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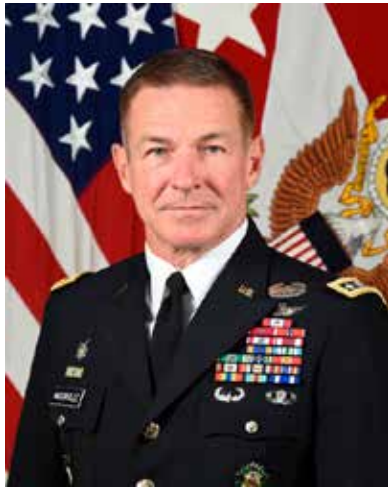
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Did you know the electronic edition has 8 more pages than this edition? You can download it in the Army Echoes app or at <https://soldierforlife.army.mil/retirement/army-echoes>.



A MESSAGE FROM

THE ARMY CHIEF OF STAFF

Greetings Soldiers for Life!

It is an honor to be your 40th Chief of Staff of the Army. My number one priority as Chief will always be people. People are the Army's greatest strength and most important weapon system, and if we take care of them, they will deliver on the Army's priorities of readiness, modernization, and reform. Our people aren't just Soldiers. They are our families, Army civilians, and you, our veterans and Retired Soldiers for Life.

Last October, Secretary McCarthy and I published "The Army People Strategy," <https://people.army.mil>, describing how we will acquire, develop, employ, and retain the diversity of talent the Army needs to remain ready to fight and win. The Army is constantly in competition for the best and brightest our country has to offer, whether it's competing with our sister Services or the private sector. I need your help acquiring that talent. The motto of Retired Soldiers is, "Your mission has changed, but your duty has not." Your mission today is to hire and inspire: hire fellow veterans and inspire young Americans to serve. The Army has a great story to tell because we are a Service that is all about people. We must aggressively tell that story. You are our best storytellers, and you can help me acquire the talent we need by engaging in your local communities. U.S. Army Recruiting Command's Community Partner Outreach Program, <https://armystrong.goarmy.com/a/cp.html>, is a great way to do that. Today's young people want a sense of purpose. They want to join a team that offers a sense of belonging. The Army can provide that sense of purpose, but America's youth doesn't know it unless they're already part of a military family. That's where I need your help.

“ You are our best storytellers, and you can help me acquire the talent we need by engaging in your local communities... ”

Your Army is modernizing to ready itself for a return to great power competition and the threat of large-scale ground combat. Those of you who served in the 1970s and 1980s might remember the days of transitioning to AirLand Battle and developing "The Big 5." Now we're adopting the concept of multi-domain operations and developing our six modernization priorities: long-range precision fires, a next generation combat vehicle, future vertical lift, the Army network, air and missile defense, and Soldier lethality. This spring we're executing Defender 2020 in Europe, the largest Army exercise in 25 years. Ten countries will host 37,000 participants, including Soldiers from five divisions, National Guard Soldiers from eleven states, and seven Army Reserve units. Our current Soldiers and potential recruits can't visualize an exercise of that scale or something so foreign to the post-9/11 environment they know. Many of you can though, especially those from our REFORGER era. I encourage you to tell those stories.

The Army must be ready for a 21st century environment that has much in common with the 20th century environment of its past. And you are our best historians. Please help me to keep your Army the world's premier fighting force.

People First! Winning Matters! Army Strong!

Gen. James C. McConville
40th Chief of Staff of the Army



Echoes from the past: News from 60 years ago

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

The **February 1960** edition explained retirees' rights to travel on military equipment in a space available status. The Military Sea Transportation Service limited retirees to one trip per year, and required the member to pay a fee to travel by ship. For example, it cost a retired officer \$22.50 to travel from the East Coast of the United States to Europe, and a retired enlisted member \$8.25 to travel from the West Coast of the United States to Hawaii. [Ed. Note: *The U.S. Air Force now manages the Space Available travel program, which only includes travel by air.*]

The **March 1960** edition announced that a revised edition of the Retired Army Personnel Handbook would be mailed to all retired Army members whose names and addresses were on file. The edition also highlighted the start of the fourth year of the Perdue University program that trained retired Army personnel to be high school mathematics teachers and granted them a Master's Degree. The program was created to resolve a shortage of qualified high school teachers. Brown University planned to start a similar program in the fall of 1960. [Ed. Note: *The [2020 U.S. Army Retired Soldier Handbook](#) is available for download from the Army Retirement Services homepage. The Soldier for Life Transition Assistance Program now prepares Soldiers for civilian employment, to attend college and technical schools, and to start their own businesses.*]

The **April 1960** edition announced the first ever destruction of a ballistic missile in flight on Jan. 29, 1960. The new Army Hawk air defense missile destroyed an Honest John ballistic missile in a test over White Sands

Missile Range, N.M. The edition also announced the opening of the Retired Army Personnel Information Service at Headquarters, U. S. Army Europe. The new office provided information and assistance to retired Army personnel living in Europe. [Ed. Note: *The Army's Terminal High Altitude Area Defense and Patriot missile systems and the Navy's Aegis system can now shoot down ballistic missiles. U.S. Army Installation Management Command – Europe's Retirement Services Office now assists retired Army personnel living in Europe.*]

The **May 1960** edition explained that retired members and their dependents who were treated at a civilian emergency room could not send the bill to the Army for payment. Federal law did not authorize the Army to pay for their civilian medical care, even if it was an emergency. The edition also explained that the "Korea GI Bill" required veterans to start using their benefits within three years of the first unconditional discharge from active duty. The 3-year period started the day after members were discharged, even if they reenlisted that same day. [Ed. Note: *Retired Soldiers and their dependents now enrolled in a TRICARE health plan may be reimbursed for medical care in the emergency rooms of civilian hospitals. Veterans using the Montgomery GI Bill have ten years to use their benefits. Veterans using the Post 9/11 GI Bill whose serviced ended before Jan. 1, 2013 have fifteen years to use benefits; and benefits will not expire for veterans whose service ended after Jan. 1, 2013 under the Forever GI Bill - Harry W. Wolmery Veterans Educational Assistance Act.*]

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 as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a daily blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading 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. 13.

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

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VA Welcome Kit

Handy navigational tool

WASHINGTON — Veterans oftentimes receive information about the Department of Veterans Affairs in a fragmented way. This can create confusion and a disjointed experience for veterans and their families as they attempt to understand and access VA's many different services and benefits.

Secretary of Veterans Affairs Robert Wilkie has made customer service and customer experience his top priority. In support of the Secretary's vision, the VA's Veterans Experience Office (VEO), under the direction of Chief Experience Officer Lynda C. Davis, Ph.D, has fielded a unique product called the VA Welcome Kit. It is specifically designed to make it easier for service members, veterans, family members, caregivers and survivors to understand the many different benefits and services offered by VA.

"The Welcome Kit can help guide you whether it's time to go to school, get a job, buy a house, get healthcare, retire or make plans for your own care as you age," said Secretary of Veterans Affairs Robert Wilkie.

The VA Welcome Kit provides pertinent information and helps overcome the natural apprehension most people experience when interacting with a large, complex organization like VA for the first time. It is written in an easy-to-understand and concise manner and includes information on popular VA benefits, including applying for VA healthcare, a disability rating, education benefits, etc. The VA Welcome Kit highlights some of the key VA benefits and services available that can directly and positively impact quality of life and explains how and where to go to access those benefits and services.

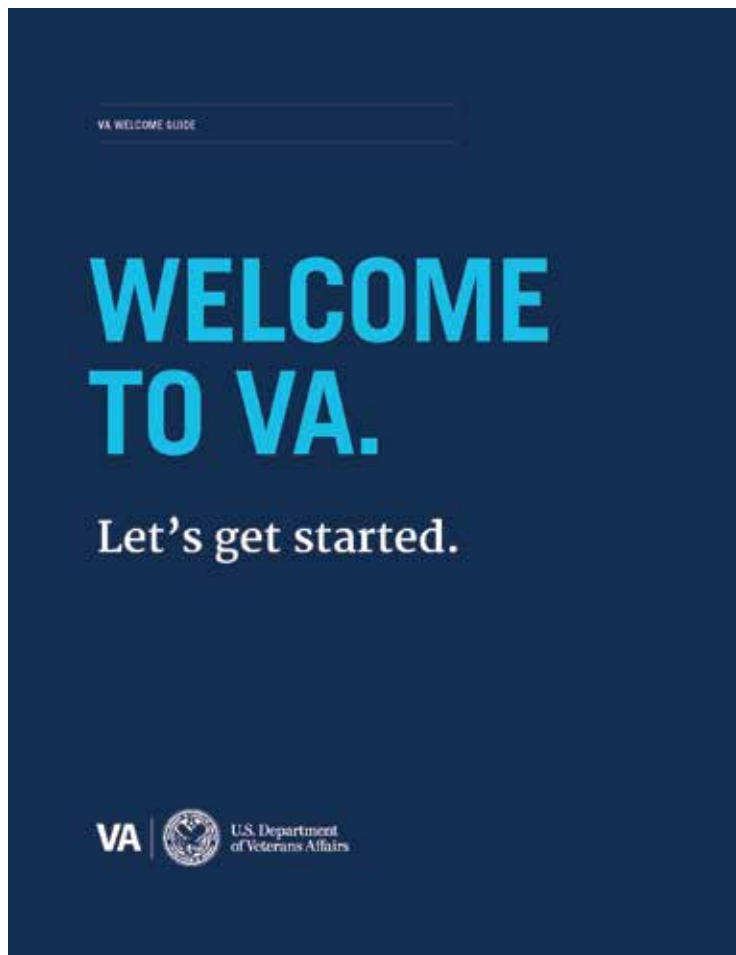
A question often asked by service members and veterans is, "What can VA do for me?" Based on what stage a person is in life – still serving in the military, recently separated or a veteran for many years – there are numerous VA benefits and services available that can improve their overall quality of life. The VA Welcome Kit includes handy one-page (front and back) Quick Start Guides (QSGs) focused on specific

topics of most interest to service members, veterans, family members, caregivers and survivors validated through empirical and anecdotal field research. The Welcome Kit is regularly updated online as new information becomes available.

Within VEO, the Benefits Experience (BX) Directorate is assigned responsibility for the VA Welcome Kit. BX is a diverse, dedicated and effective team comprised of veterans (including several Retired Soldiers and four combat veterans of Operation Iraqi Freedom) and other highly qualified personnel with many years of VA experience in different service lines. BX personnel routinely interact with veterans and family members at different venues and relies on those interactions and field research when

developing content for, and identifying ways to improve, the Welcome Kits.

The VA Welcome Kit can be downloaded and printed directly from the website at <https://www.va.gov/welcome-kit>. General feedback and suggestions on ways VA can improve the Welcome Kit can be sent directly to vawelcomekit@va.gov. A YouTube video on the welcome kit can be viewed at <https://youtu.be/DZvITWcWuE>.





ARMY ECHOES

Your mission has changed but your duty has not

By Col. Prescott Farris, *Director Soldier for Life*

When an American raises their right hand, puts on the uniform of our nation and earns the title of Soldier, they become a Soldier for Life. A Soldier for Life is someone who identifies with the Army, is proud of their honorable service, and inspires the next generation of Americans to serve, through personal example, long after they take off the uniform.

Regardless of how long a Soldier serves, whether a four year enlistment or a thirty year career, they are an essential member of our Army team; tasked with fighting and winning our nation's wars and leading our nation's most valuable resource – its people.

When you take off the uniform, that mission doesn't end, it changes. Your mission now is to Hire and Inspire. As a Soldier for Life, you have a tremendous and weighty opportunity to influence the quality and success of our Army through your influence, interaction within your community, and personal example.

Stay connected to your Army. Stay connected to the Army and be aware of the changes and opportunities available to our Army Soldiers, veterans and their families. Consider becoming a member of U.S. Army Recruiting Command's Partner Outreach Program, a community engagement program designed to build lasting partnerships between veterans, community leaders/organizations and recruiters. Enrolled partners receive information on current and relevant Army programs, incentives and benefits to energize them as advocates for Army recruiting within their communities. For more information visit, <https://armystrong.goarmy.com/a/cp.html>.

Tell your Army story. More than half of Soldiers report they joined the Army after being positively influenced by a veteran while more than half of Americans report knowing little or nothing about the Army. Be proud of your honorable service and share your Army experience with your community and those influencers you interact with. Soldiers are often portrayed incorrectly in the media. You can help correct those misperceptions and tell Americans the stories they are not hearing. Wear your Army uniform at appropriate events and engage with those who are unaware of the value of service to our nation. Speak at public events and participate in veteran commemorations and ceremonies. Inspire those around you by personal example. Consider sharing your Army story with Soldier for Life by contacting us at usarmy.sfl@mail.mil or <https://soldierforlife.army.mil/>.

Advocate for employing veterans and spouses. Ensuring our nation's veterans have meaningful careers remains essential to the success of our Army, our communities, and our economy. Veterans bring valuable technical skills, leadership, work ethic and teamwork to the workforce. Military spouses share many of the same traits but may be disadvantaged by frequent moves and job changes. Many employers are seeking these skills in today's competitive job market but are unsure how to access this talent. You can help by informing them of key transition programs like Partnership for Youth Success, the Career Skills Program, military-focused career events, the Military Spouse Employment Partnership, and other sources. Join, or start, a Veteran Employee Resource Group to identify and highlight the Veterans within your workforce. Consider mentoring a transitioning Soldier on the skills you've learned through your personal networks or established non-profit programs.

Serve your community. Studies show that veterans volunteer in their communities at a rate four times higher than non-veterans. Continue your service and sustain your sense of purpose by lending your leadership and commitment to organizations that need your help. It's good for you, the Army and the community.

On behalf of the entire Soldier for Life and Retirement Services Office team, thank you for your continued service to our Army, our nation and your communities. Once a Soldier, Always a Soldier... A Soldier for Life!

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 purchased 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.

Why I chose to become a JROTC instructor

By Maj. Jamelle A. Garner, U.S. Army Retired

The question of why I decided to become a Junior Reserve Officer Training Corps (JROTC) instructor after Army retirement and what I get out of it, comes with an answer that could easily turn into a mini-novel. With the possibility lingering that I may just one day write an autobiography, I'll give you a quick excerpt instead on how I arrived at this particular point in my life's journey.

It's fairly cliché to proclaim one's destiny as a child, to choose any particular occupation over another. However, from a young age, I had a pretty good idea that I would one day work with kids, be it in education or childcare.

I spent 20 years on active duty, five enlisted and 15 as a commissioned officer. I feel like two decades of working with young Soldiers has given me a greater appreciation for the issues and concerns that impact our young adults. I became a JROTC instructor because I knew true retirement at age 44 was not what I was meant to do. In thinking about why I became a JROTC instructor, I frequently muse over how much stronger (mentally, physically and scholastically) I could have been if only I knew at ages 18-25 what I know now. The reoccurring answer to this revelation, short of inventing a time-traveling machine to take me back, is to be of service to future generations. Sharing information with my cadets that would have personally made me smarter, more agile, more refined and would have given me an academic edge is now my calling.

As I tell my cadets on a regular basis, I have finally landed my dream job after 29 years of hard work! Every day, on my drive in to work, I am filled with the feeling that today is going to be a great day. I revel in taking my Special Interest Group (high school seniors), on cross campus field trips to the career counselor as we pore over SAT/ACT registration processes and college admissions sites. Similarly, I eagerly anticipate showing my students all of the options available to them, like pursuing a future in the military, college or a trade school. I like to think I've become an expert on working through cost of living calculators for those students interested in jumping straight into the workforce.

Ultimately, the goal is to show the cadets how they have the power to open the doors of possibility in their lives and how living the JROTC creed can jumpstart their wildest dreams, launching them down a path to excellence. As the Senior Army Instructor for the Theodore Roosevelt High School JROTC program, I have the privilege of assuring our cadets that the lessons learned in our cadet battalion; those of academics, physical fitness, leadership, responsibility and self-discipline, lead up to nothing short of success. No matter what path they decide to travel down next, the foundations built and values learned in JROTC will help them achieve their dreams.

U.S. Army JROTC instructor applicants must be retired from the Army no longer than 3 years, in the grades of E-6 to E-9, W-1 to W-5 or O-3 to O-6. To learn more about the program, view [instructor vacancies](#), estimate [minimum instructor pay](#), and [begin the application process](#) visit the Army JROTC website at <http://www.usarmyjrotc.com/jobs> or call (800) 347-6641.



Maj. Jamelle A. Garner, U.S. Army Retired



National Museum of the U.S. Army needs volunteers

The National Museum of the U.S. Army at Fort Belvoir, Virginia is seeking volunteers! Learn more by visiting www.theNMUSA.org and selecting the get involved link.



DFAS makes tax season easier

CLEVELAND — It's tax season again, which means it is time to gather your tax documents. DFAS has a number of convenient options for getting your IRS 1099-R, the tax statement for military retirees and annuitants.

Get Your 1099-R in myPay

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home at <https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. With the refresh last year, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

Telephone self-service for retirees

If your mailing address on file with DFAS is current, you can get a copy of your 1099-R through DFAS telephone self-service option. To use telephone self-service:

- Call (800) 321-1080
- Select option "1" for self-serve
- Select option "1"
- Enter your social security number when prompted
- Your 1099-R should be in the mail within 7-10 business days to the address on record at DFAS.

Online AskDFAS 1099-R request for retirees and annuitants

Retirees and annuitants can get their 1099-Rs sent to their mailing address on record or to a one-time, temporary mailing address by submitting the request online. You will receive your 1099-R in the mail in 7-10 business days. Find instructions at <https://go.usa.gov/xPh7H>

Mail or fax a 1099-R request

If you prefer traditional mail or fax, you can send DFAS a written request, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. Make sure you include all necessary information in your request. Find instructions at <https://go.usa.gov/xPh7M>.

Request a 1099-R by calling customer care

Members with unique situations can speak directly to one of our customer care representatives. Tax season is the busiest time of year, so you may have to wait on hold while we assist other customers. For more information, check out: <http://go.usa.gov/xPh7f>

Please note that DFAS customer service representatives cannot provide tax advice or recommendations on withholding. Please consult a tax professional if you have questions about your taxes.

Changes on the way for the Survivor Benefit Plan (SBP) offset by Dependency and Indemnity Compensation (DIC)

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

You may have already heard about the changes on the way for the SBP offset by DIC but in case you have not, here's the scoop. The National Defense Authorization Act of fiscal year 2020 includes a change in the law that will phase-out the current offset of SBP by DIC over the course of the next three years. The biggest thing to note is that nothing will change in 2020. Surviving spouses who have the offset will see a change in their annuity check starting Feb. 1, 2021. The DoD SBP Advisory Group will provide guidance on the implementation of this new law. If you think you will be affected by this new law, make sure that you keep your annuity account information up to date with your correct mailing address and email address if you are using myPay. You will receive more information in the coming months from DFAS and from the Army. We will also make sure to provide updates in future issues of *Army Echoes*. Stay tuned!

Making forms easier to fill out and submit to DFAS

CLEVELAND —Last year, Defense Finance and Accounting Services (DFAS) Retired & Annuitant Pay began rolling out a series of new tools to help retirees and annuitants fill out and submit forms easily and correctly. The tools include helpful PDF Form Wizards, how-to checklists, how-to videos, and AskDFAS online upload tools.

DFAS receives a high percentage of forms we are unable to process, often because a form is missing information or a signature. We know it is frustrating when we are unable to fulfill your request because of missing information or signatures. We hope these tools will make the processes easier by reducing the number of incorrect documents that cause delays and by allowing digital submissions.



Helpful Form Tools Available Now

Claiming a Retiree's Arrears of Pay - SF 1174

DFAS has a package of helpful form tools for SF 1174, for claiming a retiree's Arrears of Pay (a retiree's final paycheck after they pass away). The package includes a Form Wizard, an AskDFAS online upload tool, and a how-to checklist and video. Find out more at <https://www.dfas.mil/retiredmilitary/survivors/1174RetireeAOP>

Starting a Survivor Benefit Plan Annuity – DD Form 2656-7

DFAS has a package of helpful form tools for DD Form 2656-7, for starting a Survivor Benefit Plan (SBP) annuity. The package includes a Form Wizard, an AskDFAS online upload tool, and a how-to checklist and video. Find out more at <https://www.dfas.mil/retiredmilitary/survivors/ApplySBP>

School Certifications - DD Form 2788

Survivor Benefit Plan (SBP) child annuitants who are 18 years of age and over need to certify they are full-time students to continue receiving annuity payments. DFAS has an AskDFAS online upload tool for the DD Form 2788 (Child Annuitant's School Certificate) and a how-to checklist. In addition, DFAS is now sending monthly emailed SmartDoc reminders to student SBP annuitants who have a valid email in myPay and an upcoming deadline to submit a school certification form. Find out more at <https://www.dfas.mil/retiredmilitary/survivors/School-Certifications.html>

DFAS Forms Page

All of the form tools are available from the Forms page on the DFAS website. DFAS is also working on redesigning the Forms page. The new Forms page will make it easier for retirees and annuitants to find the form they need based on the request they are making, instead of needing to know the form number. It will also include links to the helpful form tools, instructions, and links to webpages for additional information. Find out more at <https://www.dfas.mil/retiredmilitary/forms>

DFAS will add more helpful tools in 2020. Check the Latest News area of the DFAS Retired & Annuitant Pay website for news at www.dfas.mil/retiredmilitary

2020 Cost of Living Adjustment (COLA)

Cost-of-Living Adjustment (COLA) is 1.6% and it applies to most retired pay, Survivor Benefit Plan annuities, and Special Survivor Indemnity Allowance (SSIA).



Ask Joe: Your Benefits Guru



MyArmyBenefits

The U.S. Army official benefits website



Dear Joe,

I'm out here in Wisconsin watching the snow pile up. I won't be shoveling it this winter because I had a heart attack last November, Thanksgiving week, while cutting up a tree that fell in my backyard during a windstorm. I'm feeling OK now, but I've got to go see the Army docs at Fort McCoy for an evaluation as to whether I'm fit to continue drilling. I'm a Master Sergeant with 18 ½ good years and I hate to see that time wasted and not get a retirement if I'm disabled out. My buddies say not to worry because with 18 years I'm in the Sanctuary Program and the rules say I'm locked in and must be allowed to complete my 20 good years. That sounds great, but Joe, should I be worried?

Tom in Tomah

Dear Tom,

Well, you have a couple of reasons to worry: one of them is your buddies are wrong and the other is the rule they spoke of doesn't say what they say it says. The Sanctuary Program is not automatic. The Army has to want to keep you before they offer it and it is only offered when you are on Active Duty and have 2 years or less left to get a retirement other than a non-regular one, i.e., a regular Active Duty retirement. Second, even if they were to offer you the Sanctuary Program, you would be separated on military disability and it is not applicable for that type of retirement or separation. The good news is the medical evaluation process can take a long time and 18 months is just around the corner, so you may dodge the bullet that way and get your 20-year notification of eligibility (NOE). Second, you would be eligible for a 15-year NOE which would allow you to waive the severance pay and hold out for your non-regular retirement – augmenting your income with disability from the VA.

Good Luck!

Joe

Dear Joe,

I took the Voluntary Separation Incentive (VSI) and later qualified for retired pay in the Army Reserve, which starts next month. I know, dumb, huh? Oh well, tell me what to expect for my VSI repayment – I hope it won't be too painful.

Major Pain

Dear Major,

You are going to have to repay the full gross amount. Repayment will be made through monthly deductions from your retired pay at a rate of 40 percent of your monthly pay. Lump sum repayments are not allowed, but you can request that they increase your monthly payment amount by sending them a signed written request. DFAS cannot change previously issued 1099R forms, nor can they recover any funds sent to the Internal Revenue Service to cover the taxes on the payments already made to you. Therefore, when they recoup VSI/SSB (Special Separation Bonus) payments, they treat it like a pre-tax deduction. That is, they reduce your taxable income by the amount they deduct for the recoupment each month.

If, for example, you received a gross separation payment for \$60,000 less Federal Income Tax Withholding of \$12,000, you would have received a net check for \$48,000. They will recoup the gross amount of \$60,000. If you become eligible for \$2,500 per month from retired pay, less a VA waiver or offset of \$200, you would have an adjusted gross taxable income of \$2,300. They recoup at the rate of 40% of gross income, which would be \$920. Your adjusted gross taxable income will be reduced by the amount being recouped (\$2,300 less \$920) leaving a new taxable income amount of \$1,380.

You may request a more lenient repayment plan if you are experiencing financial hardship. DFAS will consider your application for hardship if the repayment prevents you from meeting the costs necessary for essential subsistence. These essentials include food, housing, public utilities, clothing, transportation, and medical care.

I feel your pain,

Joe

Social Security death and survivor benefits

WASHINGTON — Retirement has many moving pieces, one of them being the impact to your financial situation. Soldiers make decisions before, during, and after retirement regarding various benefits available to them; however, there are some benefit decisions that are made for you. One benefit decision made for you, which can have a significant impact on your financial future, is Social Security.

Social Security offers surviving family members two types of benefits when someone dies – a death benefit and a survivor benefit. The Social Security death benefit is a one-time \$255 payment. Social Security's survivor benefits are much more important, providing family members with monthly payments that in some cases last the rest of their lives.

A surviving spouse or child can receive a \$255 lump-sum death benefit if they meet certain eligibility requirements. A surviving spouse who was living in the same home with the deceased, or if living apart, and was receiving Social Security benefits on the deceased's record automatically gets the death benefit. If no spouse is eligible for the death benefit, a child can get it if he or she is receiving benefits on the deceased's record or became eligible to do so at the worker's death. If no one qualifies to receive the payment, then the death benefit goes unpaid. Former spouses are not eligible for this benefit.

Qualified recipients who are already getting benefits typically receive the death benefit automatically. Those who aren't receiving benefits right now need to apply for the death benefit payment within two years of the date of death.

Upon the death of a spouse, you are eligible for Social Security survivor benefits if you have been married for at least nine months, with exceptions applying in cases of accidental death or on military service. (This length of marriage requirement is waived if you are caring for a child of the deceased spouse who is under the age of 16.)

In most cases, survivor benefits are based on the amount the deceased was receiving from Social Security at the time of death (or was entitled to receive if he or she died before filing for benefits). You should visit your local Social Security Office or apply by phone at 800-772-1213 as soon as possible after the death is reported to Social Security (typically done by your funeral director). Survivor benefits are dated from the time you apply and are not retroactive to the time of death.

Widows/widowers can collect survivor benefits from age 60 (50 if they are disabled), at rates ranging from

71.5 percent to 100 percent of the late spouse's Social Security benefit, depending on the survivor's age. If you are caring for a child of the deceased who is under 16 or disabled, there is no minimum age and the survivor benefit is 75 percent of the deceased's Social Security payment.

Minor and disabled children are also potentially eligible for survivor benefits at 75 percent of a late parent's benefit. To be eligible for survivor benefits the child must be under 18 (up to 19 and 2 months if they are still in high school full time) or have a disability dating from before they turned 22. Stepchildren and grandchildren may also qualify. In all cases, children must be unmarried to collect survivor benefits.

Divorced spouses can collect survivor benefits if the marriage lasted 10 years or more. The rules regarding age and parental status are largely the same as for widows/widowers.

Widowed spouses and former spouses who remarry before age 60 (50 if they are disabled) cannot collect survivor benefits. Eligibility resumes if the later marriage ends. There is no effect on eligibility if you remarry at 60 or older (50 or older if disabled).

Other than the remarriage issue and the age parameters for children, there is no time limit on survivor benefits — they are payable for life.

When you apply for Social Security survivor benefits you need the following documents:

- Proof of death—either from a funeral home or death certificate
- Your Social Security number, as well as the deceased
- Your birth certificate
- Your marriage certificate, if you are a widow or widower
- Dependent children's Social Security numbers, if available, and birth certificates

For more information visit MyArmyBenefits (<https://myarmybenefits.us.army.mil/>) and review the Social Security Death and Survivor's Benefits Fact Sheet (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Social-Security-Survivor-Benefits>).



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



Reserve Component Survivor Benefit Plan (RCSBP)

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

Do you remember what happened when you received your notification of eligibility (NOE) for non-regular retirement, otherwise known as the 20-year-letter? The letter provided some instructions on making a decision about RCSBP. This coverage started at the time of your 20-year-letter and terminates when you start receiving retired pay. Whether you made a decision or not, it had a direct impact on the Survivor Benefit Plan (SBP). SBP is the coverage that begins at the time you start receiving retired pay.

So what did you do?

If you elected either Option B or Option C for RCSBP, the election category you chose will be the election category you get for SBP. Once you start receiving retired pay, you will begin paying the premiums for RCSBP for the coverage you already received. You will also start paying for the SBP, which is the coverage you will have at that time.

If you chose Option A, meaning you declined RCSBP coverage, you are required to make an SBP election at the time of your non-regular retirement. You will do so by completing a DD Form 2656, which is part of your retired pay application that you turn into the Human Resources Command Gray Area Retirements Branch. Make sure you talk to an RSO to receive your SBP counseling. Get the facts so you can make an informed decision and complete the form correctly.

If you didn't have anyone to cover at the time of your 20-year-letter make sure you contact an RSO right away if that changes. You will have a short window to cover someone for RCSBP. In most cases, it is one year.

If you didn't make a RCSBP election by law you either received the coverage automatically or didn't get coverage depending on when you received that 20-year-letter. If you received it prior to Jan. 1, 2001 and did not make an election within 90 days of receiving your 20-year-letter you did not receive RCSBP coverage. Starting Jan. 1, 2001, if you did not make an election within 90 days of receiving your 20-year-letter, you automatically received RCSBP coverage for whatever eligible dependents you had at the time of your 20-year-letter.

What happens if you end up having a regular retirement or medical retirement?

Retiring under a regular or medical retirement will require you to make an SBP election at the time of that retirement and your RCSBP election will no longer be effective. This means you will not have to pay any RCSBP premiums. If you elect SBP coverage, then those will be the only premiums you pay.

Life happens and things change, so make sure if you experience a life changing event such as marriage, birth/adoption of a child, death, or divorce that you contact an RSO to walk you through the process. In most cases, you have a year to make changes, but if it deals with an insurable interest, you have six months.

If you have any questions about your RCSBP election you can contact a USAR Retirement Services Officer (RSO) at <https://soldierforlife.army.mil/Retirement/reserve-component-retirement-services>, Army National Guard RSO at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>; or Human Resources Command Gray Area Retirements Branch at (502) 613-8950, or <https://www.hrc.army.mil>.

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>





2020 Army Officer Candidate School Reunion

COLUMBUS, Ga. — The United States Army Officer Candidate Schools (OCS) Alumni Association has announced the 2020 Annual Reunion to be held at Fort Benning and Columbus, Ga., on May 2-4, 2020. The reunion will include Hall of Fame Inductions, Heritage Center and Memorial Walk dedications, mini-Reunions, presentations of the Nett and Patterson Awards, barbeque with the OCS Candidates, tour of National Infantry Museum and other Fort Benning activities; as well as Board of Directors elections.



This will be a truly amazing experience to meet former classmates and people with whom you share a common bond. Registration opened Jan. 1, 2020. Please refer to <https://ocsalumni.org/> for the schedule of events, administrative details, points of contact, and updates.

For further information please contact Dan Johnson, (402) 981-1072 or VP-Admin@ocsalumni.org.

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 13 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Retired rank
- Retirement date
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the death certificate
- Copy of the Statement of Service (DD Form 214)

RETIREE APPRECIATION DAYS

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

Location	Date	Contact	Location	Date	Contact
Fort Stewart, GA	Feb. 22	(912) 767-5013	JB Myer-Henderson Hall, VA	Oct. 2	(703) 696-5948
JB McGuire- Dix-Lakehurst, NJ	Apr. 25	(609) 562-2666	Carlisle Barracks, PA	Oct. 3	(717) 245-4501
West Point, NY	Apr. 25	(845) 938-4217	Rock Island, IL	Oct. 3	(563) 508-5123
Fort Huachuca, AZ	Apr. 25	(520) 533-5733	JB Ellington Field-Houston	Oct. 10	(210) 221-9004
Peoria, IL	May 2	(309) 453-1867	Schinnen, Netherlands	Oct. 16	0032-65-44-7267
Fort Jackson, SC	May 14-16	(803) 751-6715	Fort Bragg, NC	Oct. 16-17	(910) 396-5304
JB Lewis-McChord, WA	May 15	(253) 966-5884	Fort Riley, KS	Oct. 17	(785) 239-3320
Aberdeen Proving Ground, MD	May 16	(410) 306-2320	Fort Polk, LA	Oct. 17	(337) 531-0402
Fort Campbell, KY	May 16	(270) 798-5280	Fort Wainwright, AK	Oct. 17	(907) 353-2095
JB Langley- Eustis, VA	May 16	(757) 878-2227	USAG-BENELUX-Brussels	Oct. 17	0032-65-44-7267
JBER-Richardson	May 16	(907) 384-3500	USAG-Bavaria	Oct. 20	0964-183-8709
Presidio of Monterey, CA	Jun. 6	(831) 242-4986	USAG-Ansbach	Oct. 21	0981-183-3301
Altoona, IA	Aug. 20	(515) 277-6113	USAG-Stuttgart	Oct. 22	09-641-70-596-2010
Rosemount, MN (Twin Cities)	Aug. 21	(763) 516-2931	Fort Knox, KY	Oct. 23	(502) 624-1765
Fort McCoy, WI	Sep. 11	(608) 388-3716	Redstone Arsenal, AL	Oct. 23	(256) 876-3987
Fort Leonard Wood, MO	Sep. 11-12	(573) 596-0947	Fort Meade, MD	Oct. 23	(301) 677-9600
Fort Sill, OK	Sep. 17-18	(580) 442-2645	Fort Hamilton, NY	Oct. 24	(718) 630-4552
Fort Belvoir, VA	Sep. 18	(703) 806-4551	USAG-Italy	Oct. 27	0039-0444-61-7747
Selfridge, MI	Sep. 19	(586) 239-5580	Fort Rucker, AL	Oct. 30	(334) 255-9124
Fort Drum, NY	Sep. 26	(315) 772-6434	Fort Hood, TX	Oct. 30-31	(254) 287-5210
Fort Lee, VA	Sep. 26	(804) 734-6555	Fort Leavenworth, KS	Oct. 31	(913) 684-5583
Carlton, MN	Sep. 28	(608) 388-3716	USAG-Wiesbaden	Oct. 31	0611-705-5338



Retired Soldiers as casualty assistance officers for their peers

WASHINGTON — “Once a Soldier, always a Soldier . . . a Soldier for Life.” So says the slogan for the Army’s Soldier for Life program. Among the many powerful meanings within the slogan is the idea that Soldiers never stop being Soldiers. Even when they retire from the Army, their mission changes, but their duty to the nation and to each other does not. It is especially sad that when a Retired Soldier’s family most needs help – when the Retired Soldier has just died – the Army may not be there to provide it.

Army regulations state that Army casualty assistance centers will provide assistance to the next of kin of Retired Soldiers who die, including assigning a casualty assistance officer (CAO) when the family requests one. Regulations also state that Army Retirement Services will serve Retired Soldiers and surviving spouses until death.

Unfortunately, the Army does not have enough CAOs to support the nearly one million Retired Soldiers. Still, regulations say that the service should be offered to Retired Soldiers “in honor of their service” to the nation.

To address the imbalance between the availability of CAOs and the potential need to provide them to Retired Soldiers’ families, the Ft. Stewart Retiree Council proposed that Retired Soldiers be trained to fill this role as “limited duty” CAOs. In April 2019, the Army Chief of Staff’s Retired Soldier Council endorsed this idea. Brig. Gen. Robert W. Bennett, Jr., the Army’s Adjutant General, then agreed to evaluate the proposal with a broad range of stakeholders including U.S. Army Installation Management Command, the Army G-1, and the Casualty and Mortuary Affairs Operations Division (CMAOD) at U. S. Army Human Resources Command.

Staff planning has been completed, and the Army is ready to test whether Retired Soldiers can serve as CAOs for the families of other Retired Soldiers. The Army G-1’s Retirement Services Office requests that Retired Soldiers who would like to volunteer for CAO duty and a pilot program to test this concept to send an email with their name and contact information to ArmyRSO@mail.mil and put “CAO Pilot” in the subject line. Retired Soldiers who have questions about this volunteer opportunity may send them to the same email address. All emails should be received by March 31, 2020.

To learn more about what will be expected of these volunteers, see the list of questions and answers below.

Q: What is the purpose of this pilot?

A: To determine if Retired Soldiers should serve in a voluntary capacity as Casualty Assistance Officers (CAO) to the surviving spouse of other Retired Soldiers.

Q: Why is the Army doing this?

A: Although Army regulations allow the surviving spouse of Retired Soldiers to request casualty assistance, CAOs are provided on a space available basis. This pilot could provide additional CAOs and also provide Retired Soldiers another opportunity to continue to serve. The Army Chief of Staff’s Retired Soldier Council endorsed the idea of Retired Soldiers helping their peers after it was requested by two installation retiree councils and this is in keeping with the Soldier for Life concept. The Adjutant General of the Army, who is responsible for the Army’s Casualty Assistance Program, wants to test the concept before making a decision about implementation.

Q: What are the volunteers expected to do?

A: Volunteers will receive initial CAO training and then be available to help the surviving spouses of other Retired Soldiers in their local area. Some of the tasks may include helping the surviving spouse report the member’s death; assisting with applying for the Survivor Benefit Plan annuity; if needed and not done by a mortuary, assisting the spouse with coordinating with the VA or Arlington National Cemetery for burial or grave markers; or helping the spouse apply for the arrears of retired pay. Volunteers will be asked to keep track of the services they provide and the time they spend assisting as well as making recommendations for improving the procedures for providing casualty assistance.

Q: How much work is involved?

A: For the pilot, the intent is to see what is possible and practical. During the pilot, we want to determine how much work is involved in supporting Retired Soldiers’ survivors. Volunteers will be asked to track the hours and services they provide. We anticipate the volunteer’s time commitment in the first week of supporting a typical surviving spouse may be 1-3 hours per day followed by intermittent assistance after the first week.

Q: How long of a commitment is this?

A: The pilot is expected to last six months or less, depending on the number of actual cases that occur and the number of Retired Soldiers who volunteer. The purpose of the pilot is to determine the procedures for

(Continued on page 13)

(Continued from page 12)

properly executing the mission and to determine what the program may cost. Volunteers are free to stop participating due to a temporary personal commitment or to withdraw from the pilot completely.

Q: Do the volunteers need to be on call?

A: That is one of the questions the pilot will answer. Because there is no casualty notification process, which happens when an active duty Soldier dies, we do not expect the volunteers will need to be on call. When a need arises, available volunteers will be contacted to provide support.



Fort Jackson Commander, Maj. Gen. Pete Johnson shakes hands with Vietnam-era veterans during 2nd Battalion, 13th Infantry Regiment's graduation May 18 at Hilton Field as part of Retiree Appreciation Days. (Photo Credit: Ms. Demetria Mosley (Fort Jackson))

Q: Will travel be involved? Who will pay for that?

A: If travel outside the local area is required, it will be authorized beforehand and paid for afterwards by the Army. One visit to the spouse may be necessary, but we believe most assistance may be provided by phone, email, Skype, and other means. Support is intended to be local – we do not envision a volunteer driving more than an hour for an initial visit.

Q: Will the volunteer CAOs be of equivalent or higher rank than the deceased retiree?

A: Volunteers are appointed based upon availability. There is no guarantee that the volunteer CAO will be of equal/higher rank than the deceased retiree.

Q: Will the volunteers be paid?

A: Only for travel outside the local area that has been approved by the Army prior to the travel. The volunteer will not be paid for his or her labor.

Q: Will I have to wear my uniform?

A: Wearing a uniform will not be required. AR 670-1 permits the wear of uniforms by Retired Soldiers only on "occasions of ceremony." For this mission, that would only include military funerals and memorial services. Business attire is normally the appropriate dress.

Q: What training will I undergo?

A: Volunteer training will include the Privacy Act, casualty assistance, and protecting personal information.

Q: Is there any paperwork that the volunteers will need to complete prior to serving as a CAO?

A: In addition to a written endorsement from their local retiree council, volunteers will be required to provide the contact information of three non-related references and sign a non-disclosure statement. Any volunteers who are granted access to a government computer system may be required to undergo a background investigation.

Your mission has changed, but your duty has not!

DIRECTORY

Arlington National Cemetery: (877) 907-8585
<https://www.arlingtoncemetery.mil/#/>

Armed Forces Retirement Home: (800) 422-9988; <https://www.afrh.gov/>

Army & Air Force Exchange Service: www.shopmyexchange.com

Army Echoes: <https://soldierforlife.army.mil/retirement/army-echoes>
Editor's e-mail address: ArmyEchoes@mail.mil

Army Echoes Blog: <https://soldierforlife.army.mil/retirement/blog>

Army Emergency Relief: (866) 878-6378; <http://www.aerhq.org>

Army Facebook: <https://www.facebook.com/USArmy>

Army Flick <https://www.flickr.com/photos/soldiersmediacenter/>

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

Army mobile phone apps: <https://www.army.mil/mobile/>

Army Retirement Services:
<https://soldierforlife.army.mil/retirement/home>

Army Stand To!: <http://www.army.mil/standto/>

Army Lodging Program: (877) 711-8326; <http://www.pal.army.mil>
Reservations: <http://www.ihgarmyhotels.com>

Army Twitter: <https://twitter.com/USArmy/>

Army YouTube: <http://www.youtube.com/usarmy>

Casualty Assistance Checklist for Retired Soldiers: <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retired Soldier Council:
<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

Combat-Related Special Compensation: (866) 281-3254
[https://www.hrc.army.mil/content/CRSC%20\(Combat-Related%20Special%20Compensation\)](https://www.hrc.army.mil/content/CRSC%20(Combat-Related%20Special%20Compensation))

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

Concurrent Retired & Disability Pay: (800) 321-1080,
<https://www.dfas.mil/retiredmilitary/disability/crdp.html>

Consumer Financial Protection Bureau: (855) 411-2372
<https://www.consumerfinance.gov/>

Death — Report a Retired Soldier's Death: Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

DS Logon: <https://myaccess.dmdc.osd.mil/identitymanagement/>

Federal Employees Dental and Vision Insurance Program:
<https://www.benefeds.com/>

Funeral Honors (Military): Army Coordinator: (502) 613-8218
<https://www.dmdc.osd.mil/appj/dwp/entitlements.jsp>

ID Card Facilities: (800) 538-9552; Nearest facility: www.dmdc.osd.mil/rs/

Legal Assistance Locator (Military): <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Legal-Assistance-Services>

Long Term Care Insurance: (800) 582-3337 <http://www.ltcfeds.com/>

MyArmyBenefits: <https://myarmybenefits.us.army.mil/>
Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Survivor Outreach Services: (855) 707-2769, <https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach>

Reserve Component Retirements (888) 276-9472
[https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RC; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

Space-Available Travel: <http://www.amc.af.mil/Home/AMC-Travel-Site>

Soldier for Life on Facebook: www.facebook.com/CSASoldierForLife

Soldier for Life on Instagram: <https://www.instagram.com/csasoldier4life>

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life

Soldier for Life on RallyPoint: <https://www.rallypoint.com/organizations/soldier-for-life>

Soldier for Life on LinkedIn:
<https://www.linkedin.com/company/us-army-soldier-for-life/>

Soldier for Life Transition Assistance Program: (800) 325-4715;

<https://www.sfl-tap.army.mil/>

Survivor Benefit Plan: <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

Uniformed Services Former Spouse Protection Act:
<https://soldierforlife.army.mil/Retirement/former-spouses>



U. S. Army Retired Lapel Button and Badge: Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>
Veterans Service Records — Replace DD Form 214, awards: Retired 4/1/1996 or later: Visit <https://soldierforlife.army.mil/retirement/>, Click on "Army White Pages" at the bottom, then log in. Next click on "Click Here to Access Your Army Record."

Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit <https://www.archives.gov/veterans/military-service-records> National Personnel Records Center (Military Personnel Records); 1 Archive Drive, St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 8 a.m. to 6 p.m. EST) <http://www.dfas.mil/>
myPay (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>
Retiree/Annuitant web page <http://www.dfas.mil/retiredmilitary.html>

Social Security (800) 772-1213 <http://www.socialsecurity.gov/>; If overseas, contact the American Embassy/consulate, or visit <http://www.socialsecurity.gov/foreign/phones.html>.

Medicare (800) 633-4227 <http://www.medicare.gov>

TRICARE <https://tricare.mil/>

Health Beneficiary Counseling Assistance Coordinator:
<https://tricare.mil/bcacdao>, or nearest military treatment facility

TRICARE East: (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

TRICARE West: (844) 866-9378; <https://www.tricare-west.com>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

TRICARE Overseas: (888) 678-1207; <http://www.tricare-overseas.com>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405
<https://tricare.mil/Plans/HealthPlans/TFL.aspx>

TRICARE Pharmacy Home Delivery: (877) 363-1296;
<https://tricare.mil/homedelivery>

TRICARE Network Pharmacy: (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

US Family Health Plan: <http://www.usfhp.com>

Armed Forces Recreation Centers <https://www.armymwr.com/>

Hale Koa Hotel, Hawaii: (800) 367-6027; <http://halekoa.com>

Edelweiss Resort, Bavaria: 011-49-8821-9440
<https://www.edelweisslodgeandresort.com/>

Shades of Green, Florida: (888) 593-2242
<http://shadesofgreen.org/index.php>

Dragon Hill, Korea: 011-822-790-0016 <https://www.dragonhillodge.com/>

Veterans Affairs (VA) Information <http://www.va.gov>

Burial & Memorial Benefits: <https://www.cem.va.gov/> (877) 907-8199

Benefits and Services: (800) 827-1000 (Retired Soldiers overseas should contact the American Embassy/consulate); TDD (800) 829-4833
<https://benefits.va.gov/benefits/>

GI Bill: (888) 442-4551; <https://www.benefits.va.gov/gibill/>

Health Care Benefits: (877) 222-8387; <https://www.va.gov/health/>

Insurance: SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

Sister Service Publications for Retired Service Members

Air Force Afterburner: <http://www.retirees.af.mil/Library/Afterburner/>

Coast Guard Retiree Newsletter: <http://www.dcms.uscg.mil/ppc/ras/retnews/>

Marine Corps Semper Fidelis: <https://www.manpower.usmc.mil/>

Navy Shift Colors: <http://www.navy.mil/> then click Links/Shift Colors

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
(256) 876-2022
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) 533-5733/1120
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
usarmy.apgrso@mail.mil

MASSACHUSETTS

• Ft. Meade
(301) 677-9603
armysomeade@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) 596-0947
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)
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OHIO

See Ft. Knox, Ky.

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OREGON

See JB Lewis-McChord, Wash.

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• Tobyhanna Army Depot (Tu/Wed/Thur)
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TENNESSEE

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• Ft. Hood
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• JB San Antonio
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VERMONT

See Ft. Drum, N.Y.

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ARMY RESERVE RSOs

63rd Readiness Division

Mountain View, California
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States: AR, AZ, CA, NM, NV, TX, OK

9th Mission Support Command

Honolulu, Hawaii
(808)438-1600 x3114
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina
(803) 751-9864/9698
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

88th Readiness Division

Ft. McCoy, Wisconsin
(608) 388-0596/9321
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
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 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 BRANCH

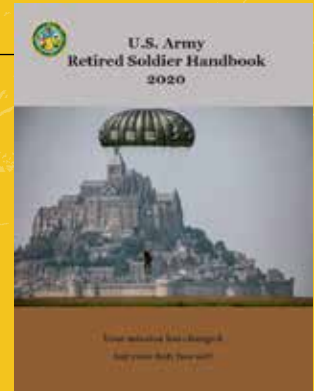
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2020 U.S. Army Retired Soldier Handbook

Produced by Army Retirement Services, the 2020 U.S. Army Retired Soldier Handbook outlines military status after retirement, discusses benefits and privileges, and provides other information, which may be helpful in administering personal affairs.

It is available for download as a [PDF](https://soldierforlife.army.mil/Retirement/post-retirement) at <https://soldierforlife.army.mil/Retirement/post-retirement>. You may also contact your local Retirement Services Office for a hard copy.



Army Retirement Services
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Arlington VA 22202-3531
OFFICIAL BUSINESS

Army Emergency Relief's legacy of caring

WASHINGTON — Each year, beginning on March 1, Army installations around the world gear up for their annual Army Emergency Relief fundraising campaigns. Our AER officers and appointed campaign staff use this time to meet with our Soldiers and inform them about the assistance we offer, as well as to ask for their support. Unfortunately, it isn't quite as easy for us to directly reach out to our Retired Soldiers.

Many Retired Soldiers aren't aware that they can still count on AER. You are eligible to receive the same level of financial assistance as when you were active duty. Each year, AER disburses about \$15 million in assistance to more than 8,500 Retired Soldiers. Our scholarship programs, which are available to spouses and dependents, give out an additional \$5 million a year to family members of Retired Soldiers.

We've collected many stories from Retired Soldiers about assistance they received during their time in service. As AER has been helping Soldiers since 1942, some of these cases occurred decades ago! Sgt. 1st Class James Leeson thanked us just this year, writing, "Thanks for being there when I needed you most in 1965. I have been paying it forward for 54 years, and glad to do so. "The impact of the assistance we provide is not something that Soldiers soon forget. And it isn't just recipients of your donations that remember

AER fondly! Col. Gerald Webb reported that "as a company commander in Germany during the 1963-4 timeframe, I could always count on AER for my Soldiers."

This year, we challenge you to get involved in our annual campaign! Reach out to your local AER office, or check out our social media to see how you can help with fundraising efforts. And peruse our new website - armyemergencyrelief.org and see how we are working to meet the needs of Soldiers, both active and retired.

