please note that the registry is completely voluntary. You do not need to be enrolled in VA health care to participate, and the registry does not affect access to VA health care or compensation benefits.



The Soldier for Life sticker

The Soldier for Life sticker promotes the Soldier for Life mindset among Soldiers, Retired Soldiers, and veterans, uniting them in their desire to be Army advocates and demonstrate the value of a lifetime of service to the nation.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label 180 uses normal adhesive and is affixed to the outside of windows, on books, and other



appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be provided by your RSO or you may purchase DA Label 180 from the Exchange and other retail businesses.

The sticker does not include the word "Retired" because it represents every Soldier for Life, including veterans who are not retired.

Army tests a new way to help surviving spouses

WASHINGTON — Last year, the Army asked for Retired Soldiers to volunteer to serve as Casualty Assistance Officers in a pilot program that provides casualty assistance services to the surviving spouses of other Retired Soldiers. Over 550 Retired Soldiers volunteered.

Ft. Stewart, Ga. was selected as the location for the pilot, which began on Aug. 1. This pilot program will provide casualty assistance services to surviving spouses living in the coastal counties around Beaufort, S.C., Hinesville and Savannah, Ga. and all of Florida except the panhandle.

The pilot program isn't just about helping surviving spouses navigate the maze of federal benefits, rules, and forms in their time of need. It's also about the Retired Soldiers who will provide these services for free to the surviving spouses. Almost 50 Retired Soldiers living in the Ft. Stewart service area volunteered to provide these services during the pilot. They'll receive specialized training before providing services.

If you know the surviving spouse of a Retired Soldier who recently died while living in the area listed above, ask them to call the Ft. Stewart Casualty Assistance Center at (912) 767-7255 or (912) 767-1152.

If you know a Retired Soldier living in the area listed above who would like to volunteer as a Retired Soldier Casualty Assistance Officer, please ask them to contact the Ft. Stewart Retirement Services Office at (912) 767-5013 or (912) 767-0418.

Retirees USID Cards expiration dates are extended

FORT KNOX, Ky. — The Under Secretary of Defense for Personnel and Readiness recently approved another extension for Uniformed Services Identification (USID) cards through Jan. 31, 2022 for retirees and their dependents only.

The main take away from the extension is it only applied to card holders with an expiration date from Jan. 1, 2020 through July 31, 2021. ID cards with expiration dates after July 31, 2021, must be replaced by their expiration date. Do not wait to get your card re-issued as almost all Army ID Card Sites are open for business. If you do not take action soon then you run the risk of a site not having appointment prior to the Jan. 31, 2022 deadline. After this date, card holders with an expired ID Card will not be able to access benefits.

The Jan. 31, 2021 deadline applied only to retirees and their family members. Expired USID cards for dependents of Active, Reserve, and National Guard Uniformed Service members, Reserve and National Guard have been extended to Oct. 31, 2021. All foreign affiliates and dependents were extended to Aug. 31, 2021.

To find an ID card office, check availability, and make an appointment at a site near you go to <https://idco.dmdc.osd.mil/idco/>.

The Uniformed Services Identification (USID) Card is the primary ID card for reserve component members not eligible for a Common Access Card, retirees, dependent spouses and children, and other individuals eligible for benefits and privileges.





Ask Joe: Your Benefits Guru



Hi Joe,

People say my brother-in-law Charlie and I could be twins. We're from the same hometown, same high school, enlisted together for Desert Storm and served in mostly the same units for 20 years. We both retired with a VA disability to Connecticut – Charlie's in North Haven and I'm a mile away in North Branford. I just learned that Charlie's property tax exemption as a veteran is higher than mine, around \$500 more. Shouldn't we have the same exemption?

Mo

Dear Mo (and Charlie),

I can see why you might be confused. States do their property tax exemptions in many different ways. California, for example, allows property tax exemptions of up to \$4000, but restricts eligibility for this benefit by limiting the total assessed value of the real or personal property that is owned by a single veteran to \$5000 or \$10,000 by a family. Oklahoma, on the other hand, offers a 100% property tax exemption on 100% of the fair market value of the homestead to veterans with 100% rated disabilities. Wyoming grants a property tax exemption of \$3000 to all veterans who have service connected disabilities and/or served overseas during armed conflict. In your state, Connecticut, the assessment of property tax is the exclusive function of municipal government. This means the state sets a minimum property tax exemption, such as \$1500, as a guideline, but the municipality sets that exemption where it wishes as long as they do not go below the state minimum. That's why I always recommend anyone interested in property tax exemptions go to the [MyArmyBenefits State and Territory Fact Sheets](#) and look at the state tax information for where they currently live or are considering moving to.

Joe

Dear Joe,

A friend of my wife, Millie, mentioned to her that when I die, she can get veterans' preference for a job with the state. She's not a veteran—how can this be true?

Walt in New Hampshire

Dear Walt and Millie,

She is right, Walt. New Hampshire offers state employment hiring preference to veterans, their unremarried surviving spouses and spouses of disabled veterans, as do many other states. The veteran's hiring preference can be implemented in various ways. Most states give blanket veterans' preference to all state and local jobs while others single out specific jobs. For example, the U.S. Virgin Islands reserve taxi medallions for auction only to veterans. New Hampshire gives preference when hiring state liquor commission employees, and when filling the position of commandant and hiring other employees at the New Hampshire Veterans Home along with many other state and local government jobs. [MyArmyBenefits](#) has information on veterans' hiring preference and lots of other valuable information about every benefit a Retired Soldier and family members need to know.

Joe

You could be missing out!

WASHINGTON — Did you know that you could be missing out on some great benefits?

Whether you just joined the retired ranks or are a long-standing member of those still serving, states and territories offer a variety of benefits to you and your family. Benefits like property tax exemptions, employment preference and recreational discounts are offered not only to active duty military but also to retired military, veterans, disabled veterans and family members, active and retired.

You can find this benefit information all in one place in the [MyArmyBenefits State and Territory Fact Sheets](#). Each fact sheet contains information on state income and property taxes, education and employment benefits, parks and recreation, Veterans Affairs (VA) facilities in the state, and more. This detailed information will help you find benefits in the state or territory where you live and the states and territories where you travel.

Maybe you are contemplating a move to a state that does not tax your retired pay. Each state fact sheet has up-to-date information on whether military retired pay is taxed and the availability of property tax exemptions for veterans. Several states have passed legislation in the past few years to eliminate state taxes on military pensions (most recently Utah and Nebraska in 2021) and others are actively considering similar changes. Check back frequently as state tax laws often change. The State/Territory Fact Sheets are kept up to date with the most recent information and provide links to the benefit details.

If you or your family members want to pursue higher education, check out the education benefits section for your state of residency. Many states offer scholarship programs for veterans, as well as spouses and children of veterans. For example, the [Alabama G.I. Dependent Scholarship Program](#) offers the spouses and children of eligible veterans 10 semesters of undergraduate education at a state-supported institution of higher learning plus \$1,000 per semester for textbooks and applicable fees.

The employment benefits section of each state fact sheet is a good place to look for state hiring preference information for veterans and special programs like New Mexico's Operation Sound Stage—a program designed to put military veterans to work on movie and TV productions in New Mexico. Many states have unique programs specific to their state so be sure to also view the miscellaneous benefits section. You can find initiatives such as the [Texas Veterans Land Board Loan Programs](#) and the [Service Dog Grant for North Dakota Veterans with PTSD](#).

Most states also offer discounts to Retired Soldiers and veterans on state park admission and recreational activities such as camping, hunting, and fishing. For example, Colorado offers free admission to [Colorado State Parks](#) each August for veterans and service members. Florida offers a [Military Gold Sportsman's License](#) at a reduced fee of \$20 to all retired service members (regular price, \$100) that includes hunting, saltwater and freshwater fishing licenses, and other special permits. If you need to find a military installation or VA facility in your state or a state you are traveling to, look for the list of these facilities near the bottom of every state and territory fact sheet.

[MyArmyBenefits](#) has all the information on benefits offered by states and territories. State benefits are also highlighted regularly on our new [MyArmyBenefits Facebook page](#). Check out the state and territory fact sheets today and find useful and unique benefits you have been missing out on!



<https://myarmybenefits.us.army.mil/>



ARMY ECHOES

Army National Guard retirement services update

By Maj. Samantha M. Paycheck, Army National Guard Retirement Services Section Chief

As the new Section Chief for the Army National Guard Retirement (ARNG) Services Section, I am excited and honored to be joining this community to support our future and current Retired Soldiers. I appreciate your service and dedication to this great country and my team and I am here to assist!



Did you know each state, territory, and the District of Columbia has a representative prepared to assist as well? As a former Army National Guard Soldier, you can reach out to the ARNG Retirement Services Officer (RSO) associated with the state or territory in which you served. Your ARNG RSO will be prepared to support you through the retired pay application process, assist with your service-related documentation, determine if you qualify for reduced age retirement, and answer questions about the Reserve Component Survivor Benefit Program (RCSBP) or Survivor Benefit Program (SBP). To find contact information for the ARNG RSO in your state, territory, or the District of Columbia, use the Resource Locator on the MyArmyBenefits website, located at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>.

Are you a gray area Retired Soldier nearing age 60? Your ARNG RSO will be able to guide you through the retired pay application process and answer all of your questions. You can submit your retired pay application no earlier than 9 months before age 60, but not later than 90 days before age 60. This will ensure seamless processing of your application and timely receipt of your retirement pay.

Please note: It is important to keep your mailing address, phone number, and email address up to date with the Gray Area Retirements Branch at U.S. Army Human Resource Command (HRC). This will allow HRC to contact you in the event of new information pertaining to your retirement benefits. You can update your information by email at usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil or by calling (502) 613-8950.

Army Reserve Retirement Services Office continues virtual support during COVID-19

By Lt. Col. Trentonia Scott, Army Reserve Retirement Services Section Chief



Due to COVID-19, the Army Reserve Retirement Services Office (RSO) transitioned all pre-retirement seminars and retirement services to remote and virtual operations. This has been an adjustment to the RSO teams as well as you, the customers. Together we are successfully accomplishing the mission as we continue to provide support to each of you. As fiscal year 2021 comes to an end, we want to remind you that retirement is a process, not an event. This process requires you to review your personnel records and address any medical issues you may have. To assist with this planning, our team has created a pre-retirement planning timeline. This document focuses on the timelines that are unique to the Reserve Component Soldiers.

We encourage you to reach out to your servicing RSO team for assistance with your retirement planning, as well as, attend a pre-retirement seminar.

These sessions will cover updates to Reserve Component Survivor Benefit Plans (RCSBP), Survivor Benefit Plan (SBP) election options, retired pay application procedures and other retirement related topics. The RSO teams are available to schedule one-on-one virtual sessions to assist with your specific retirement concerns.

To find your RSO or obtain information regarding the retirement planning seminars scheduled for your area visit: <https://www.usar.army.mil/Retirement/> or <https://soldierforlife.army.mil/Retirement/ArmyReserve>.



Introducing the *The Survivor Link*

Army Survivor Outreach Services (SOS) is the official Army program designed to provide long term support to surviving families of fallen Soldiers. The program supports Army National Guard, Army Reserve and active component families.



SURVIVOR LINK
Strong★Resilient★Connected

The *Survivor Link* is the Army Survivor Outreach Services (SOS) newsletter. This newsletter is published on a quarterly basis to provide information about benefits changes, program updates, opportunities to connect with other survivors and to stay linked to the Army. Army Survivors can subscribe to the *Survivor Link* at any time.

You can choose to have the *Survivor Link* delivered to your email address or as a text message to your cell phone. Subscribe at: <https://dcs9g.army.mil/safr/sos/sos-form.html>.

Survivor Benefit Plan (SBP) beneficiary changes – death of former spouse

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

Were you paying for former spouse SBP coverage and your former spouse died? If so, did you know that you could potentially change your SBP coverage from your former spouse to your current spouse?

If your former spouse died on or after Nov. 25, 2015 and you were married to a new spouse on the date of death, you have one year from the date of death of your former spouse to elect spouse coverage.

If your former spouse died on or after Nov. 25, 2015 and you were not married on the date of death, you have one year from the date of marriage to the new spouse to elect spouse coverage.



If you are eligible for and want to elect spouse coverage you must do so in writing to the Defense Finance and Accounting Service (DFAS). Coverage is not automatic. You may not change the level of coverage and this election is irrevocable. Here's what you will need to submit to DFAS:

- Signed written request for spouse coverage
- Copy of your former spouse's death certificate
- Copy of your current marriage certificate

Contact your servicing [Retirement Services Officer \(RSO\)](#) with questions about eligibility.

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- | | | |
|--|---------------------------------------|-----------------------------|
| • Full name | • Disability Rating | • Copy of death certificate |
| • Social security number and/or service number | • Circumstances surrounding the death | • Retirement date |
| • Date and place of birth | • Next of Kin (NOK) information | • Retired rank |



I love being one of the “old retirees”

By 1st Sgt. Shannon Tutor, U.S. Army Retired

When I retired from the Army in 2013 I had no clue about the Chief of Staff, Army Retired Soldier Council or much less the Fort Campbell Retired Soldier Council. I suspect it was covered at one of the retirement briefings I attended as part of my transition process at Fort Campbell but I don't recall anything from then. Honestly, I was 39 years old and felt like I wasn't one of the old retirees that I had seen at the commissary and I thought I was a long ways from that. Truth be told, eight years later, I love being one of the old retirees grocery shopping with my wife at the commissary.

I found out about the Retired Soldier Council somewhat by happenstance when I attended the Fort Campbell Retiree Appreciation Day (RAD) event in 2018 as a Grass Roots Volunteer for the National Museum of the U.S. Army. During this event, I found that one of my friends that I had served with in the 101st Airborne Division (Air Assault) was a current member of the Fort Campbell Retired Soldier Council. That intrigued me and I began to press him about what they did and how to be a member.

Today, I am a sitting member on the Fort Campbell Retired Soldier Council and I am very happy to be not only a part of the Fort Campbell community but to serve as a voice for the thousands of retired service members and their dependents in our area. This is strictly my view and wording alone. The reason I am writing this is because I began to wonder how many other retirees don't know about the Retired Soldier Council in their area or, even if they do know about it, they do not know who serves on the council or how to contact them.

Most retirees probably know that they can contact their nearest Retirement Services Office if they have a recommendation, concern or comment but do they know who sits on their council? If you have attended a Retiree Appreciation Day event in the past then you may have been introduced to your council members, but, with the lack of events due to the COVID-19 pandemic, you may not know any local council members at this time. If you read the May-July 2021 edition of the *Army Echoes* then you would have been introduced in print to the members of the Chief of Staff, Army Retired Soldier Council, you would have been able to review their report and even had a chance to submit your recommendation for a possible name change of the Retiree Appreciation Day event (page 14) and on that same page you would find the schedule for upcoming Retiree Appreciation Day events.

What does the Retired Soldier Council do? And why should you care? It's pretty simple – they serve as your voice, the voice of the Retired Soldier, surviving spouses and their families. They provide the command with feedback on how Army policy, initiatives and programs impact the retired community as well as how new laws may impact the retired community. They work to improve the communication between the retirees of all services within their supported community. These councils at the installation level and the Army level have the ear of the command and they get time with the command to share concerns and feedback of the retired community.

I also want to encourage all retirees (of all service branches) to attend the Retiree Appreciation Day event nearest you. Attend it yearly. The Retiree Appreciation Day events are usually put together through the hard work and efforts of the staff of the Retirement Services Office at the installation. While the council members probably are involved in a portion of the planning and execution the majority of the heavy lifting is done by the staff members of the RSO and usually with the support of the command they are able to bring in many external agencies and Veteran Support Organizations to make it an event definitely worth your time. These events are your chance to not only be recognized and appreciated (as the current name implies) but to also get the latest information in regards to TRICARE, ID Cards, federal, state and local benefits and typically to hear from representatives of the Department of the Army, Veterans Affairs and even elected officials. It is also pretty common that the post hospital or clinic will support the event and you and your family members may be able to get vaccinations such as the flu shot during these events. At this year's Fort Campbell Retiree Appreciation Day, attendees were able to hear from the co-chair Chief of Staff, Army Retired Soldier Council, retired Sgt. Maj. of the Army (SMA) Daniel Dailey.



Retired Sgt. Maj of the Army Daniel Dailey and Retired 1st Sgt. Shannon Tutor at Ft. Campbell Retiree Appreciation Day (Photo by Marcus A. Ufeanyui)

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(Continued from page 12)

SMA (Ret) Daily provided a review of the topics covered during the Chief of Staff, Army Retired Soldier Council meeting and reminded us of just how important the council is at the local level.

As I said previously, I am a member of the Fort Campbell Retired Soldier Council. For anyone reading this who may have something to share with our council, feel free to send me an email at slt95ast@gmail.com If you just need to vent I can handle that or I can bring your comment or feedback to our next council meeting. If you do not know the council members for your installation, then contact your Retirement Services Office and ask for a contact list. I am sure they can get you in contact with them.



Retirees receive updates at Ft. Campbell Retiree Appreciation Day (Photo by Marcus A. Ufeanyui)

Air Assault! Soldier For Life!

RETIREE APPRECIATION DAYS

*Due to the COVID-19 pandemic, many RADs are being held virtually or subject to Call ahead for additional information.

LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT
JB Lewis-McChord, W	Aug. 25	(253) 966-5884	USAG-Rheinland-Pflz/Ramstein	Oct. 14	611143-5411021	Fort Riley, KS	Oct. 23	(785) 239-3320
JB SA-Randolph, TX	Aug. 25	(210) 652-6880	Fort Knox, KY	Oct. 15	(804) 734-6555	USAG-Italy	Oct. 26	9802-83-3301
Fort Drum, NY	Aug. 28	(315) 772-6432	USAG-BENELUX-Brussels	Oct. 15	31-45-534-0260	Fort Belvoir, VA	Oct. 29	(703) 806-4551
Tobyhanna Army Depot, PA	Aug. 28	(570) 616-7019	USAG-Benelux (SHAPE)	Oct. 16	32-68-25-5581	Fort Rucker, AL	Oct. 29	(334) 255-9124
Fort Leonard Wood, MO	Sep. 10-11	(573) 596-0947	Carlisle Barracks, PA	Oct. 16	(717) 245-4501	Fort Bliss, TX	Oct. 29-31	(915) 569-6233
Fort Sill, OK	Sep. 16-17	(580) 442-2645	Fort Polk, LA	Oct. 16	(337) 531-0402	Fort Hood, TX	Oct. 29	(254) 287-5210
Presidio of Monterey, CA	Sep. 18	(831) 242-4986	USAG-Bavaria	Oct. 19	9641-70-526-4430	Fort Leavenworth, KS	Oct. 30	(913) 684-5583
Fort Lee, VA	Sep. 24	(804) 734-6555	USAG-Ansbach	Oct. 21	9802-83-3301	USAG-Wiesbaden, Germany	Oct. 30	0611-705-5338
Schofield Barracks, HI	Oct. 2	(808) 655-1514	USAG-Stuttgart	Oct. 22	9641-70-596-2010	Fort Meyer, VA	Nov. 4	(703) 696-5948
JB Ellington Field-Houston	Oct. 9	(210) 221-9004	Redstone Arsenal, AL	Oct. 22	(256) 842-2719	Fort Benning, GA	Nov. 5	(706) 545-1805
			Fort Hamilton, NY	Oct. 23	(718) 630-4552	Fort Gordon, GA	Nov. 6	(706) 791-2654

Stay in uniform and mentor America's youth after retirement

FORT KNOX, Ky. — The mission of the U.S. Army Junior ROTC is "To Motivate Young People to be Better Citizens" by instilling the values of citizenship, service to the nation, personal responsibility and a sense of accomplishment. JROTC is a service to our nation in that it provides cadets the motivation and skills to improve physical fitness; think critically and creatively; communicate effectively; work as a team member; pursue meaningful careers especially in the areas of Science, Technology, Engineering and Mathematics (STEM); and become successful citizens.



As JROTC continues to modernize and adapt to the changing needs of America's communities and workforce, Army JROTC is developing a Cyber Pilot Program. The [Army JROTC Cyber Pilot Program](#) is an innovative, four-year, honors-level cyber program that is part of the Army's effort to infuse critical STEM curriculum in high schools across

the country. The [Army JROTC Cyber Pilot Program](#) provides students with challenging, relevant experiences and prepares them to enter the cyber workforce, pursue a four-year degree and/or enter military service.

For the Cyber Pilot, JROTC will leverage instructors with various backgrounds and experiences, especially individuals with a bachelor's degree in computer science, information systems, cybersecurity or other related fields. JROTC will execute the program in approximately 20 schools during the Academic Year 2022-2023. Additionally, JROTC plans to expand the Cyber Pilot program into more schools in the following years. These Army JROTC cyber instructors will uphold the JROTC vision of providing a quality citizenship, character, and leadership development program, while fostering partnerships with communities and educational institutions.

(Continued on page 14)

Army JROTC is currently seeking instructors for the Cyber Pilot Programs. Preferred applicants will possess at least one of these following certifications (or obtain the certification within six months of becoming an instructor):

- DoD Approved 8570 Baseline Certification (Any IAT Level 1 certification or higher)
- CompTIA Linux+
- Microsoft Technology Associate (MTA) or similar
- Cisco Certified Technician or similar

When one becomes a U.S. Army JROTC instructor, one becomes part of a community. You have the opportunity to motivate young people to be better students, better leaders and better citizens. As a JROTC cyber instructor, you also have the opportunity to motivate these young people to serve in critical roles for our nation.

To learn more about becoming a U.S. Army JROTC instructor, please visit us on the web at <http://www.usarmyjrotc.com/jobs>. You may view instructor vacancies, estimate your [Minimum Instructor Pay \(MIP\)](#) and begin the application process. You may also call (800) 347-6641 with any questions.

Persistent threats warrant persistent awareness

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

The threat from foreign terrorist organizations (FTO) is enduring and persistent, both in the homeland and abroad, and their wide range of capabilities warrant our continued watchfulness. In addition to FTOs, we also face an increasing and wide range of threats and tactics from ideologically motivated violent extremism. The extremist threat includes radicalized individuals, small groups of like-minded radicalized individuals, and some larger, more organized groups, including those with racially or ethnically motivated, violence-based ideologies. In some cases, we are seeing an increase in collaboration among domestic extremists and extremists overseas, such as in Europe. There also appear to be some commonalities regarding how extremist movements evolve in contrast to the evolution of FTOs, such as the Islamic State in Iraq and Syria (ISIS). Widespread use of online propaganda is one of those common threads. To be clear, there is much threat activity taking place across the full spectrum of terrorist and extremist ideologies. We are likely to see this continue to evolve and violence to continue for the foreseeable future.

As one line of effort to address these threats, the Army established August as Antiterrorism Awareness Month (ATAM). This year marks the 12th annual observance of ATAM and a call to action. The threats we face today are more complex and more dynamic than at any other time in our nation's history. Every member of the Army community is needed to sustain vigilance to combat terrorism, counter extremism, prevent insider threats, expand cybersecurity awareness, and strengthen suspicious activity reporting.

An objective of Antiterrorism Awareness Month is to inform and create awareness of irregular threats, and to achieve a heightened awareness for all members of the Army. This is critical as we seek community support to detect indicators of potential activities or behavior before they turn violent. These actions are vital to sustain vigilance and provide the advance warning that law enforcement and security agencies need to defend against the full range of threat tactics. Some examples of the

irregular tactics we regularly face include active shooters, vehicle ramming, online radicalization and recruitment, attempts to breach Army installations and facilities, cyberattacks against critical infrastructure, and unauthorized use of unmanned aircraft systems for nefarious purposes. Each of these threat tactics poses a potential risk to Army communities, operations, and warfighter readiness.

Our efforts during Antiterrorism Awareness Month seek to achieve the following goals:

- Preventing terrorist or extremist attacks against Army installations, standalone facilities, operational units, forces in-transit, individuals, and critical assets.
- Educating community members to be watchful for suspicious activity or behavior and what information to report to law enforcement or security for further investigation.
- Encouraging individuals and organizations to maintain vigilance and apply protection measures to stay a step ahead of the threat.

Key to preventing any of these attacks is an actively involved community. Lessons learned from past terrorist and extremist attacks reveal one or more bystanders observed pre-attack indicators but failed to report them to law enforcement. The success of Army-wide threat awareness and reporting is reliant on our community members knowing what, when, and how to report suspicious activity or behavior. Tips from the public remain one of the most powerful tools for law enforcement to combat these threats and prevent violent attacks. Every Retired Soldier is a sensor, a scout (an "LP/OP").

Winning matters in our fight against terrorists and extremists—just like winning matters to preserve Army readiness and our ability to fight and win our nation's wars.

Assist, Protect, Defend!



RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about 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 <https://soldierforlife.army.mil/Retirement/contact-us>.

INSTALLATION RSOs

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

ALABAMA

• Redstone Arsenal
(850) 842-2719
usarmy.rsa.rso@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.rso@mail.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft. Wainwright
(907) 353-2095
fwarso@wainwright.army.mil

ARIZONA

• Ft. Huachuca
(520) 533-1120
army.huachucarso@mail.mil

ARKANSAS

See Ft. Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-4986
usarmy.pomrso@mail.mil

COLORADO

• Ft. Carson
(719) 526-2840
usarmy.carson.rso@mail.mil

CONNECTICUT

See West Point, N.Y.

DELAWARE

See Ft. Meade, Md.

D.C.

See JB Myer-Henderson Hall, Va.

FLORIDA

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

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrdrso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.rso@mail.mil

HAWAII

• Ft. Stewart
(912) 767-5013/3326
usarmy.stewartrso@mail.mil
HAWAII
• Schofield Barracks
(808) 655-1514
armyschofieldrso@mail.mil

IDAHO

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

ILLINOIS

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

INDIANA

Ft. Knox, Ky.

IOWA

Ft. McCoy, Wisc.

KANSAS

• Ft. Leavenworth
(913) 684-5583
usarmy.leavenworth.imcom.mbx.retirements@mail.mil

• Ft. Riley
(785) 239-3320
usarmy.riley.rso@mail.mil

KENTUCKY

• Ft. Campbell
(270) 798-5280
usarmy.campbell.rso@mail.mil

LOUISIANA

• Ft. Knox
(502) 624-7236
usarmy.knox.rso@mail.mil

LOUISIANA

• Ft. Polk
(337) 531-0363
usarmy.polk.rso@mail.mil

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322/2323

usarmy.apgrso@mail.mil

MASSACHUSETTS

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

MASSACHUSETTS

See West Point, N.Y.

MICHIGAN

• UP: See Ft. McCoy, Wisc.
• Lower Mich.
Selfridge ANGB
(586) 239-5580

MINNESOTA

See Ft. McCoy, Wisc.

MISSISSIPPI

See Ft. Rucker, Ala.

MISSOURI

• Ft. Leonard Wood
(573) 596-6637
flwrso@mail.mil

MONTANA

See JB Lewis-McChord, Wash.

NEBRASKA

See Ft. Riley, Kan.

NEVADA

See Pres. of Monterey, Ca.

NEW HAMPSHIRE

See Ft. Drum, N.Y.

NEW JERSEY

• JB McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.dix.rso@mail.mil

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum
(315) 772-6434
usarmy.drum.rso@mail.mil

NEW YORK

• Ft. Hamilton
(718) 630-4552
usarmy.hamilton.rso@mail.mil

• Watervliet Arsenal
(Wed/Thurs 0800-1300)
(518) 266-5810
wvarso@gmail.com

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

NO. CAROLINA

• Ft. Bragg
(910) 396-8591
braggrso@conus.mail.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

• Ft. Sill
(580) 442-2645
usarmy.sill.rso@mail.mil

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
usarmy.carlisle.rso@mail.mil

• Tobyhanna Army Depot
(570) 615-7019
army.tobyhanna.rso@mail.mil

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-5495
army.rso.jackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kan.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 568-5204/569-6233
usarmy.bliss.rso@mail.mil

TEXAS

• Ft. Hood
(254) 287-5210
army.hoodrso@mail.mil

TEXAS

• JB San Antonio
(210) 221-9004
usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.rso@mail.mil

• JB Langley-Eustis
(757) 878-2227
usarmy.eustis.rso@mail.mil

• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

• JB Myer-Henderson Hall
(703) 966-5889
usarmy.jbmhh.rso@mail.mil

• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

• JB Myer-Henderson Hall
(703) 966-5889
usarmy.jbmhh.rso@mail.mil

WASHINGTON

• JB Lewis-McChord
(253) 966-5884
usarmy.jblm.rso@mail.mil

• Ft. Belvoir
(703) 806-4551
usarmy.belvoir.imcom.mbx.rso@mail.mil

• JB Langley-Eustis
(757) 878-2227
usarmy.eustis.rso@mail.mil

• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

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(703) 966-5889
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(804) 734-6555/6973
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(804) 734-6555/6973
usarmy.lee-rso@mail.mil

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(703) 966-5889
usarmy.jbmhh.rso@mail.mil

• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

• JB Myer-Henderson Hall
(703) 966-5889
usarmy.jbmhh.rso@mail.mil

• Ft. Lee
(804) 734-6555/6973
usarmy.lee-rso@mail.mil

• JB Myer-Henderson Hall
(703) 966-5889
usarmy.jbmhh.rso@mail.mil

OVERSEAS RSOs

HQ IMCOM Europe

0611-143-544-1530
usarmy.sembach.ret-svcs@mail.mil

Germany

Ansbach
0980-283-3793
usarmy.rsoansbach@mail.mil

Baumholder

0611-143-541-1021
usarmy.rsobaumholder@mail.mil

Bavaria

09641-838539
usarmy.rsobavaria@mail.mil

Grafenwoehr

09641-83-8709
usarmy.bavaria.ret-svcs@mail.mil

Rheinland-Pfalz

0611-143-541-1021
usarmy.rsor-pfalz@mail.mil

Stuttgart

07031-15-2010
usarmy.rsostuttgart@mail.mil

Wiesbaden

0611-43-548-1614
usarmy.rsowiesbaden@mail.mil

Belgium

011-32-65-32-6293
usarmy.rsobenelux@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

011-31-45-534-0260
usarmy.rsobenelux@mail.mil

Italy/So. Europe/Africa

Vicenza
011-39-0444-71-4831
usarmy.rsoitaly@mail.mil

Japan

Camp Zama
011-81-46-407-3940
usarmy.zamarso@mail.mil

Okinawa

06117-44-4104
rso@okinawa.mail.mil

Korea

Yongsan
010-2916-0578
usarmy.KoreaRSO@mail.mil

Camp Humphreys

010-2916-0578
usarmy.KoreaRSO@mail.mil

ARMY RESERVE RSOs

63rd Readiness Division

Mountain View, California
(650) 526-9511/9512/9513
RSO email: army63rso@mail.mil
States: AR, AZ, CA, NM, NV, TX, OK

9th Mission Support Command

Honolulu, Hawaii
808-438-1600 x3553
RSO email: usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@mail.mil
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina
(803) 751-9864/9698

RSO email: usarmy.usarc.81-rsc.list.dhr-rso@mail.mil
States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC

88th Readiness Division

Ft. McCoy, Wisconsin
Office: (608) 388-7448
RSO email: usarmy.usarc.88-rd.mbx.retirement-services1@mail.mil
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey
(609) 562-1696/7055/7425/1688
RSO email: Army99RSO@mail.mil
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 7th MSC (Europe)

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at 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.

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers processing retirement pay packets and family members with RCSBP. Phone (888) 276-9472 or (502) 613-8950
Download retirement application: <https://www.hrc.army.mil/asset/19367>

or email request to usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

HRC-GAR website: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>

Are your mail and email addresses up to date?

The fastest and surest way for Retired Soldiers in receipt of retired pay to update address information with DFAS is to use myPay at <https://mypay.dfas.mil/mypay.aspx> or by calling (800) 321-1080.

Gray Area Retired Soldiers (in the Retired Reserve not receiving retired pay), should use the Human Resources Command (HRC) database at <https://www.hrcapps.army.mil/portal/> using their DS Logon or by calling (888)276-9472.



Army Retirement Services
251 18th Street South, Suite 210
Arlington VA 22202-3531
OFFICIAL BUSINESS

Exchange shoppers keep Army communities strong

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

As warfighters, Retired Soldiers and their families navigated the COVID-19 pandemic through 2020, your Exchange leaned forward to deliver safe, sanitized and secure shopping to Army families worldwide.

As the Exchange did its part, Soldiers For Life and their families did theirs. In 2020, Exchange shoppers generated \$89 million in dividends for critical Army quality of life programs by shopping at their local Exchange or at ShopMyExchange.com.

With 100% of Exchange earnings supporting Army communities, it truly matters where you shop. In the past 10 years, the Exchange has contributed \$2.1 billion to programs that support readiness and resiliency, including child, youth and school services; Armed Forces Recreation Centers; and more.

As the pandemic drove widespread economic disruption, Exchange shoppers also opened their hearts to Soldiers and Army families in need, donating nearly \$1.5 million to Army Emergency Relief (AER) at PX cash registers and ShopMyExchange.com in 2020—a 1,000% increase compared to 2019.

As the Exchange marks its 126th year of serving those who serve, it is important to remember that you and your family play a critical role in supporting the quality of life for Army communities. With the support of military communities and sound financial management having seen the Exchange through the challenges of 2020, your hard-earned Exchange benefit is poised to be even stronger in 2021 and beyond.

Soldier For Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.