



## Be AER Ready: Financial support for Retired Soldiers in times of need

By Sean J. Ryan, Director of Communications & Marketing, Army Emergency Relief

As a Retired Soldier, you've dedicated your life to serving your country. But when disaster strikes, it can be challenging to navigate the financial aftermath. That's where Army Emergency Relief (AER) — the official nonprofit of the U.S. Army that provides financial assistance to Soldiers, Retired Soldiers and their families in times of need — comes in.

"Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty, including survivor assistance and eligibility for zero-interest loans and grants in times of need," said retired Sergeant Major of the Army Tony Grinston, Chief Executive Officer, Army Emergency Relief. Among the most widely requested types of AER assistance made by Retired Soldiers, are auto repairs, utilities, housing, and food.

AER offers a range of financial programs designed to help with unexpected expenses, including grants and interest-free loans. These programs can be a lifesaver when faced with unexpected events like natural disasters, medical emergencies or other crises.

In 2024, AER assisted retired Sgt. 1st Class John Bones and his family when Hurricane Debby hit the southeastern United States, causing a nearby levee to fail a few days later. The Bones' neighborhood almost disappeared under several feet of water despite living in a non-flood zone.

Everything four feet and below on the first floor of his home — drywall, insulation, flooring, cabinets, fixtures and furniture — was a total loss, and that was after removing 8 to 12 inches of water. Add to that the cost of replacing household items that had to be discarded because of water and mold damage, and the financial burden was immense. Insurance didn't cover any of it.

This story highlights the importance of being prepared and knowing where to turn in times of need.

AER assistance can help alleviate some of the financial issues that come with disaster relief. One of the most significant advances AER has made is the introduction of an online application process. This new system allows Retired Soldiers to quickly and easily apply for assistance, reducing the time it takes to receive support.



Retired Sgt. 1st Class John Bones' home in Richmond Hill, Ga., sits flooded as a result of Hurricane Debby, when it hit the Southeastern United States, Aug. 5, 2024. (Courtesy photo by AER).



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## Spotlight: CW3 Charles A. Ferber, U.S. Army (Ret.)

By Rachel Doran, Retirement Services Officer, Stuttgart, Germany

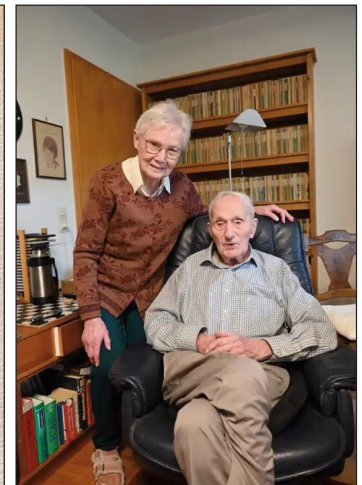
Born in 1922 in Greenwich, Conn., Charles "Charlie" Ferber enlisted in the U.S. Army in 1943, embarking on a career that took him from the battlefields of World War II to the skies over Korea and Vietnam. He served through some of the most defining moments in military aviation history, logging over 10,000 flight hours in both fixed-wing and rotary aircraft.

During World War II, Charlie fought in North Africa, Sicily, and Italy, enduring intense combat. He was wounded during Operation Shingle at Anzio, earning his first Purple Heart for his sacrifice and bravery. Charlie was commissioned as a second lieutenant in the infantry on May 16, 1945, a testament to his leadership and dedication.

Following the war, he trained as a paratrooper before transitioning to aviation. In Korea, Charlie flew 143 combat missions in support of troops on the front lines, navigating some of the most dangerous conditions imaginable. Once again, he was wounded in combat, earning his second Purple Heart.

After his service in Korea, Charlie transitioned to civilian aviation, becoming a bush pilot in Canada and Alaska from 1953 to 1963. Flying in some of the harshest conditions over remote landscapes, he mastered navigation and survival in extreme environments, supporting industry operations in the Arctic Circle. His years as a bush pilot only enhanced his capabilities, preparing him for a return to military aviation in 1964, where he resumed flying combat and reconnaissance missions during the Vietnam War.

Beyond his military career, Charlie was also an artist and photographer, capturing the faces of his fellow Soldiers and the landscapes of war, he spent his retirement years writing in his personal journals about the photographs he had taken over the years in the military, and his sketches preserved moments in history—stories of courage, hardship, and brotherhood.



(Left) CW3 (Ret.) Charles Ferber and his wife Eleonore are pictured on their wedding day in Münsingen, Germany, in 1966. Ferber, a U.S. Army veteran who served in WWII, Korea, and Vietnam, has lived with Eleonore in the town near Stuttgart since retiring from the military. (Right) Ferber celebrated his 103rd birthday in January 2025, with his wife Eleonore by his side. (Courtesy photo provided by Charles Ferber.)

His work ensures that the sacrifices and triumphs of those who served will not be forgotten.

On May 29, 2025, at the age of 103, Charles Ferber passed away peacefully at his home in Münsingen, Germany, with his beloved wife of 60 years, Eleonore, by his side. His life was a testament to courage, dedication, and an unwavering commitment to service.

On June 6, 2025, the 12th Combat Aviation Brigade rendered full military honors in recognition of his extraordinary service—a final salute to a Soldier, aviator, and historian whose sacrifices helped shape history. His legacy lives on, not only in the records of battle and the pages of his journals but in the hearts of all who had the privilege of knowing him.

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*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 policy changes and to urge them to remain Soldiers for Life, representing the Army in their civilian communities and serving as advocates in their local areas.

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Inquiries and comments specific to this publication should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [ArmyEchoes@army.mil](mailto:ArmyEchoes@army.mil). Direct all other retirement questions to your area Retirement Services Officers listed on pg. 15.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at [ArmyEchoes@army.mil](mailto:ArmyEchoes@army.mil).

### Leadership

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## DFAS: Direct remittance changes coming August 2025

By DFAS Cleveland

Starting in August 2025, DFAS will change the payment process for retirees who pay their Survivor Benefit Plan (SBP) premiums directly through the U.S. Treasury Department's Centralized Receivables Service (CRS). Retirees will be billed by DFAS and pay SBP premiums through [Pay.gov](https://www.pay.gov), instead of through Treasury CRS. Originally this change was scheduled to take place in June 2025; however, Treasury CRS will continue sending the direct remittance bills until further notice.

Direct remittance is only for retirees who do not receive retired pay from DFAS or who do not receive sufficient retired pay and/or Combat-Related Special Compensation (CRSC) to satisfy the monthly SBP premium. Direct remittance members who choose not to have their SBP payments deducted from their Department of Veterans Affairs (VA) pay must remit SBP premium payments.

In the future, when retirees pay their SBP monthly premiums directly to DFAS they will have several payment options, including paying online via Pay.gov, or requesting their payment be deducted from VA disability compensation.



It's important that DFAS has your current mailing address so you receive the billing statement with new payment instructions. If your address has changed, DFAS has several convenient options for updating the mailing address on your retired pay account. DFAS will notify you when the direct remittance implementation goes into effect. Visit <https://www.dfas.mil/payforsbp> to read more about the direct remittance switchover.

## What you need to know about the Reserve Component Survivor Benefit Plan (RCSBP)

By DFAS Cleveland

Get the most up-to-date information about Retired and Annuitant (R&A) Pay at <https://www.dfas.mil/RetiredMilitary> on the Defense Finance and Accounting Service (DFAS) website. Whether you are still drilling, in the Gray Area, or receiving your retired pay, it is important to understand how the Reserve Component Survivor Benefit Plan (RCSBP) benefits your loved ones and what you need to do if you go through a life changing event.

The [R&A page](#) contains all the needed information including the benefits paid, the costs, and what you need to do if something changes regarding your beneficiaries.

It is critical that you notify your Retirement Services Officer (RSO) of any changes if you are still in the Gray Area, or DFAS, if you are already receiving your retired pay. Some changes have a one-year time limit, and once that time limit is reached, the change is permanent.

For example, If you get married, you have one year from the date of marriage to add your new spouse or decline coverage if you previously had a spouse. After one year, the election defaults to your election when you first became eligible, and it cannot be changed.

Likewise, if you gain your first child, you only have one year to add child coverage, otherwise children will be excluded from future coverage. Please know that if you gain an additional child and already have child coverage, the new youngest child will automatically be covered and there is no change in cost. However, you do still need to notify DFAS and your RSO of the new child. If your marriage ends due to the death of your spouse or divorce, you must let DFAS and your RSO know about that as well so the premiums can be adjusted and coverage type changed.

Please visit the [DFAS website](#) to read all about RCSBP and [our website](#) for more information.

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### Mission complete—but his legacy endures...

Charlie Ferber's story is one of perseverance, bravery, and devotion—values that will forever inspire those who follow in his footsteps.

To those who shared in his journey, his story serves as a reminder that service does not end with duty—it lives on in the memories we hold, the lessons we share, and the respect we continue to show.

(Left) A self-taken photo of a Vietnamese village sits next to a hand-drawn illustration in the diary of CW3 Charles Ferber (Ret.), a U.S. Army veteran who served in WWII, Korea, and Vietnam. (Diary photo by Balmina Sehra.)

# Veterans Legacy Memorial (VLM) expands to include pages for living veterans “Your Story, Your Legacy”

By James Theres, Public Affairs Specialist, Department of Veterans Affairs, National Cemetery Administration



Sharing your personal military and civilian history can leave a lasting legacy for your family and friends. As actor Bill Murray said in the movie *Stripes*, “It’s the stories you tell.” Now, there is a way for Retired Soldiers to share their stories while they are still with us.

Recently, the Department of Veterans Affairs (VA) expanded its award-winning [Veterans Legacy Memorial](#) (VLM) to allow veterans to tell their own stories before they pass away. Through the new “[Your Story, Your Legacy](#)” feature, veterans can privately submit images, autobiographies, written tributes, military and life milestones, and historical documents.

“I was able to tell a story in there that I’m comfortable telling now and I would be comfortable for it to be shared after I’m gone,” said U.S. Navy veteran Michael Korman, who shared his experience with the new VLM feature in a short video posted to the Veterans News Network.

VA keeps the submitted content secure until the retiree passes away and VA approves a request for a [burial or memorial benefit](#). Following approval, the content the veteran or family entered will become public and appear on the public-facing VLM website.

To receive a “Your Story, Your Legacy” page, veterans must submit a [VA pre-need burial eligibility application](#) online, which takes less than 10 minutes to complete.

Upon approval, retirees will receive an email directing them to their own personal page.

VLM is the nation’s largest online memorial space dedicated to veterans, with nearly 10 million interactive VLM pages already on the website for those interred in VA national cemeteries, Department of Defense-managed cemeteries, VA grant-funded state, tribal, and territory cemeteries, National Park Service cemeteries, and private cemeteries around the world.

Since launching in 2019, more than 200,000 submissions have been made to veteran profile pages in VLM. VA moderators review all content submitted to VLM before being posted to a veteran’s page to ensure it conforms to the VLM user policy.

To spread awareness about VLM and inform veterans of their earned benefits, VA’s National Cemetery Administration launched ‘*Plan Today, Honor Forever*,’ its first nationwide outreach campaign. This initiative encourages veterans and their spouses to start end-of-life planning which can reduce their family’s stress at a difficult time.

For more information about pre-need eligibility and VA burial and memorial benefits, visit VA’s [Plan Today, Honor Forever](#) webpage.

## Veteran burial benefits at a VA national cemetery or VA grant-funded cemetery include:

- |  |  |
|--|--|
|  Burial site  |  United States burial flag                                    |
|  Burial of a casket or urn                              |  Presidential Memorial Certificates                           |
|  Government headstone or marker                         |  Veterans Legacy Memorial (VLM) profile page                  |
|  Perpetual care of the burial site and cemetery grounds |  Military funeral honors (provided by the Defense Department) |



## Don’t wait ... Create your myAuth account now

### By DOD News

Over the next 14 months, the Department of Defense (DOD) will replace the legacy DS Logon system, used to authenticate more than 20 million users onto more than 200 DOD and Veterans Affairs websites with a more modern and flexible system called myAuth.

The new authentication system will offer a range of features, simplifying the login process for those who use it, including military personnel, DOD civilians, military

and civilian retirees, family member beneficiaries, contractors, and vendors alike.

Zachary R. Gill, the branch chief of identity credential access management and partner services within the Defense Manpower Data Center, said one of the most significant advantages of myAuth is that it provides

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# How can Veteran Readiness & Employment help you achieve your post-retirement goals?



By Peter Granato, VA VR&E Services

Since you're reading *Army Echoes*, it's safe to assume that you are getting used to your new life as a Retired Soldier. Whether you have already started a new career or are still trying to figure out your next steps, I would like to take this opportunity to introduce you to the Veteran Readiness & Employment (VR&E) program. It's one of the many options available to help your transition to civilian life.

VR&E is first and foremost an employment program. Our mission is to help transitioning service members and veterans with service-connected disabilities and an employment barrier prepare for, find, and maintain a suitable career or live independently. VR&E is a separate and distinct program from the Post-9/11 GI Bill, although they can be used together. While it may generally make sense for most recipients to use VR&E first, this should be discussed with a counselor and may vary based on your specific plan and needs.

So, what does this mean for you? If you meet our [eligibility criteria](#), then you can [apply online](#) for our services. As a veteran, you are generally eligible if you have a service-connected rating from the VA of 10% or higher and did not receive a dishonorable discharge.

Once we have reviewed your application and you are deemed eligible, one of our local offices will contact you to meet with a trained vocational rehabilitation counselor, commonly referred to as a VRC. Your VRC will determine your entitlement to the program. Once you are found entitled, your VRC will work closely with you in a one-on-one setting to discuss your future career goals and interests and tailor a personalized plan to get you on a path that you are interested in pursuing and is realistic given the nature of your current skills and level of disability.

Since the nature of VR&E is personalized to meet your needs, the level of services we provide will vary by applicant. Some of the ways we work with our program participants include (but are not limited to):

- We can help you find a job that uses your current skills. VR&E's employment coordinators (ECs) have relationships with employers all over the country who are looking



Veteran Readiness & Employment Counselor Micheal Spaulding (L), and Army Master Sgt. Christopher Bickel (R), discuss career goals and transition decisions, as part of the VR&E program. (Photo courtesy of: VR&E)

for veterans to hire and can help place you. Our ECs are familiar with how military skills, training, and experience transfer to the civilian workforce.

- If you are interested in pursuing a new field, we can identify training opportunities to help launch you into a new career. VR&E will pay tuition, fees, books, and supplies for degree or certificate options and pay you a monthly subsistence allowance while you train.
- If you have the strong desire, skills, and drive to run a successful business, we may be able to help you train and find the resources to start your own business.
- In cases where your disabilities are too severe to return to traditional employment, we can help you with services to live as independently as possible. These services can include home adaptation grants to improve accessibility in a home and referrals to other support resources.

VR&E will continue to work with you each step of the way and will provide ongoing counseling, assistance, and coordination of services until your goals are met. Our VRCs and ECs are in the business of helping you obtain suitable and fulfilling employment. Keep VR&E in mind throughout your transition journey, and learn more about us at [www.va.gov/vre](http://www.va.gov/vre).

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secure access for individuals, such as retirees and beneficiaries, who may not have a common access card (CAC) or for various other reasons, cannot authenticate into a system using certificates contained within a CAC.

"With myAuth, you would be able to provide an alternative credential, and therefore, you'd be able to access the Defense Travel System (DTS), for example, from your personal cellphone and update your travel orders or make changes," Gill said.

Starting with milConnect and ID Card Office Online (IDCO), myAuth is being implemented in phases.

Over time, all DOD systems that use DS Logon will be transitioned to myAuth. You'll notice new, streamlined account creation processes, but don't worry, you'll continue to use your DS Logon account with other applications until everything has transitioned to myAuth.

To create your new myAuth account, you will need to verify your identity. This is an important part of making sure your personal information stays safe and secure. myAuth allows you to use your CAC or your DS Logon credentials to confirm your identity while establishing this new account. Visit [https://myaccess.dmdc.osd.mil/identitymanagement/help/topics/myauth\\_setup\\_step\\_2.htm](https://myaccess.dmdc.osd.mil/identitymanagement/help/topics/myauth_setup_step_2.htm) to set up your account today!

# Your financial and wellness bank accounts

By Master Sgt. Charles Miller, II, Army National Guard Retirement Services Section NCOIC



I thought the advertisement was incorrect! I thought I missed the special! As I carried the 27 U-Haul boxes into my new 8x10 climate-controlled storage space, I was reminded that I couldn't pay one of my expenses for the upcoming month because I was not prepared for the requirement of the storage space that came with the advertisement.

Too often as we transition through life-changing events, we may forget that every status change requires an action. If those status changes are the advertisement, the action is the requirement. Responsibilities may shift, but values of the Army are always present in us. As a Retired Soldier and a Soldier for Life, your mission has changed, but your duty has not. That means staying active in your community, continuing to be an ambassador for the Army, and supporting those around us ... especially our Army family. There's something valuable about how, by sharpening others, we also sharpen ourselves.

Retired Soldiers also experience life-changing events -- and preparation beats procrastination, every time. So, to alleviate mismanaging your financial and wellness bank accounts because of an unexpected expense, remember that the advertisement also has a requirement. Here are two things to remember when facing life-changing events:

1. Taxes are an annual requirement, and these services are more than likely free of charge for veterans, Retired Soldiers, and Soldiers currently serving.

Remember, the state you reside in determines your tax benefits. Learn more at the [MyArmyBenefits website](#). We want to make sure you have the tools to meet the requirements for any life-changing status for you and your loved ones.

Your financial goals should align with managing your responsibilities correctly with your retired lifestyle and alleviate any unnecessary expense; your future self will thank you for this preparation.

2. The most important life-changing event to consider is your health. You cannot pour from an empty cup and while you have transitioned to retirement, periodic health assessments and routine appointments still matter. Taking care of your mental, physical, spiritual, emotional, financial, and intellectual wellness is a responsibility that cannot go unnoticed. And, guess what? [MyArmyBenefits](#) has even more resources for you and your loved ones -- whether you're looking for health-focused updates, VA home loan details, or education benefits and opportunities. Ensure your wellness bank account is prepared to support your health and well-being. Decide what matters to you based on your values, needs, and goals.

(Continued from cover page)

The online application is especially crucial for those affected by natural disasters, where every minute counts. In 2024, AER assisted nearly 2,800 soldiers and families, providing over \$3 million in assistance. These numbers demonstrate the organization's commitment to supporting the Army community in times of need.

To take advantage of AER's financial programs, it's essential to be AER Ready. You are encouraged to visit the AER Assistance Portal and create an account. By signing up early, you'll be in the system and better prepared to receive assistance if you're affected by a natural disaster or other crisis. Don't wait until it's too late -- register now and ensure you have access to the support you need.

By joining AER online, you're taking a proactive step toward securing your financial well-being. AER's support can help you navigate the challenges of disaster relief and get back on your feet.

Create your secure AER portal account through [www.armyemergencyrelief.org](http://www.armyemergencyrelief.org) so you are ready to apply when a financial need arises!

(Right) Everything four feet and below in the Bones' home was removed following flooding from Hurricane Debby, Aug. 5, 2024. (Courtesy photo by AER).



(Below) Retired Sgt. 1st Class John Bones and his family received assistance from Army Emergency Relief after their Richmond Hill, Ga., home and many of their household items were damaged as a result of Hurricane Debby, Aug. 5, 2024. (Courtesy photo by AER).





# Unlock your health as you approach Medicare eligibility

By TRICARE Communications



Are you approaching the age of 65? Unlock your health by signing up for Medicare as soon as you're eligible. [Medicare](#) Part A and Part B are required to remain eligible for TRICARE, with limited exceptions. Knowing how and when to sign up for Medicare will help you avoid gaps in coverage and late enrollment penalties.

"Signing up for Medicare three or four months before your 65th birthday is important to ensure a seamless transition to [TRICARE For Life](#) (TFL)," said Anne Breslin, TFL program manager, TRICARE Health Plan, at the Defense Health Agency. "Medicare and TRICARE will then work together to help minimize your out-of-pocket expenses."

## Understanding eligibility

Most people become eligible for Medicare the first day of the [month they turn 65](#). Those with a birthday on the first of a month become eligible the first of the month before they turn 65.

Some become eligible for Medicare before age 65 after receiving [Social Security Disability Insurance](#) for 24 months or when diagnosed with certain medical conditions. TFL is available to military retirees and their family members who qualify for TRICARE, are entitled to Medicare [Part A](#), and have Medicare [Part B](#), regardless of age or place of residence. You can sign up on the [Social Security Administration website](#) or by [calling SSA](#) to schedule an appointment. Learn more by reading the [TRICARE and Medicare Under Age 65 Brochure](#). If you (or your spouse) are still working and have employer-sponsored health coverage when you turn 65, Medicare allows you to delay enrollment in Medicare Part B. But if you do delay enrollment, you won't have TRICARE coverage. [Answer a few questions on the Medicare webpage](#) to find out what's right for you.

If one family member becomes eligible for Medicare and is now covered by TFL, other family members not yet eligible for Medicare can still use [TRICARE Prime](#) or [TRICARE Select](#).

## Avoid penalties

It's important to sign up for Medicare Part A and Part B during your Initial Enrollment Period, which is seven months long. This is when you're first eligible to sign up for Medicare Part A and Part B. It starts three or four months before you turn 65. [Learn more about late enrollment penalties](#) and how to avoid them.

To avoid coverage gaps, keep your information current in the [Defense Enrollment Eligibility Reporting System](#). This ensures you receive timely updates and benefits information.

Sign up for Medicare no later than two months before the month you turn 65 to avoid a break in your TRICARE coverage. There are no enrollment forms or fees required for TFL—it begins automatically the first date Medicare Part A and Part B are effective.

To learn more, check out the [TRICARE and Medicare Turning Age 65 Brochure](#).

## What parts of Medicare do you need?

To be eligible for TFL, you must have both Medicare Part A and Part B.

### Part A typically covers:

- Inpatient hospital care
- Skilled nursing facilities
- Hospice
- Some home health care

Most people get Part A premium-free if they, or their spouse, worked and paid Social Security taxes for at least 10 years.

### Medicare Part B covers:

- Outpatient care
- Certain preventive services
- Durable medical equipment

Part B has a monthly premium based on your income.

You don't need to enroll in Medicare Advantage (Part C) or prescription drug coverage (Part D) to have TFL coverage. Read the TRICARE Newsroom article "[Q&A: How Does TRICARE For Life Work With Medicare?](#)" to learn more.

For dental and vision coverage, check to see if you qualify through the [Federal Employees Dental and Vision Insurance Program](#).

## Coverage overseas

Medicare only provides coverage in the U.S. and U.S. territories. If you live or travel overseas, TRICARE becomes your primary payer. That means you'll pay TRICARE's annual deductible and cost for care abroad. You must still have Medicare Part B to remain eligible for TFL, even though it doesn't pay for care.

Here's what else to keep in mind if you have TFL and live or travel overseas:

- You may visit any TRICARE-authorized provider for care.
- If you're in the Philippines, you must see a [Philippine Preferred Provider Network](#) or certified providers.
- Be prepared to pay for services up front. You'll need to file a claim later.
- You have up to three years to file claims for overseas care.

(Continued on page 9)



## Ask Joe: Your benefits guru

Dear Joe,

My wife and I have enjoyed our summer, but we're hoping to plan one last summer vacation with our entire family before our grandchildren return to school. Are there any resources we can use that offer fiscally friendly accommodations? We know Labor Day is a busy time for travel and can be expensive, and we'd like to have the whole family together. Any advice?

Thanks,  
One last summer hurrah

Dear Hurrah,

*I completely understand wanting to have a last summer vacation and that hotels can get pricey around that time! I would recommend checking out the accommodations through the [Morale, Welfare, and Recreation \(MWR\) center](#). Through the MWR, you can see which resorts, hotels, and other accommodations are available to you at a special rate. You can also utilize [American Forces Travel](#), through the MWR, to book travel, accommodations, and more. American Forces Travel is a new MWR program that is a joint service initiative, providing online leisure travel services—give it a try!*

*Hope this helps,  
Joe*

Dear Joe,

I retired just as summer began, and my daughter was involved with a club through the School Age Center during the school year. She is hoping that with schools starting up again soon she can return to the club, but I'm not sure if that's possible since I'm now retired. Is it? Or will we need to find another club outside the Army for her?

Please help,  
Heading back to after school programs

Dear School programs,

*Yes, she is still eligible! Even though you are a Retired Soldier now, she is still able to take part in the School Age Center (SAC) programs, but it will be on a space-available basis. For more questions, be sure to visit the [My Army Benefits fact sheet on the SAC](#). A reminder that SAC programs are typically ages 6-12, so if she wishes to continue into her teenage years, I recommend checking out the [Youth Services programs](#) offered through the Army Morale, Welfare, and Recreation (MWR) centers.*

*Hope this helps!  
Joe*



# MyArmyBenefits





# Continuing education benefits for students

By MyArmyBenefits staff

As summer begins to wind down and the new school year looms you may be wondering what, if any, benefits are available for your spouse or children in education. Now is the time to begin researching and learning which scholarship opportunities may be available for your dependents. We know there can be many options, all with different requirements, so your first stop on the research train will be the [MyArmyBenefits Federal Benefit Library](#). In the benefit library, you can search for educational benefits by category and choose the Education link, or search by duty status (i.e., retired) under the by component menu.

Scholarships that are available for the children of Retired Soldiers include:

- [The Heroes' Legacy Scholarship](#): Applicants must be enrolled or plan to enroll in a full-time undergraduate program leading to a bachelor's degree. They must also have a minimum unweighted grade point average (GPA) of 2.5 or higher (on a 4.0 scale) for college applicants and a minimum cumulative GPA of 3.0 (on a 4.0 scale) for high school applicants. The applicant must also be an unmarried dependent of an Active, Reserve Component, or Retired Soldier and must be under the age of 23.
- [The MG James Ursano Scholarship Program](#): Applicants must be enrolled, accepted, or pending acceptance as full-time students for the entire academic year in post-secondary school for undergraduate study. The MG James Ursano Scholarships are awarded based on financial need, as evidenced by income, family size and special financial obligations. Scholarships are awarded on an annual basis for up to a maximum of four years of undergraduate study (continuing students must apply each year). Dependent children, stepchildren, or legally adopted children of Retired Soldiers are eligible to apply, as long as they are registered in the Defense Eligibility Enrollment Reporting System (DEERS) and remain unmarried for the entire academic year. The applying student must be under the age of 24 and must not be a member of the Army National Guard (ARNG), United States Army Reserve (USAR), or other military branches.
- [The Scholarships for Military Children Program](#): Applicants must be enrolled or plan to enroll in a full-time

undergraduate degree program, must be under the age of 23, and must be an unmarried dependent of an Active, Reserve Component, or Retired Soldier. The Scholarships for Military Children program is funded through contributions and handled at each commissary operated by the Defense Commissary Agency (DeCA). The program annually awards 500 scholarship grants, each for \$2,000. A minimum of one scholarship will be awarded at each commissary location that receives qualified applicants, but based on the number of applications received, more than one scholarship can be awarded. High school applicants must have a minimum cumulative GPA of 3.0 or above on a 4.0 scale (unweighted) and college applicants must have a minimum cumulative GPA of 2.5 or above on a 4.0 scale (unweighted).

There are also multiple scholarship opportunities for spouses of Retired Soldiers who may want to continue their studies or work toward a higher degree. One opportunity is the [Mrs. Patty Shinseki Spouse Scholarship Program](#), which is a need-based scholarship program offered to spouses attempting to obtain an undergraduate degree. The applicant must be a spouse of an active-duty or Retired Soldier, who is collecting retired pay, and must maintain a 2.0 cumulative GPA on a 4.0 scale. The applicant must also be registered in DEERS and not be a member of the reserve components, or other military branches.

Lastly, there is the [Tillman Scholars Program](#), which is available to not only spouses but also to veterans and active-duty Soldiers pursuing a degree as a full-time student. Each award amount is determined on an individual basis and is intended to meet each scholar's unique need. The exact amount will be based on individual financial need and the strength of the application in comparison to the overall pool.

So, if you, your spouse, or your children are planning for future education opportunities, be sure to look at all the options available and know which are most suited to your needs. Be sure to also visit your state's benefit fact sheet in the [My Army Benefits State-Territory library](#) to see if there are any local scholarship opportunities. For more details on scholarships and all your military benefits, visit [MyArmyBenefits](#) and follow MAB on [Facebook](#) and [Instagram](#).

## Which pays first: Medicare or TRICARE?

When both Medicare and TRICARE cover a health care service, Medicare pays first and TRICARE pays second. TRICARE may also cover services that Medicare doesn't. That's why it's important to confirm you're covered by Medicare, TRICARE, or both—to help avoid costs.

You'll also need to use Medicare providers. Check out [TRICARE's covered services](#) to learn more.

## Coordination with other health insurance

Other health insurance, or OHI, is coverage in addition to Medicare and TFL. This might be offered by an employer, based on current employment or retirement for you or your spouse.

How Medicare coordinates with OHI depends on whether the OHI is based on current employment. In either case, TRICARE pays last.

[Unlock your health](#)—and peace of mind—by understanding how TFL and Medicare work together, as described in the Medicare publication [How Medicare Works With Other Insurance](#). You can view or print the booklet or call 800-MEDICARE (800-633-4227) to find out if a copy can be mailed to you.

For more information, check out the [TRICARE For Life Handbook](#) and [Becoming Medicare-Eligible](#).



## RETIREE APPRECIATION DAYS

RADs are held annually to honor and recognize the service and sacrifices of military retirees and their families. These events provide information and resources, often including TRICARE, medical, legal, ID card services, and more. Retirees and their families can enjoy a day of fun, camaraderie, appreciation, and support.



LOCATION	DATE	CONTACT	LOCATION	DATE	CONTACT
Tobyhanna Army Depot, PA	16 Aug	(570) 615-7019	Schofield Barracks, HI	18 Oct	(808) 655-1585/1514
Fort Stewart, GA	22 Aug	(912) 767-5013/3326	USAG Benelux-SHAPE	18 Oct	+0032-68-25-5581
Fort McCoy, WI	5 Sep	(608) 388-3716	USAG Ansbach	22 Oct	+49-098025-83-3301
Fort Leonard Wood, MO	12-13 Sep	(573) 596-6637	Fort Belvoir, VA	24 Oct	(703) 806-4551
Fort Carson, CO	13 Sep	(719) 526-2840	Fort Hamilton, NY	24 Oct	(718) 630-4552
JB SA-Randolph, TX	13 Sep	(210) 652-6880/5778	Fort Knox, KY	24 Oct	(502) 624-6419/1280
JB Myer-Henderson Hall, VA	18 Sep	(703) 696-5948	USAG Italy	24 Oct	+39-0444-71-4831
Fort Sill, OK	18-19 Sep	(580) 442-2645	Fort Polk, LA	25 Oct	(337) 531-0363
Fort Campbell, KY	20 Sep	(270) 798-5280	Fort Leavenworth, KS	25 Oct	(913) 684-5583
Fort Drum, NY	20 Sep	(315) 772-6434	USAG Grafenwoehr	28 Oct	+0964-83-8709
Fort Lee, VA	27 Sep	(571) 644-7356	USAG Stuttgart	30 Oct	+49-9641-70-596-2010
*Welch, MN	27 Sep	www.raominneapolis.com	Fort Rucker, AL	31 Oct	(334) 255-9124
USAG Rheinland-Pfalz	30 Sep	+49-611-143-541-1021	Fort Hood, TX	31 Oct-1 Nov	(254) 287-5210
Fort Riley, KS	4 Oct	(785) 239-3320/3667	JB SA-Fort Sam Houston, TX	1 Nov	(210) 221-9004/9793
Fort Bliss, TX	9-10 Oct	(915) 568-5204	Fort Gordon, GA	1 Nov	(706) 791-2654/4774
JB Ellington, Houston, TX	11 Oct	(210) 221-9004/9793	USAG Poland	4 Nov	+49-611-143-538-8948
USAG Benelux-Brunssum	17 Oct	+31-45-534-0260	Fort Buchanan, PR	5 Nov	(787) 707-2061/3546
Fort Bragg, NC	17-18 Oct	(910) 396-5304	Aberdeen Proving Ground, MD	7 Nov	(410) 306-2322/2345
JB Langley-Eustis, VA	18 Oct	(787) 878-3648	Fort Benning, GA	7 Nov	(706) 545-1805/4434
Carlisle Barracks, PA	18 Oct	(717) 245-4501/3894	USAG Wiesbaden	15 Nov	+0611-143-544-1540

\*Annual Joint Retiree Appreciation Day

## Digital now: It's easier than you think!

*Stay connected, wherever you are: Army Echoes is going digital*

### By Army Retirement Services

Army Retirement Services is excited to announce a major shift in how we deliver the official Army newsletter for Retired Soldiers and their families. We slowly began transitioning to a digital-only publication in August 2021, with the addition of a fully digital edition of *Army Echoes* every August. The goal then, as it is now, is to provide a more economical, sustainable, and efficient process for distributing the *Army Echoes* newsletter. We are continuing this transition to a digital-only publication beginning in FY2027.

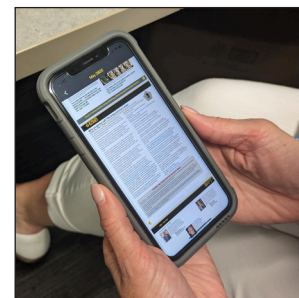
Starting with the February 2026 edition, we will continue to transition our print-based newsletter to a digital-only format and phase out hard copy versions of *Army Echoes*. Instead, we will use the email address in your DFAS myPay account to send you a SMARTDOC indicating that the current edition of *Army Echoes* is available. Keep an eye out for this SMARTDOC emailed to you every February, May, August, and November, indicating that *Army Echoes* is available for download from the Army's Soldier for Life website at: <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter>.

We are committed to delivering you valuable online visibility, in clear, easy-to-digest content, in line with our communication strategy for informing and educating

Retired Soldiers, their families, and surviving spouses with up-to-date information on their benefits, entitlements, and news that is important to you. The newsletters are also posted on our website at the link above each time a new issue is published. Also, numerous post-retirement resources can be found on our new webpage at <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement>.

In order to ensure access to *Army Echoes* during this transition period and in the future, we ask for you to please verify/update your email address in your myPay account at Defense Finance and Accounting Service (DFAS), by logging into myPay at: <http://mypay.dfas.mil/mypay.aspx> or by calling DFAS directly at (800) 321-1080. We highly encourage you to have an email address on file with your myPay account as this is where your *Army Echoes* notification will be going.

Contact your servicing Retirement Services Officer (RSO) if you need assistance with gaining access to *Army Echoes*. The RSO directory is available on our webpage at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>.





# The importance of antiterrorism awareness for Retired Soldiers

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



Retired Soldiers, having dedicated a significant portion of their lives to national security, possess a unique understanding of potential threats and vulnerabilities. Their training and experience make them valuable assets in the ongoing effort to combat terrorism. Maintaining antiterrorism awareness is not only a matter of personal safety for these veterans, but also a civic responsibility.

Retired Soldiers are often familiar with military installations, security protocols, and common indicators of suspicious activity. This knowledge can be invaluable in identifying and reporting potential threats in their communities. They may also be more likely to recognize the subtle signs of radicalization or recruitment efforts within their social circles. Their past experiences can also aid them in quickly assessing a situation and taking appropriate action, whether it's reporting suspicious behavior or activity to law enforcement or helping those in need.

Moreover, Retired Soldiers often maintain close relationships with active-duty personnel and military communities. This connection can facilitate the flow of information regarding potential threats or security vulnerabilities. Their insights can help bridge the gap between the military and civilian sectors, fostering a more cohesive and effective national security enterprise. In an age where threats can evolve rapidly, this continued vigilance and awareness is crucial.

The threat of terrorism extends beyond traditional battlefields. Retired Soldiers can play a key role in community-based initiatives aimed at preventing violent extremism. They can volunteer in local organizations, participate in neighborhood watch programs, or mentor young people who may be vulnerable to radicalization. By staying informed and engaged, Army veterans can help build resilience within their communities and reduce the

appeal of extremist ideologies. In addition to their community involvement, Retired Soldiers must also prioritize their personal security. Terrorists may target individuals with military backgrounds due to their perceived symbolic value or specialized knowledge. Therefore, it is essential for Retired Soldiers to remain vigilant in their daily lives, practice situational awareness, and take precautions to protect themselves and their families. This includes being mindful of their online presence, avoiding the disclosure of sensitive information, and reporting any suspicious activity they encounter.

Continuing education and training are also vital for Retired Soldiers. Antiterrorism tactics and strategies are constantly evolving, and it is important for veterans to stay abreast of the latest developments. Army installation antiterrorism officers can help to keep Retired Soldiers informed through antiterrorism awareness outreach programs.

In conclusion, Retired Soldiers possess a unique combination of skills, knowledge, and experience that makes them invaluable assets in the fight against terrorism. Their continued awareness, vigilance, and community involvement are essential for protecting both themselves and the nation. By staying informed, remaining engaged, and prioritizing personal protection measures, these veterans can continue to serve their country long after they have left active duty.



## RETIRED SOLDIER CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and whether or not they will receive the Survivor Benefit Plan annuity? Filling out the Retired Soldier Casualty Assistance Checklist ([https://soldierforlife.army.mil/Documents/static/Post/Retired\\_Soldier\\_Casualty\\_Assistance\\_Checklist.pdf](https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Casualty_Assistance_Checklist.pdf)) found in a printable PDF format at the Army Retirement Services website (<https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>), can help ease their burden during the difficult time. Don't wait until it's too late to discuss. Start filling it out now, keep it updated, and make sure your loved ones know where to find it.

## 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 (DFAS) 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
- Date and place of birth
- Circumstances surrounding the death
- Retirement date
- Social security number/service number
- Next of kin information
- Retired rank



## Five ways to get the most out of your upcoming RAD event

By LtCol. Thomas Keating, U.S. Army, (Ret.)

One of the most effective methods used by Army Retirement Services to keep Retired Soldiers informed is through a comprehensive schedule of Retiree Appreciation Days (RADs) held at various military installations and venues at both stateside and overseas locations. As we'll discover, these popular military events serve a variety of purposes, however their primary goals are twofold: to show recognition and appreciation to retirees and their family members, and to provide a forum to share information on veteran benefits while also encouraging our Retired Soldiers to continue their service as a "Soldier for Life."

Typically, 45 to 50 RADs are held throughout the year at locations representing a variety of geographical regions, Army Components, and military communities. The installation Retirement Services Officer (RSO) serves a pivotal role in assisting with the organization and coordination of the RAD event which typically includes garrison leadership, installation services, tenant activities as well as national and local partners advocating on behalf of Army and all military veterans. In addition, Army Retirement Services leaders, and the Chief of Staff Army (CSA) Retirement Services Council (CSARSC) provide strategic guidance on how RADs can further engage Retired Soldiers to continue to support the readiness of our nation's Army.

Attendance at a RAD involves both a commitment of time and energy on the part of the retiree; in this regard, the following discussion provides five ways that Retired Soldiers can get the most out of these events:

**REVIEW:** Now is the time to update retirement records, check the status of various benefit programs and review the administrative details of your current retirement circumstances. These actions may include renewing or updating ID cards, verifying DEERS data, reviewing updates on eligibility or open enrollment opportunities, and checking out new health or dental coverage options. In addition, you may want to check out information on casualty assistance and legal services programs. Finally, RAD attendees can often receive reviews on their personal health status to include blood pressure checks, prescription and wellness consultations, immunizations, dental screenings as well as important updates on educational benefits and training opportunities.

**RENEW:** RADs provide a terrific opportunity to renew friendships and acquaintances with former co-workers, friends, and veteran service representatives.

Remember, at a RAD you are family! Appreciation day participants are often invited to a welcome breakfast as an initial networking event or to an informal gathering at the Army Community Club where conversation and fond memories are the order of the day. Do not forget to use these occasions to learn about employment opportunities, potential volunteer roles and ways to continue your life of service. Finally, take this time to update contact and social media information as a way to sustain a network of friendships and mutual support.

**REDISCOVER:** Who does not like good value? Your RAD is a great way to rediscover the variety of benefits, products, and services available to our retired veterans. Opportunities to save at RADs are almost endless. Check out special deals for retirees at the installation's Exchange and Commissary where most purchases are free from state sales tax and a portion of store dividends are redistributed to Army units to help fund morale building activities. These shopping opportunities might also include health and wellness products, gas purchases, car washes and an array of additional products and services, offered by civilian vendors, conveniently located on post.

Additionally, RAD participants are often able to attend health, wellness, nutrition, and information expos that showcase the services available to Retired Soldiers and their families. These information fairs may include specialists from on-post organizations for optometry, hearing, nutrition, and pharmacy services or representatives from Medicare and TRICARE For Life (TFL) as well as commercial insurance vendors. Also, spokespersons from military service organizations providing support to disabled veterans and those representing veteran-friendly educational and support services organizations are frequently in attendance.

**RECHARGE:** The Army's Retiree Appreciation Day not only provides a well-deserved thanks to all our veterans and their families, but it is also designed to be a fun and engaging experience for all family members. RAD events often include golf outings, bowling, and bingo tournaments, as well as fitness challenges as part of the festivities. Moreover, the installation's Morale, Welfare and Recreation (MWR) services branch often provides opportunities for biking, camping, canoeing and other outdoor activities.

**REFLECT, THEN REACH OUT!** Army RADs provide an exciting time to reflect upon your military career among

(Continued on next page)

### Want to talk to a Retirement Services Officer?

Whether you're Regular Army, Army National Guard, or Army Reserve, you have an assigned Retirement Services Officer (RSO). Find yours at the [interactive RSO map](#) on the Army Retirement Services website.





## Gray Area Retired Soldiers — sign up for your account TODAY!



Calling all Gray Area Retired Soldiers! Sign up, if you haven't already, for your "Future Retiree" [myPay](https://www.dfas.mil/grayarea) account. This is a convenient way to keep your contact information updated with DFAS during the gray area period, allowing you to stay on top of your future retired pay, while also receiving important news from the Army. Go to <https://www.dfas.mil/grayarea> for additional information.

To determine if you qualify for a reduced age retirement, visit [HRC's website](https://www.hrc.army.mil). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

(Continued from previous page)

friends, family, and a supportive installation community. As you think about past assignments and challenges that you experienced while serving, also consider your future role as a 'Soldier for Life.' Now is the time to explore continued service by reaching out as a mentor, a good listener, a recruiter, a storyteller, a friend, a Soldier for Life. What a proud legacy ... pass it on!

There you have it! Five ways to get the most out of your upcoming RAD event. Remember, these occasions provide Retired Soldiers and their family members an opportunity to Review records, Renew friendships, Rediscover great values, Recharge batteries, and Reflect, then Reach Out to others. The Army Retiree Appreciation Day—a great way to do it all. See you at the next RAD!

### Medical checkups



Technicians from Moncrief Army Health Clinic performed health check ups on retirees at the 2025 Retiree Appreciation Day Health and Benefits Expo, held at the Solomon Center, May 3, 2025. (Photo by: Veran Hill)

### Connect with fellow retirees



Technicians from the Dorn VA at Fort Jackson, S. C., assisted with claims, educated the retirees, and answered questions about their benefits during the Retiree Appreciation Day Health and Benefits Expo, May 3, 2025. (Photo by: Veran Hill)

### Information on services provided specifically for retirees

### Updates on retirement benefits

### Renew ID cards



Regina Harlan, retirement services officer for Fort Jackson, S. C., speaks with a retiree during the 2025 Retiree Appreciation Day Health and Benefits Expo held at the Solomon Center, May 3, 2025. (Photo by: Veran Hill)



# Understanding the retirement pay process for Reserve Component Retirees

By Maj. Alisia Mahatoo, Army Retirement Services, U.S. Army Reserve



Whether you are newly retired or already enjoying retirement (regular, non-regular, or disability), it is important to stay informed about updates that streamline and enhance the retirement pay process. In 2023, Defense Finance and Accounting Services (DFAS) launched the Automated Army Establishment (AAE) SmartDocs system. This initiative introduced two key email notifications to improve communication and reduce confusion during the transition to retirement.

The first email notification informs Retired Soldiers that the Army has transmitted your retired pay data to DFAS.

The second email notification informs Retired Soldiers that DFAS processed the retired pay package and scheduled your initial pay. You will also receive a welcome letter by mail that provides a detailed breakdown of your retired pay.

Specifically for our Gray Area Retirees (GARs), here is what to expect at the beginning of the month of your 59th birthday. First, you will receive a DFAS SmartDoc email that informs you to apply for your retired pay through your Branch of Service. This message will direct you to the [DFAS GARs webpage](#) which outlines the application process for retired pay and important timelines.

Additionally, because Gray Area Retirees are not in immediate receipt of retired pay, DFAS created a special "Future Retiree" myPay account. This account must be

activated with a current email address to receive critical messages.

Keeping your email current is vital, whether you are retiring soon or guiding a fellow Soldier. Remember, to receive AAE SmartDocs, including retirement pay status, every Retired Soldier must maintain a valid email address in myPay. For Gray Area Retirees especially, activating your "Future Retiree" account and keeping your contact information current is essential.

These initiatives were launched in late 2023 to close the information gaps and ensure a smooth transition into retired pay. Sharing this knowledge with your lifelong Army Battle Buddies is one way to serve those who served.



A Soldier checks her myPay account with the Defense Finance and Accounting Service (DFAS). Gray Area Soldiers are encouraged to set up their "Future Retiree" account through their myPay account and keep their email and mailing addresses up to date. (Photo courtesy of: Army.mil)

## Exchange shoppers generated \$161 million for Army quality-of-life programs in 2024

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

Every time you visit the PX, eat at an Exchange food court or shop at [ShopMyExchange.com](#), you strengthen Army communities around the world with your hard-earned Army & Air Force Exchange Service benefit.

One hundred percent of Exchange earnings are reinvested in the military community. In 2024, Exchange shoppers generated \$161 million for Army quality-of-life programs. Shopping the Exchange helps you save through tax-free shopping and military-exclusive pricing while making life better for our nation's warfighters and families.

Your hard-earned Exchange benefit goes where you go. Retirees and disabled veterans can continue shopping in stores, while all honorably discharged veterans can shop tax-free at [ShopMyExchange.com](#). In-person shopping privileges can vary in OCONUS due to Status of Forces Agreements. More info about Exchange shopping authorizations in Europe, Japan and Korea can be found [here](#).

The nearly 130-year-old Exchange benefit makes life better for service members and families while serving as a significant force multiplier for Army readiness and lethality:

- 640,000 military uniforms outfitted annually, at cost.
- 3.4 million meals served yearly at Department of Defense Education Activity schools.
- 65,000+ Veterans and military spouses hired since 2013.
- 92,000 troops supported throughout 50 military exercises overseas in 2024.

It matters where you shop. In the last 10 years, the Exchange has provided more than \$15 billion in value to our military community. Thank you for all you do to protect and preserve critical military quality-of-life support. We look forward to seeing you at your Exchange.

Soldier for Life!  
Tom



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.



# RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? 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) 842-2719  
[usarmy.rsa.rso@army.mil](mailto:usarmy.rsa.rso@army.mil)  
• Ft. Rucker  
(334) 255-9124/9739  
[usarmy.rucker.rso@army.mil](mailto:usarmy.rucker.rso@army.mil)

### ALASKA

• JB Elmendorf-Richardson  
(800) 478-7384 (AK only)  
(907) 384-3500  
[usaf.jber.rso@us.af.mil](mailto:usaf.jber.rso@us.af.mil)  
• Ft. Wainwright  
(907) 353-2095  
[fwarsow@wainwright.army.mil](mailto:fwarsow@wainwright.army.mil)

### ARIZONA

[usarmy.huachuca.id-training.mbx.sfl-rso@army.mil](mailto:usarmy.huachuca.id-training.mbx.sfl-rso@army.mil)  
(520) 533-1120

### ARKANSAS

See Ft. Sill, OK

### CALIFORNIA

• Presidio of Monterey  
(831) 242-4986  
[usarmy.pomrso@mail.mil](mailto:usarmy.pomrso@mail.mil)

### COLORADO

• Ft. Carson  
(719) 526-2840  
[usarmy.carson.rso@army.mil](mailto:usarmy.carson.rso@army.mil)

### CONNECTICUT

See West Point, NY

### 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](mailto:army.rso@us.af.mil)  
• Rest of FL, see  
Ft. Stewart, GA

### GEORGIA

• Ft. Benning  
(706) 545-1805/4434  
[usarmy.benning.imcom.mbx.g1hrd-rso@army.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@army.mil)

• Ft. Gordon  
(706) 791-2654/4774  
[usarmy.gordon.rso@army.mil](mailto:usarmy.gordon.rso@army.mil)

• Ft. Stewart  
(912) 767-5013/3326  
[usarmy.stewart.rso@mail.mil](mailto:usarmy.stewart.rso@mail.mil)

### HAWAII

• Schofield Barracks  
(808) 655-1585/1514  
[armyschofieldrso@army.mil](mailto:armyschofieldrso@army.mil)

### IDAHO

Ft. Carson, CO or

JB Lewis-McChord, WA

### ILLINOIS

Ft. Leonard Wood, MO

Ft. McCoy, WI, Ft. Knox, KY

### INDIANA

Ft. Knox, KY

### IOWA

Ft. McCoy, WI

### KANSAS

• Ft. Leavenworth  
(913) 684-5583/2425  
[usarmy.leavenworth.imcom.mbx.retirements@army.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@army.mil)

• Ft. Riley  
(785) 239-3320/3667  
[usarmy.riley.rso@army.mil](mailto:usarmy.riley.rso@army.mil)

### KENTUCKY

• Ft. Campbell  
(270) 798-5280/3310  
[CampbellRso@army.mil](mailto:CampbellRso@army.mil)

• Ft. Knox  
(502) 624-7236/1280  
[usarmy.knox.rso@army.mil](mailto:usarmy.knox.rso@army.mil)

### LOUISIANA

• Ft. Polk  
(337) 531-0363/0402  
[usarmy.polk.rso@army.mil](mailto:usarmy.polk.rso@army.mil)

### MAINE

See Ft. Drum, NY

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322/2345  
[apgrso@army.mil](mailto:apgrso@army.mil)

• Ft. Meade  
(301) 677-9603  
[mailto:usag\\_fmmd\\_dhr.mpd\\_rso@army.mil](mailto:mailto:usag_fmmd_dhr.mpd_rso@army.mil)

### MASSACHUSETTS

See West Point, NY

### MICHIGAN

• UP: See Ft. McCoy, WI

• Lower Mich. Selfridge ANGB  
(586) 239-5580

### MINNESOTA

See Ft. McCoy, WI

### MISSISSIPPI

See Ft. Rucker, AL

### MISSOURI

• Ft. Leonard Wood  
(573) 596-6637  
[usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil](mailto:usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil)

### MONTANA

See JB Lewis-McChord, WA

### NEBRASKA

See Ft. Riley, KS

### NEVADA

See Pres. of Monterey, CA

### NEW HAMPSHIRE

See Ft. Drum, NY

### NEW JERSEY

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

### NEW MEXICO

See Ft. Bliss, TX

### NEW YORK

• Ft. Drum  
(315) 772-6434/6339  
[usarmy.drum.rso@army.mil](mailto:usarmy.drum.rso@army.mil)

• Ft. Hamilton  
(718) 630-4552/4930  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

• Watervliet Arsenal  
See Ft. Drum, NY

• West Point  
(845) 938-4217/2355  
[usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil](mailto:usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil)

• Ft. Bragg  
(910) 396-5304  
[usarmy.liberty.usag.mbx.dhr-rso@army.mil](mailto:usarmy.liberty.usag.mbx.dhr-rso@army.mil)

• Ft. Sill  
(580) 442-2645/6131

### NO. CAROLINA

See Ft. Riley, KS

### OHIO

See Ft. Knox, KY

### OKLAHOMA

See Ft. Sill

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### OKLAHOMA

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[usarmy.sill.rso@army.mil](mailto:usarmy.sill.rso@army.mil)

### OREGON

See JB Lewis-McChord, WA

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501/3894  
[usarmy.carlisle.rso@mail.mil](mailto:usarmy.carlisle.rso@mail.mil)

• Tobyhanna Army Depot  
(570) 615-7019/2734  
[usarmy.tyad.usamc.mbx.rso@army.mil](mailto:usarmy.tyad.usamc.mbx.rso@army.mil)

• West Point, NY  
[usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil](mailto:usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil)

### RHODE ISLAND

See West Point, NY

### SO. CAROLINA

• Ft. Jackson  
(803) 751-6715/5495  
[usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil](mailto:usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil)

### SO. DAKOTA

See Ft. Riley, KS

### TENNESSEE

See Ft. Campbell, KY

### TEXAS

• Ft. Bliss  
(915) 568-5204/569-6233  
[usarmy.bliss.imcom-central.mbx.rso@mail.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@mail.mil)

• Ft. Hood  
(254) 287-8761/5210  
[army.hoodrso@army.mil](mailto:army.hoodrso@army.mil)

• JB San Antonio  
(210) 221-9004/9793  
[802fss.jbsarso.jbsaretsvc@us.af.mil](mailto:802fss.jbsarso.jbsaretsvc@us.af.mil)

### UTAH

See Ft. Carson, CO

### VERMONT

See Ft. Drum, NY

### VIRGINIA

• Ft. Belvoir

(703) 806-4551  
[usarmy.belvoir.imcom.mbx.rso@mail.mil](mailto:usarmy.belvoir.imcom.mbx.rso@mail.mil)

• JB Langley-Eustis  
(757) 878-3648  
[usarmy.eustis.rso@mail.mil](mailto:usarmy.eustis.rso@mail.mil)

• Ft. Lee  
(804) 734-6555/6973  
<https://home.army.mil/lee/mpd/retirement-services>

• JB Myer-Henderson Hall  
(703) 696-5948/3689  
[usarmy.jbmhh.rso@mail.mil](mailto:usarmy.jbmhh.rso@mail.mil)

• Ft. Meade  
(301) 677-9603  
[mailto:usag\\_fmmd\\_dhr.mpd\\_rso@army.mil](mailto:mailto:usag_fmmd_dhr.mpd_rso@army.mil)

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### WASHINGTON

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### WISCONSIN

See Ft. Carson, CO

### WYOMING

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### WYOMING

See Ft. Carson, CO

### WYOMING

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### WYOMING

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### WYOMING

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## OVERSEAS RSOs

### HQ IMCOM Europe

0611-143-544-1530  
[usarmy.sembach.id-europe.mbx.retirement-svcs@army.mil](mailto:usarmy.sembach.id-europe.mbx.retirement-svcs@army.mil)

### Germany

#### Ansbach

09641-705871814  
<https://home.army.mil/ansbach/index.php/my-fort/all-services/retirement-services-office>

#### Baumholder

0611-143-541-1021  
[usarmy.rsobaumholder@mail.mil](mailto:usarmy.rsobaumholder@mail.mil)

### Bavaria

09641-70-526-4430  
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#### Grafenwoehr

09641-83-8709  
[usarmy.bavaria.ret-svcs@mail.mil](mailto:usarmy.bavaria.ret-svcs@mail.mil)

#### Rheinland-Pfalz

0611-143-541-1021  
[usarmy.rheinland-pfalz.id-europe.list.ret-svcs@army.mil](mailto:usarmy.rheinland-pfalz.id-europe.list.ret-svcs@army.mil)

#### Stuttgart

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### Wiesbaden

0611-143-548-1614  
[usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil](mailto:usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil)

### Belgium

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### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

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[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Italy/So. Europe/Africa

Vicenza  
011-39-0444-71-4831  
[usarmy.usag-italy.id-europe.list.retiree-services@army.mil](mailto:usarmy.usag-italy.id-europe.list.retiree-services@army.mil)

### Japan

Camp Zama  
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[usarmy.zamarso@mail.mil](mailto:usarmy.zamarso@mail.mil)

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06117-52-5560  
[usarmy.torii.usag.mbx.okinawa-transitions@mail.mil](mailto:usarmy.torii.usag.mbx.okinawa-transitions@mail.mil)

### Korea

Yongsan  
010-2916-0578  
[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

#### Camp Humphreys

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[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

## ARMY RESERVE RSOs

### 63rd Readiness Division

Moffett Field-Mountain View, CA  
(650) 526-9513/9512  
RSO email: [usarmy.usarc.63-rd.mbx.63-rso@army.mil](mailto:usarmy.usarc.63-rd.mbx.63-rso@army.mil)

States: AR, AZ, CA, NM, NV, TX, OK

### 9th Mission Support Command

Honolulu, HI  
808-438-1600 x3553  
RSO email: [usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil](mailto:usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil)

Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

### 81st Readiness Division

Ft. Jackson, SC  
(803) 751-9546/9661  
RSO email: [usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil](mailto:usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil)

States: LA, MS, NC, PR, SC, FL, KY, TN, GA,

AL, 1st MSC

### 88th Readiness Division

Ft. McCoy, WI  
Office: (608) 388-7448  
RSO email: [usarmy.usarc.88-rd.mbx.retirement-services1@army.mil](mailto:usarmy.usarc.88-rd.mbx.retirement-services1@army.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, NJ  
(609) 562-1696/7055/7425/1688  
RSO email: [Army99Rso@army.mil](mailto:Army99Rso@army.mil)

States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT,

### 7th Mission Support Command (Europe)

Kaiserslautern, Germany  
+49 (0) 611-143-528-0310  
[usarmy.rheinland-pfalz.7-msn-spt-cmd.mbx.g1@army.mil](mailto:usarmy.rheinland-pfalz.7-msn-spt-cmd.mbx.g1@army.mil)

## ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, go to the RSO locator on our page at <https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>, select Army National Guard and then the applicable state.

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