

ECHOES

THE NEWSLETTER FOR
RETIRED SOLDIERS,
SURVIVING SPOUSES & FAMILIES



A MESSAGE FROM THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and Families,

I would like to start the New Year off by thanking you for your continued service to our Army and this great Nation. Retirees and their Families are often the face of the Army to local communities around the world. You are integral members of the Army Family, and I sincerely appreciate everything you do for our Force.

In this edition, I would like to talk to you about readiness and resilience – subjects you are intimately familiar with. Throughout its storied history, our Army has answered the Nation's call. From WWII to Vietnam, Grenada to Afghanistan, Haiti to the U.S. shoreline, the Army provided ready formations prepared for the full range of military operations. With each successive mission, our Army has grown stronger, more capable and more resilient.

In times of peace, and times of war, your ability to overcome periods of adversity is an enduring example to our current Soldiers and Families. Their strength is built on the hard earned lessons and experience of all those who came before them. Because of you, we started the last decade of war from a position of strength, and America's Army will be ready when next called.

To this end, the Army is developing a Ready and Resilient Campaign helping our Soldiers and Families to reach their full potential and better overcome the diverse challenges of our profession. The campaign synchronizes multiple programs, ensuring unity of effort, efficiency of resources and the comprehensive integration of resiliency into all aspects of Soldier and Family fitness. With a direct link to Army readiness, this campaign will materially improve the already high quality of our All-Volunteer Army. A more capable Soldier equates to a more capable Army – one ready for many missions, at many speeds, in many sizes and shapes, under many conditions, in all types of environments.

You, our Retirees and Families, play a critical role in this effort. Continue to tell your story to the generation of Americans that may soon choose to wear our uniform. Help our citizenry understand the challenges faced by our currently serving Soldiers and Families. As only those who have walked in our boots can do, continue generating support for our wounded warriors as well as those transitioning into the civilian sector.

Remember "Once a Soldier, Always a Soldier." The million-plus Retirees, surviving spouses and their Families are a powerful force in support of our Army. You served our Nation in uniform, and you continue to serve today – for that I thank you.

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

"In the present circumstances, no one can afford to assume that someone else will solve their problems. Every individual has a responsibility to help guide our global family in the right direction. Good wishes are not sufficient; we must become actively engaged." — Dalai Lama

STILL PROUD. STILL SERVING. STILL SALUTING.

JAN-APR 2013

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A Message from the Chief, Army Retirement Services

As we begin our 2013 Echoes communications to you, I want to take this opportunity to comment on the year we just completed, and to forecast what I think will be another very significant year for our Nation, our Army, and the Retirement Services arena. We do in fact live in very interesting and complex times.

Without question, 2012 was intriguing at several levels, both nationally and internationally. The United States engaged in our hallowed election process, and once again, leaders at all levels of government were elected or reelected. Many races were close and hard fought. Your favorite candidate may have won or lost. The political analysis was predictable. Despite our high national unemployment numbers, commentators of all stripes seemed to be everywhere, and offered to help us all understand what had just happened.

What happened from my perspective was that once again this great Nation went about its business practicing "Democracy"! We peacefully went to thousands of polling places and exercised our rights as US citizens and we voted! Despite all the venom that was thrown around by candidates on all sides, the process in the end was conducted as planned by our citizens. We scheduled elections; we voted; and then we got on with living the American dream. America keeps rolling along!!

Now it's January 2013 and our Army will keep rolling along, just as it has since 1775. Once again, the way ahead will be challenging, especially in light of significant budget constraints at every level in our Army, in DOD, and in our Nation. Despite the difficulties we face, I remain optimistic. I believe our Army will be flexible and will meet the demands of the months and years ahead. Our center of gravity remains our people — and their incredible talents and individual desire to succeed.

Each of us has a role to play in our Army's 238th year! You count; your voice is important; and you can still make a difference in your own way! There are many ways for Retirees and spouses to serve. You are a deep, deep reservoir of national talent, experience, and devotion to things bigger than yourselves. The US Army of 2013 needs you to step up and participate in your location by continuing to be a good citizen — a patriot who has earned the right to be heard if you so desire. We need you to talk to those around you about your Army and the ideals that guided you when you wore the uniform. Be the immovable rock, the pillar, the lighthouse on the shore whose shining light shows the way. Keep saluting our flag; keep speaking out on

important issues; and get involved whenever possible. There is no age limitation on your patriotism and love of country! Stay "Army Strong".

The Army especially needs you to help our younger Veterans who are coming to live in or near your community. Help them blend into your community; reach out and make them feel welcome. Tell them you are proud of them and the sacrifices they have made. Gen. Odierno said in his article "Our Retirees and their Families are often the face of the Army to local communities around the world". Stand up and continue to be counted. Once a Soldier, Always a Soldier!!!

As you review the listing of the Features, Articles, and Regular Items on page one, you will find a variety of items that are truly helpful to you. We make every attempt to touch not only the traditional topics, but to also offer articles and stories about topics you may not find elsewhere. I suggest you will find the feature on "Arlington Cemetery" informative and reassuring. Check out the "Soldier for Life" article, and the article on ALS (Lou Gehrig's disease) as well. Finally, I would urge older Retirees and their spouses to carefully read the "TRICARE, Medicare, and TFL — All in One Family at the Same Time" article and the article "Who Makes Decisions for You if You're Incapacitated". Both are important.

Thank YOU for your past service. Keep our Soldiers and Families in your prayers, and stay ARMY STRONG!

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

Echoes is the US Army's official newsletter for Retired Soldiers, Surviving Spouses and their Families. Published three times each year in accordance with Army Regulation 600-8-7, *Echoes'* mission is to inform Retirees about their benefits, to update them about the Army, and to encourage them to support the Army in their civilian communities. Inquiries/comments about *Echoes* should be sent to HQDA (DAPE-HRR), Attention: *Echoes* Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or to ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pgs. 16-17. To change your *Echoes* mailing address, see pg. 16. To subscribe to *e-Echoes* or to change your email address, visit http://www.armyg1.army.mil/rso/echoes_reg.asp.

Deputy Chief of Staff, G-1: Lt. Gen. Howard B. Bromberg
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Army Turns Around Management of Arlington National Cemetery

By Lt. Col. (Ret) Mark Overberg

In June 2010, Secretary of the Army John M. McHugh outlined inappropriate practices and mismanagement at Arlington National Cemetery. Then, as he appointed Kathryn Condon to the newly created role of Executive Director of the Army National Cemeteries Program, he said, "The Army owes better. I'm unable to explain the past, but I can promise this about the future. The United States Army will take every step necessary to fully ensure that every challenge, every need at Arlington is clearly understood and effectively addressed." The Army and Arlington National Cemetery will bounce back, McHugh said.

Veterans' Families and all Americans should feel better knowing that McHugh's words are coming true. Cemetery leadership has "transformed [Arlington National Cemetery and the Airmen's Home National Cemetery in Washington] into premiere institutions of excellence capable of setting the standards for federal cemeteries across the Nation," according to a Pentagon inspector general report released in September 2012.

Since the Army Inspector General released his report in June 2010 that identified 76 separate deficiencies and 101 recommendations to improve operations, the Army has taken great strides at Arlington National Cemetery. All records are now digitized; each burial plot is geospatially mapped to within three inches; a new customer service center uses a case management system to accurately track the details of each funeral and care for each Veteran's family; increased quality control and chain of custody procedures ensure accuracy and accountability; and new software tools and electric vehicles improve funeral planning and minimize distractions from other, simultaneous funerals.

The latest innovation, an interactive map available through the Cemetery's website (www.arlingtoncemetery.mil) and a free smart phone app, uses geospatial technology to locate graves. Users can search for specific graves and see the Veteran's dates of birth and death plus photos of the front and back of the headstone. The smart phone app guides users right to the grave they are searching for, and can be downloaded at the Cemetery's visitor center.

While the Cemetery's database has received a lot of attention, it is not 100 percent complete yet. Cemetery staff has verified about 96 percent of the 400,000 gravesites, niches and markers, but is still verifying some of its oldest graves, dating to the 1860s.

At the Association of the United States Army (AUSA) Annual Meeting & Exposition in October 2012, AUSA unveiled a 13-minute video that explains the improvements in the words of many of the Cemetery's employees. To view the video, visit <http://vimeo.com/51439393> or the AUSA web page at <http://www.ausa.org/news/2012/Pages/ArlingtonNationalCemetery.aspx>.

"Only a life lived in the service to others is worth living." —Albert Einstein

Email Scam Impersonates US Government Agencies

FT. BELVOIR, Va. – In August 2012, the US Army Cyber Command, based at Fort Belvoir, Va., reported an online scam that improperly uses official Department of Defense (DOD) and other US Government seals, to include those of U.S. Cyber Command and the Defense Cyber Crime Center, to scam innocent persons.

The Command stated that DOD is in no way affiliated with online messages designed to appear as official correspondence requesting payment of a 'fine' to unlock a personal electronic device, and users should not follow the email's payment instructions.

If you receive an email that looks suspicious, do not open it, and delete it immediately. To report potential email scams, please go the Internet Crime Complaint Center and file a report (<http://www.ic3.gov/complaint/default.aspx>).

If you receive unsolicited e-mail offers or spam, you can also forward the messages to the Federal Trade Commission at spam@uce.gov.



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TRICARE & Walgreens: Not Yet !

FALLS CHURCH, Va. — TRICARE beneficiaries continue to have the freedom to choose among plenty of pharmacy options including military pharmacies, TRICARE Pharmacy Home Delivery and 57,000 network pharmacies.

However, those who use non-network pharmacies, including Walgreens, will pay the full cost of the prescription up front and then have to submit their own claims to get reimbursed. Last year, when Walgreens left the Express Scripts, Inc. "National Network," it meant Walgreens was no longer a TRICARE pharmacy network provider. The recent agreement between Express Scripts and Walgreens makes the pharmacy part of the "National Plus Network," but TRICARE does not participate in this network.

To find a nearby network pharmacy, use the "find a pharmacy" feature on www.express-scripts.com/tricare or download the free app from www.express-scripts.com/mobile, the Apple App Store or Android Marketplace. Beneficiaries who have other questions can contact Express Scripts at (877) 885-6313. TRICARE pharmacy information and updates can be found at www.tricare.mil/pharmacy.

Renew ID Cards for Incapacitated Children Every 4 Years

FORT KNOX, Ky. – When the child of a military sponsor is incapacitated, he or she may retain certain entitlements and benefits indefinitely, but only if the sponsor renews the child's ID card every four years.

To qualify as incapacitated, the child must be unmarried and incapable of self-support due to mental or physical incapacity that existed prior to age 21 (or age 23 if enrolled as a full-time student). The sponsor must also directly provide more than 50% of the child's support, which is verified through a dependency determination application submitted to DFAS.

If these conditions continue to be met, the child may qualify for the reissuance of an ID card every four years. Initial application procedures are addressed in Army Regulation 600-8-14, *Identification Cards*, or sponsors can contact the closest ID Card facility.

Incapacitated children who marry and subsequently become unmarried through divorce, annulment, or the death of a spouse may apply for reinstatement as long as they meet all other requirements. Sponsors should initiate dependency determination and ID card renewal at least 90 days prior to the expiration of the current ID card. The sponsor's parent service must process both the initial and renewal applications for incapacitated children; cross-servicing is not authorized.

2013 COLAs Announced

The Department of Defense announced the following Cost of Living Adjustments (COLAs) were effective on December 1, 2012 based on the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Retired Pay for those who entered the military

- Before Sept. 8, 1980: 1.7%
- After Sept. 8, 1980 and the retirement date was

Before Mar. 31, 2012:	1.7%
Apr. 1 to June 30, 2012:	1.0%
July 1 to Sept. 30, 2012:	0.2%
Oct. 1 to Dec. 31, 2012:	0.0%
- After Aug 1, 1986, and received the Career Status Bonus, and the retirement date was

Before Mar. 31, 2012:	0.7%
Apr. 1 to June 30, 2012:	0.5%
July 1 to Sept. 30, 2012:	0.0%
Oct. 1 to Dec. 31, 2012:	0.0%

Survivor Benefit Plan (SBP) and Reserve Component SBP annuities will receive the same percentage that the Retired Soldier providing the annuity would have received had he/she been alive.

Annuities for Certain Military Surviving Spouses: 1.7%

Retired Serviceman's Family Protection Plan annuities: 1.7%

ARBA Has Moved!

The Army Review Boards Agency (ARBA) has moved to:

Army Review Boards Agency
251 18th Street South, Suite 385
Arlington, VA 22202-3531

Mail applications to this address for the following Army boards:

- Army Board for Correction of Military Records (ABCMR) - DD Form 149
- Army Discharge Review Board (ADRB) - DD Form 293
- Army Grade Determination Review Board (AGDRB)

Correction: Retirees' Rank Missing in Echoes Addresses

The Sep-Dec edition of *Echoes* was sent to all Retirees without their ranks included in their mailing addresses. The omission was caused by an inadvertent error by the printing contractor. We regret the omission and apologize to any Retirees who were offended by it.



Mississippi Supreme Court Reverses Award of Disability Pay to Former Spouse

By Lt. Col. (Ret) Mark Overberg

On August 30, 2012, the Mississippi Supreme Court overturned the Lamar County, Miss. Chancery Court in the case of *Mallard v. Burkhart*, ruling that the lower court could not allocate military disability benefits to a nonmilitary spouse.

The Mississippi Supreme Court found that, since federal law preempts state law, the chancellor erred in awarding Burkhart a portion of Mallard's military disability benefits. The Court reversed and remanded the case for further proceedings consistent with the higher court's opinion.

In 1982, the United States Congress enacted the Uniformed Services Former Spouses Protection Act (USFSPA), which authorizes state courts to treat disposable military retirement benefits as community property in divorces. However, in *Mansell v. Mansell* in 1989, the United States Supreme Court held that the USFSPA "does not grant state courts the power to treat as property divisible upon divorce military retirement pay that has been waived to receive Veterans' disability benefits."

Under the USFSPA, "disposable retired or retainer pay" is defined as "the total monthly retired or retainer pay to which a military member is entitled" less certain specified deductions including any amounts which may be waived in order to receive disability benefits.

Since January 1, 2004, in cases where federal law authorizes Retirees to receive Concurrent Retired and Disability Pay (known as CRDP), the disability offset may be eliminated. Since CRDP payments are taxable and divisible with a former spouse, some of the issue in *Mallard v. Burkhart* has been eliminated. Mallard has been receiving CRDP payments, which has provided some relief to Burkhart, raising her monthly payments by over \$500 at the time of trial.

However, in *Mallard v. Burkhart*, the Mississippi Supreme Court stated that "even where CRDP is not a factor, and the nonmilitary spouse receives no compensation for the funds 'lost' to the military spouse's disability benefits, federal law still preempts state law, thus precluding state courts from according any relief in the face of the clearly expressed will of Congress and the holding of the U.S. Supreme Court in *Mansell* simply because [the military spouse] elects to increase his after-tax income by converting a portion of that pay into disability benefits."

TRICARE, Medicare, and TFL — All in One Family at the Same Time

FALLS CHURCH, Va. — Retirees and their Families often have questions about how turning 65 affects their TRICARE benefits, especially when only one member of a family is entitled to Medicare. Some of the most common questions involve TRICARE for Life (TFL) eligibility and coverage, and how TFL works with Medicare. The answers can sometimes lead to more questions.

What happens when a TRICARE beneficiary becomes entitled to Medicare and TFL? TFL is TRICARE's Medicare-wraparound coverage available to all TRICARE beneficiaries entitled to Medicare Part A and Part B, regardless of age or place of residence. There is no enrollment or enrollment fee associated with TFL – beneficiaries automatically gain coverage on the first date that Medicare Part A and Part B coverage is effective.

How does Medicare come into play? Under TFL, Medicare becomes the primary payer, and TRICARE acts as the secondary payer, minimizing beneficiary out-of-pocket expenses. Cost shares apply when a health care service is not a benefit of either Medicare or TRICARE. To remain eligible for TFL, beneficiaries must be entitled to premium-free Medicare Part A and have Medicare Part B.

When a sponsor or Family member transitions to Medicare and TFL, are the other Family members still covered by their current TRICARE plan? Yes. One Family member's entitlement to Medicare and TFL does not impact another Family member's current TRICARE plan.

TFL offers comprehensive medical coverage, as well as prescription drug coverage. Prescription drugs are available at military treatment facility pharmacies, through the TRICARE Pharmacy Home Delivery program or from TRICARE network or non-network pharmacies. For more information about TFL and Medicare go to www.tricare.mil/TFL and www.tricare.mil/MedicarePartD. To learn more information about the TRICARE Pharmacy program go to www.tricare.mil/pharmacy.



Smartcard Pilot Ends – DS Logon Will Become a Requirement for Access

WASHINGTON – In October 2012, the Army ended a one-year smartcard pilot for 900 Army spouses and Retirees who log on to Army private networks such as Army Knowledge Online (AKO) and Army self-service sites.

The Army will not adopt the smartcard, but will transition Retirees' and Family members' access to self-service sites to DOD Self Service Logon, or DS Logon, by 2013 as part of a move to more secure logins by these beneficiaries.

The Common Access Card-like smartcards were an alternative to the AKO username/password login for identity authentication. The Common Access Card, or CAC, is used for identity authentication by active duty Soldiers and Army Civilian and contractor employees.

"We want to thank all the participants who made this pilot a success, and provided valuable feedback to the Army," said Mike Krieger, Army Deputy Chief Information Officer/G-6. "The pilot was part of a larger DOD initiative to secure sensitive personally identifiable information and personal health information data on Army and DOD private web servers."

"We found that smartcard identity authentication is not cost-effective for non-CAC holders," said Krieger. Pilot participants are again using AKO usernames and passwords to access non-For Official Use Only sites.

The Army CIO/G-6 led the pilot with support from the Defense Manpower Data Center, AKO, Office of the Assistant Chief of Staff for Installation Management/Installation Management Command, Army G-1, and the TRICARE Management Activity.

To maintain access to important online functions and services, Retirees and Family members must sign up for DS Logon. Some of the affected services include myTRICARE, myPay, MyArmyBenefits, and RAPIDS Self Service (ID Cards).

Retirees and Family members may register for a DS Logon Basic account at <https://www.dmdc.osd.mil/appj/dsaccess/>. Premium DS Logon accounts allow users to view their personal data in Department of Veterans Affairs and DOD systems, apply for benefits online, check the status of claims, update records, and perform other services. To upgrade from Basic to Premium DS Logon accounts, Retirees and their Family members must visit a Veterans Administration regional office, TRICARE Service Center, Military Treatment Facility, or DOD ID Card Issuance Facility in person.

Market Basket Survey Shows Exchange Saves 27%!

DALLAS – A comprehensive price survey is confirming what many military shoppers already have long known – buying at the Exchange saves more money every day than shopping all major U.S. retailers.

Called a Market Basket Survey, results show the Exchange saves shoppers an average 27 percent over major retailers, and more than 5 percent savings compared to its largest discount competitor. Factor in not paying sales tax and the Exchange offers even greater savings.

Conducted by independent consulting firm RetailData, the Market Basket Survey includes 365 items commonly purchased by shoppers. Survey officials comparatively shopped at both the Exchange and popular competitors. Local and national prices were analyzed at more than 120 retailers, including major grocery, drug, discount, big box and specialty stores.

Though they work continually to provide low prices and value, even Exchange officials were surprised when this latest survey showed an average 3 percent savings increase, besting last year's 24 percent for a new average overall market basket savings of 27 percent.

"The Exchange really is your best shopping value," said Exchange Senior Enlisted Advisor Chief Master Sgt. Tony Pearson, adding "Plus we're right here on the posts and bases where you serve, giving dividends back to military communities."

The Exchange's 2012 Market Basket Survey included more of the items and brands customers purchase every day, with the greatest savings in electronics, clothing and home furnishings.

Fighting the War Within: Combating Suicides

By Ms. Yolanda Smith, Army Health Promotion Risk Reduction Division, Army G-1

Army senior leaders are committed to the health and well-being of their Soldiers, Army Civilians, and their Family members, and preventing suicides remains a top priority. Sustaining the All-Volunteer Force is critical for our Nation's security; leaders at every level continue to aggressively promote health, identify and reduce risky behaviors, and prevent suicidal behavior.

During September 2012, the Army enhanced the health of the force by observing National Suicide Prevention Week and World Suicide Prevention Day. The Army emphasized its Health Promotion, Risk Reduction, Suicide Prevention and Comprehensive Soldier and Family Fitness resources that improve personal resilience. Leaders placed special emphasis on the Veterans Crisis Line's confidential services that connect individuals in crisis with qualified, caring Department of Veterans Affairs responders.

Army Headquarters sponsored a health fair in the Pentagon Courtyard where Heisman Trophy Winner and NFL legend Mr. Hershel Walker was the guest speaker. Walker's inspiring life story gave testimony of the positive outcomes achieved by seeking help to overcome stigmas. Walker's talk can be viewed at:

<http://www.dvidshub.net/video/155010/herschel-walker-speaks-army-suicide-prevention-event>.

September's activities culminated with an Army-wide Suicide Prevention Stand-Down with the theme: "Shoulder to Shoulder, We Stand Up For Life". Training targeted unit and individual risk assessments and increased awareness of Health Promotion, Risk Reduction and Suicide Prevention services available across the Force.

Army suicide prevention efforts focus on total Army Family well-being, enhancing resilience, reducing the stigma associated with seeking help, and emphasizing the positive results members achieve by getting involved and reaching out for help.

Suicide is a very complex issue and is one of the Nation's greatest threats. The Army recognizes that our Soldiers, Civilians, and their Family members are our most valuable resource. It remains steadfast in maintaining a healthy and ready force with empowered leaders dedicated to saving lives while preserving our Nation's security.

For additional information on the Army Suicide Prevention Program, visit www.preventsuicide.army.mil. For free, confidential support 24 hours a day, 7 days a week, 365 days a year, call the Veterans Crisis Line at (800) 273-TALK (8255) and press 1, or chat online at <http://www.VeteransCrisisLine.net>.

Exchange Now Accepting Medagate OTC Benefits Card Worldwide

DALLAS – As of Sept. 8, the Army & Air Force Exchange Service was officially the first retailer to accept the Medagate Over the Counter (OTC) benefits card on a worldwide basis.

Medagate is a card-based program provided by Medicare and Medicaid Services that enables merchants to accept payment at the register for medicine and medical supplies covered by medical insurance plans.

Medagate OTC cards are issued to Medicare and Medicaid members on behalf of insurance providers and are periodically reloaded by Medicare, Medicaid and other health plan companies. These cards have been issued in ten states with more states expected to participate in 2013.

Cardholders can simply bring qualifying items to an Exchange checkout where the Medagate OTC card is swiped to pay for all eligible items.

"This new capability is just one of the many ways the Exchange strives to serve military Veterans," said the Exchange's Senior Enlisted Advisor Chief Master Sgt. Tony Pearson. "With the Medagate card, shoppers no longer need to complete health care forms or use off-line systems for claims after purchase."

Insurance providers, in conjunction with Medagate, produce a catalog that identifies medicine and medical supplies that qualify for reimbursement coverage/payment.



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Veterans Twice as Likely to Develop Lou Gehrig's Disease

By Lt. Col. (Ret) Mark Overberg

Every day, fifteen Americans – more than 5,600 per year – receive the grim news from their doctors that they have Lou Gehrig's Disease. Officially known as Amyotrophic Lateral Sclerosis (ALS), the doctor's diagnosis is accompanied by a devastating explanation. ALS is an incurable and fatal disorder of the motor neurons, the highly specialized cells in the brain and spinal cord responsible for all voluntary muscle movement. Patients can expect to live two to five years after the doctor's diagnosis.

ALS occurs throughout the world without regard to racial, ethnic, or socioeconomic status. Every single American is threatened, but studies show United States Veterans develop ALS twice as often as Americans with no military service – and no one knows why. The statistical evidence is so solid that in 2008 the Department of Veterans Affairs (VA) designated ALS a "presumptively compensable illness." If you're a Veteran and your doctor says you have ALS, the VA presumes your military service caused it.

Most newly-diagnosed ALS patients are between 55 and 75 years of age, but some are younger than 40. Reports suggest 20,000 – 30,000 Americans have ALS, but because no records have been kept throughout the country, it is hard to know for sure. Annually, ALS is responsible for two deaths per 100,000 Americans. In the United States, ALS occurs as often as multiple sclerosis (MS), but ALS is less prevalent because of its high mortality. In 2008, the journal, *Neuroepidemiology*, reported the incidence of ALS in non-Hispanic Caucasians was twice as high as African, Asian and Hispanic ethnicities. With recent advances in research and improved medical care, many patients are living longer; 20 percent may live five years or more, and up to ten percent will survive more than ten years. Younger patients appear to have a better chance at these longer spans. Ten percent of ALS cases are familial; these patients usually do not fare as well as non-related patients, however, and typically live only one to two years after symptoms appear.

What does ALS do?

The nerve cells of a person with ALS (called PALS) degenerate until they prevent communications between the brain and muscles, ultimately leading to paralysis. PALS in later stages are totally paralyzed, but their minds remain sharp and alert. ALS affects nerve cells in the muscles of both the upper and lower body. For some PALS, ALS first affects their hands or arms; for others it starts in their feet or legs; and for some it's their speech. But it ends the same way for all.

What causes ALS?

Studies have not found definite environmental causes and no confirmed link has been found with infections, diet, physical activity, and injury. It is unknown whether geographical clusters of ALS cases exist.

What is being done about ALS?

In 2008, Congress passed the ALS Registry Act, which directs the Centers for Disease Control and the Agency for Toxic Substances and Disease Registry (ATSDR), a federal public health agency, to develop a registry to gather and organize information about people living with ALS. The goal of the ALS Registry is to help scientists learn more about ALS and what factors affect the disease by gathering information from those living with it. The information may also be used to improve how the disease is managed and how standards of care are developed. More information about the Registry is available at <http://wwwn.cdc.gov/als/> or by calling (800) 232-4636.

Who is helping find a cure?

There are a number of organizations. The ALS Association (ALSA), established in 1985, is the best known national non-profit organization fighting Lou Gehrig's Disease. ALSA funds global research, assists people with ALS through a nationwide network of chapters, coordinates multidisciplinary care through certified clinical care centers, and advocates for increased public and private support of ALS research and public policy initiatives. Visit ALSA at <http://www.alsa.org/>, call (800) 782-4747, or email alsinfo@alsa-national.org.

How can I help Veterans with ALS?

Volunteer at the closest VA medical facility or join the ALS Association's national fundraising event, Walk to Defeat ALS®. Held in cities across the Nation, more than 100,000 people with ALS, their friends, families and corporations have raised over \$100 million since the Walk began in 2000. Call 888-Walk-ALS or email csavino@alsa-national.org for more information.

Ask Joe: Your Benefits Guru



Ask Joe is a regular column that answers Retirees' common benefits questions. Email your questions with Ask Joe in the subject line to help.myarmybenefits@us.army.mil.

Dear Joe,

I recently moved, but I like your column and want to keep receiving *Echoes*. How do I update my address?

Afraid of Losing *Echoes*

Dear Afraid,

Thank you for the nice words about *Echoes*. We like it too. I showed your question to the Editor, who said, "It depends on whether you receive *Echoes* by mail or by email. We mail *Echoes* to Retirees and SBP annuitants at the addresses they have on file at the Defense Finance and Accounting Service (DFAS) in Cleveland. We also mail *Echoes* to Gray Area Retirees at the addresses they have on file at Army Human Resources Command at Ft. Knox. So if you've moved and you're a Retiree who receives *Echoes* through the postal system, call DFAS at (800) 321-1080 or HRC at (888) 276-9472 and update your address with them. That will work for *Echoes*. If you receive *Echoes* by email, just visit http://www.armyg1.army.mil/rso/echoes_reg.asp (there's an underscore after "echoes") and register again. Your new information will be saved over your old information in our database."

Dear Joe,

I am an Army Retiree living in the Philippines. Love the weather and the people but WOW, there is not much here in the way of direct support for those of us that chose to stay here after the Navy units in Subic Bay departed! Can you help me find some legal, medical, passport, and other services for those of us that stayed in the Pacific Rim? Thanks.

An Army of One in the Philippines

Dear One,

The US Army Installation Management Command supports Retirees on Army installations in the U.S. and overseas. They can't do much for Retirees who choose to retire in countries without a US Army installation. For the 396 Retirees who live in the Philippines, the best place for support is the Retired Activities Office in Olongapo City at Phone: [+63] 47-222-2314 or Email: dir@raosubic.com. You can also visit their website at <http://www.raosubic.com/>. Please note that this is an independent Retired Activities Coordination Office that provides services to U.S. military Retirees living in this area.

All Retirees can locate personnel to assist them with their benefits at the MyArmyBenefits (MAB) website, <http://myarmybenefits.us.army.mil/>, by clicking on Benefits Library and then Resource Locator or by calling the Help Desk at (888) 721-2769. The Resource Locator includes all 54 U.S. States and Territories. Currently, MAB also lists contact information for six foreign countries (Belgium, Germany, Italy, Japan, Korea, Netherlands). MAB is in the process of adding contact information for personnel in Canada, Kuwait, Panama, Philippines, Thailand and the United Kingdom.

Dear Joe,

I didn't take the Survivor Benefit Plan when I retired. I just thought my term insurance would do, and it was cheaper. But now my insurance company won't let me extend my term insurance because of a health problem. When is the next Open Season for SBP, so I can get in?

Regretful

Dear Regretful,

I'm very sorry to hear about your health problem and what it's doing to your insurance. I'm also sorry to tell you there are no planned SBP Open Seasons. They occur only when Congress passes a law that significantly changes the SBP. Since SBP was first enacted by Congress in 1972, there have only been five Open Seasons. Anyone who opts in during an Open Season also has to pay a "buy in cost" that includes the cost of premiums with interest for the period of time since he/she could have first elected the SBP coverage, so the cost can be very high. If Congress creates an SBP Open Season, it will be highly publicized in *Echoes* and by the Defense Finance and Accounting Service.



Who Makes Decisions for You if You're Incapacitated?

By Mary Benzinger, Army Legal Assistance Attorney at the Pentagon Army and Air Force Legal Assistance Office

If you become incapacitated, even temporarily, and cannot make your own medical and financial decisions, who would do it for you? Without written documents nominating someone to handle your affairs, a court may be required to appoint a guardian for you. This sometimes costly court process is easily avoided with powers of attorney for your medical care and financial affairs. With a few documents in place, your wishes will be followed and people you choose will handle your financial and medical affairs. Here are the disability and end-of-life planning documents you should consider having:

- **The "Living Will"** – A Living Will, sometimes called "Advanced Medical Directive," is not a will at all. It is a brief document that expresses your desires for your care if you are terminally ill or in a permanent vegetative state. It does not appoint anyone to make decisions for you. You can address such issues as feeding and hydration, medical procedures, medication to be administered, etc. This document can be customized to suit your preferences or religious beliefs.
- **Appointment of Health Care Agent** – This is a "durable" and "springing" power of attorney. It is "springing" because it takes effect only upon your incapacity. It is "durable" because it does not expire on your incapacity like other powers of attorney may. More importantly, it appoints someone you choose, called your "agent," to make medical and end of life decisions for you if you cannot make those decisions yourself. Your agent's decisions must be consistent with the desires you have made known in this document or in your Living Will. This document gives broad powers to your agent to make medical decisions and to deal with medical personnel of your behalf.
- **Durable Springing Financial Power of Attorney** – Like the Appointment of Health Care Agent, this financial power of attorney only takes effect on your incapacity and continues in effect even after you are incapacitated. It is a seven-page document that expresses your broad financial desires and gives your agent broad powers to make financial decisions for you if you cannot make those decisions yourself.

For more information on disability and end-of-life planning contact an attorney in your area. Retired Soldiers and their ID card holder Family members may be eligible for free legal assistance. To find a legal assistance office near you, call your nearest military installation or go to <http://legalassistance.law.af.mil/content/locator.php>.

Retirees Can Change Insurable Interest SBP Elections

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

Federal law allows Retirees with Insurable Interest Survivor Benefit Plan (SBP) or Reserve Component (RC) SBP coverage to terminate their coverage, to change the coverage to spouse and or child, or to elect a new beneficiary with the death of the previous beneficiary. However, Retirees must understand the laws or they may lose this opportunity.

The law allows Retirees, within one year of first acquiring a spouse and or child, to cancel their Insurable Interest election and request Spouse and or Child SBP or RCSBP coverage. If Retirees don't take the required action within one year of first acquiring a spouse and or child, they will not only close the SBP or RCSBP election category for that spouse and or child but also for any future spouse and or child.

Upon the death of a Retiree's Insurable Interest SBP beneficiary, the law allows the Retiree to elect a new beneficiary, but only within 180 days of the death of the previous beneficiary.

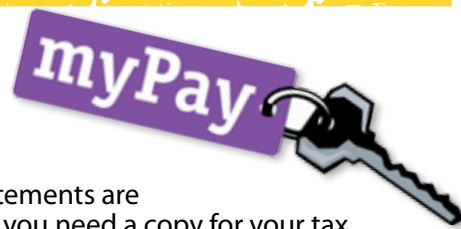
Retirees may also cancel their Insurable Interest SBP or RCSBP at any time with the exception of coverage for a former spouse.

Retiree requests to cancel Insurable Interest SBP coverage, to elect Spouse and or Child SBP coverage, or to designate a new Insurable Interest beneficiary must be submitted in writing to the Defense Finance and Accounting Service for Retirees in receipt of retired pay and to Human Resources Command Reserve Retirements Branch for Reservists not yet in receipt of retired pay.

For more detailed information on maintaining your Insurable Interest SBP or RCSBP election, contact the nearest Retirement Services Office listed on pages 16-17 of this *Echoes*.

myPay Makes Tax Season Easier for Military Retirees

CLEVELAND – Over 113,000 military Retirees have created **myPay** accounts in the past year. They join more than a million military Retirees already using **myPay**, the official online account management system for military members, Retirees and Department of Defense Civilians.



During tax season, **myPay** can save you time and money. For starters, 1099R tax statements are available at least a week before they arrive in the mail. If you lose your statement or you need a copy for your tax preparer, you can get one in minutes on **myPay** any time of day or night from the comfort of your home.

If you don't have a **myPay** account you may have to mail a form to the Defense Finance and Accounting Service or spend precious time waiting on hold for customer service. After that, getting a copy of your 1099R in the mail could take weeks.

To get your 1099R on **myPay**, just log in to the Main Menu, and click "Tax Statement 1099R." You can view, print or save it.

In addition to printing tax statements, military Retirees use **myPay** to monitor their pay and survivor benefits, keep their contact and beneficiary information current, and control their allotments, direct deposit and tax withholdings. Retired Colonel Charlie Smith, from Louisburg, N.C., agreed, "I use **myPay** to do just about everything to do with my retired pay. The thing I like best about **myPay** is being able to see my pay statement and withholdings from month to month. You don't even have to wait until the end of the month. You can look anytime and you can do a number of things."

Never Used myPay Before?

If you've never used **myPay**, visit <https://mypay.dfas.mil> and click "Forgot or Need a Password" to have a temporary password mailed to you. When you receive your password, return to the **myPay** home page and click "Create an Account" to get started. If you have trouble creating your account, visit www.dfas.mil/retiredmilitary for step-by-step instructions or call **myPay** at (888) 332-7411 (option 5).

Discover more of your benefit at commissaries.com

By Jessica Newby, Defense Commissary Agency Public Affairs Specialist

FORT LEE, Va. – With new features and more savings opportunities for customers, www.commissaries.com is the place savvy commissary shoppers check before heading to the store. The latest addition to the site is the "Commissary Rewards Card," which is now available at all commissaries. Customers use the website to load digital coupons on their cards, providing an easy way to save both time and money when compared to print coupons.

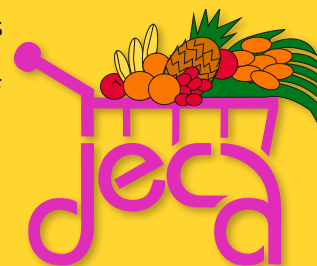
Commissary Gift Cards, another popular feature, can be ordered through the website. These cards come in denominations of \$25 and \$50 and can be purchased by anyone, but only authorized patrons can use them. Good at any commissary worldwide, the cards make it easy to give a gift of groceries to service members, wherever they serve.

The Exclusive Savings page highlights where customers can find even greater discounts on top of the average savings of 30 percent or more that commissaries provide every day. Available only through the website, Exclusive Savings gives customers access to coupons, discounts and promotions provided by the Defense Commissary Agency's vendors and industry partners.

Commissary case lot and Guard and Reserve on-site sales, customer newsletters and recipes are also featured on the site. Case lot sales, which take place every May and September, feature savings up to 50 percent on some items. It's easy to sign up to receive Commissary Connection or Guard and Reserve On-Site Sales Schedule newsletters; and for recipe tips and ideas, Kay's Kitchen has something for the whole family.

On their local store's page, under the Locations tab, customers can find their local store's hours of operation, directions and sales information. The What's On Sale section has even more information about what's on sale at your local commissary.

And the Food & Product Recalls page allows customers to track all recalls to make sure their family stays food-safe. Also, the frequently asked questions and the featured videos in the Media Center can provide great tips and information.





Did You Know? Part Two – VA Aid and Attendance Program

WASHINGTON – Although the Department of Veterans Affairs' (VA) Aid and Attendance Program is not new, not everyone is aware of his or her potential eligibility. The Aid and Attendance pension benefit may be available to wartime Veterans and surviving spouses who require in-home care or who live in nursing homes or assisted-living facilities.

The VA basic pension benefit is paid to wartime Veterans who are age 65 or older and have limited or no income, or who are under age 65 and permanently and totally disabled, or a patient in a nursing home, or are receiving Social Security disability payments.

Aid and Attendance is an enhanced or special monthly pension benefit paid in addition to the basic pension. Veterans may not receive enhanced or special monthly pension benefits without first qualifying for the basic VA pension. However, because enhanced pensions are based upon a higher income limit, a claimant ineligible for the basic pension due to excessive income may be eligible for enhanced pension benefits.

To qualify, claimants must be incapable of self support and in need of regular personal assistance such as:

- Requiring the aid of another person in order to perform his or her activities of daily living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting himself/herself from the hazards of his/her daily environment, OR,
- Being bedridden, in that his/her disability or disabilities requires that he/she remain in bed apart from any prescribed course of convalescence or treatment, OR,
- Is a patient in a nursing home due to mental or physical incapacity, OR,
- Has corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Veterans may apply for Aid and Attendance by writing to the closest VA regional office. Applications should include copies of evidence, preferably a report from an attending physician, with sufficient detail to determine whether there is a disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises, so the report should indicate how well the individual gets around, where the individual goes, and what he or she is able to do during a typical day.

Additional information and assistance in applying for the Aid and Attendance benefit may be obtained by calling (800) 827-1000. Applications may be submitted on-line at <http://vabenefits.vba.va.gov/vonapp/main.asp>. Information is also available on the Internet at www.va.gov or from any local Veterans' service organization.

Do You Qualify for Early Non-Regular Retirement?

By Lt. Col. Twanda Young, USAR Retirement Services Integrator and Lt. Col. Kathleen Couillard, Army Reserve RSO

Many Gray Area Soldiers are not aware that the National Defense Authorization Act of 2008 reduced the retirement age for Reserve Component Soldiers from 60 to a lesser age, but not below age 50, for those who have served on active duty in an eligible status on or after Jan. 29, 2008.

This new law applies to drilling Soldiers and those that are in the Gray Area, but not to Active Guard and Reserve Soldiers.

How do you determine if you qualify? There are many subsections of Title 10 and Title 32 of the United States Code that may qualify you for a reduced retirement age. Briefly, qualifying service includes active duty for the purpose of responding to either a national emergency declared by the President or a national emergency supported by Federal funds.

It is important to note, however, that the new law did not change the eligibility for health care, which is still 60 years of age. Qualified Retired Reserve members under the age of 60 may purchase TRICARE Retired Reserve (TRR). TRR's 2012 monthly premiums are \$419.72 for the member only and \$1,024.43 for the member and Family. At age 60, the Soldier and qualifying Family members become eligible for TRICARE Standard, Extra and Prime (where available).

Please contact your nearest Retirement Services Officer, listed on pages 16 and 17 of this *Echoes*, for assistance and more information on how to apply for early retirement.

Military Professional Association Memberships Benefit Retirees

By Chief Warrant Officer Five (Ret) Robert Huffman

Why should an Army Retiree be a member of a military-related professional association? To my way of thinking, a professional association exists to further my profession of being a Soldier and to promote the interests of the individuals in that profession.

By becoming or remaining a member in a military-related professional association, we remain informed of what is happening in all areas of the Army, to include retiree affairs. It helps us remain informed of laws or bills that are being considered that have an impact on Army Retirees. Items that we Retirees should always remain aware of are proposed changes to our healthcare access, changes in retirement compensation and Cost of Living Adjustments (COLA), and concurrent receipt immediately come to mind.

My purpose here isn't to recommend membership in a specific professional association, but to encourage membership in a professional association that represents your interests as an Army Retiree. The Military Coalition has a list of 34 professional associations at <http://www.themilitarycoalition.org/members.htm>. Get involved. Your Army needs you still.

"Freedom isn't free. It shouldn't be a bragging point that 'Oh, I don't get involved in politics,' as if that makes someone cleaner. No, that makes you derelict of duty in a republic." — Bill Maher

A Mantra For Living

By Sgt. 1st Class (Ret) William J. Russell

Give me courage enough to embrace a vision of the future, keeping my mind elastic to change, always seeking to learn, using my knowledge to aid in the healing of the sick, and mending of the hurt or disabled.

Give me strength enough to stand fast against the eroding force of time; to keep myself healthy, strong, and able to move against our pathogenic foes, disease, misunderstanding, and ignorance.

Give me life enough to finish what I have started, so that I shall not short change anyone in need, and that I may have time to do the best that I can, in search of man and his meaning, here and beyond this mortal vessel.

Give me love enough that I may make peace with my God, as I perceive Him to be, learn to forgive man, but never forget where I came or where I shall finally go. I am man, transcending the beast, out of woman, a creature with speech, one who has risen above all animal expectations. Though I shall challenge Nature on all fronts, as man, I must be humble in the shadow of my creator, for in the end of life I shall be held accountable for my deeds done while living, be judged not by man, but by a higher force, and leave behind a heaven or hell for those that follow, but in any case, I shall not continue in the form that you now behold.

Give me understanding enough that I shall be able to help those who wander bewildered in mental quandaries, give strength to those who need it in times of trial, and give faith to those who have gone astray in a world of confusing symbols created by man, and his kind.

When all of these gifts have been satisfied, I shall then be whole, for it is in the giving of myself that my true realization becomes actualized, as serving humankind is both my destiny and my end.

2013 Army Reserve Pre-Retirement Briefings

At these briefings, Army, VA, and other briefers explain retired pay, benefits, and entitlements, so Reserve Component Soldiers and their spouses can make informed decisions about retirement. These briefings are primarily for Soldiers with 18-20 years of service, but others may also attend. For more information, contact the USAR RSO hosting the event. Phone numbers are listed on page 16.

Date	Location	Hosting RSC	Date	Location	Hosting RSC
Jan 12	St. Louis, MO	88th RSC	Apr 27	JB McGuire-Dix-Lakehurst, NJ	99th RSC
Jan 26	Ft. Rucker, AL	81st RSC	Apr 27	Puerto Rico	81st RSC
Jan 26	Los Alamitos, CA	63rd RSC	Apr 27	New Mexico	63rd RSC
Jan 26	Ft. Belvoir, VA	99th RSC	May 11	San Diego, CA	63rd RSC
Feb 23	East Point, GA	81st RSC	May 18	Richmond, VA	99th RSC
Mar 9	Vancouver, WA	88th RSC	Jun 22	Ft. Hamilton, NY or Ft. Totten, NY	99th RSC
Mar 23	Coraopolis, PA	99th RSC	Jun 29	San Antonio, TX	63rd RSC
Mar 23	Oklahoma	63rd RSC	Jun 29	Ft. Bragg, NC	81st RSC
Apr 13	Little Rock, AR	63rd RSC			
Apr 20	Ft. Snelling, MN	88th RSC			



ECHOES

Resetting Forgotten *myPay* Passwords Gets Easier

CLEVELAND – Beginning in mid-December, Defense Finance and Accounting Service (DFAS) customers were able to reset their *myPay* passwords online by answering a few security questions. *myPay* is the DFAS online pay account management system available to all military members, military Retirees and many federal Civilian employees. *myPay* users have been receiving new passwords by email or mail, which could have been a big problem for those transitioning to new jobs or locations as their contact information often changed.

“We looked at a number of options to make resetting forgotten passwords easier and more convenient for our customers,” said David McDermott, DFAS Deputy Director of Operations. “The security questions are widely used throughout the banking and retail industries to verify user identities. They are the best option we found to improve service to our *myPay* account holders, while still protecting the privacy of their online information.”

At login, users will now be given a list of 17 possible security questions to answer. They need to answer eight questions to set up their online password reset capability. Later, when they forget their passwords, *myPay* will ask users to answer three randomly selected questions from those they have provided answers to. If they answer correctly, users will be able to create new passwords.

The security questions are optional for now. In the spring of 2013, however, all *myPay* users, including those who use Army Knowledge Online (AKO) and smart cards, will be required to answer eight security questions.

This change is part of a series of enhancements *myPay* has made based on customer feedback. Last year, the pay account management system launched mobile-friendly pay statements and smart card login.

Exchange “Lithium Ship to Store” Program Gets Latest Electronics to Military Personnel Overseas

DALLAS – In response to a May 2012 U.S. Postal Service ban on international shipments of electronics with lithium batteries, the Army & Air Force Exchange Service now has a way for overseas shoppers to get those must-have devices.

“Select cameras, tablets, watches and other electronics can now be ordered online and picked up at any of 36 Exchanges in Afghanistan, Belgium, Germany, Guam, Italy, Japan, Korea, Kuwait, the Netherlands, Portugal, Turkey or the United Kingdom through our ‘Lithium Ship to Store’ program,” said the Exchange’s Chief of Staff Col. Thomas Ockenfels. “And now, since they’re being sent via Fed Ex, the shipping times will be much quicker than in the past.”

Exchange shoppers simply go to www.shopmyexchange.com and select one of approximately 80 products with a “Lithium Ship to Store” logo. Then the shopper chooses the country and Exchange where they would like the item to be delivered.

Customer service associates at the overseas location will contact the shopper via email when the order arrives. “When the USPS announced the restrictions we began working on a way to ensure troops could get these items delivered,” said Ockenfels.

AAFES 2011 Dividend Was \$203M

DALLAS – The Army & Air Force Exchange Service is paying dividends in more ways than one as troops and their Families exercising their benefit by dining at and shopping at Exchange facilities last year generated a dividend of \$203.3 million dollars. These funds are critical to Army, Air Force, National Guard, Marine Corps and Navy morale, welfare and recreation efforts.

“Historically, roughly two-thirds of Exchange earnings are paid to the four Services’ morale, welfare and recreation programs with the other third used to build new stores or renovate existing facilities,” said the Exchange’s Chief of Staff Col. Thomas Ockenfels. “As a result, authorized shoppers are essentially investing in a benefit that generates a healthy return.”

Shoppers who take advantage of their benefit at the Exchange, online at www.shopmyexchange.com or over the phone through the Exchange Catalog help make the military community a better place to live and work. In fact, purchases made in the past 10 years have provided more than \$2.4 billion to military programs such as Youth Services, post functions, gyms and aquatic centers.

DIRECTORY

Arlington National Cemetery: (877) 907-8585 <http://www.arlingtoncemetery.org>

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

Army & Air Force Exchange Service: <http://www.aafes.com>

Army Career & Alumni Program: (800) 325-4715; <http://www.acap.army.mil>

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

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

Army Knowledge Online: <https://www.us.army.mil>

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

Army Retirement Services: <http://www.armyg1.army.mil/rso/default.asp>

Casualty Assistance Checklist for Retirees: <http://www.armyg1.army.mil/rso/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retiree Council: <http://www.armyg1.army.mil/rso/RetireeCouncil.asp>

Combat-Related Special Compensation: (866) 281-3254 opt.4; <https://www.hrc.army.mil/TAGD/CRSC>

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

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

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>

Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>; Editor's email address: ArmyEchoes@mail.mil

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

Health Beneficiary Counseling Assistance Coordinator: <http://www.tricare.mil/bcacdcao>, or nearest military treatment facility

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

Legal Assistance Locator (Military): <http://legalassistance.law.af.mil/content/locator.php>

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

MyArmyBenefits: <http://myarmybenefits.us.army.mil/> Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday); Resource Locator: http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource_Locator.html

Reserve Component Retirements (888) 276-9472 or (502) 613-8950 <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402

 **Retired Army Lapel Pin and Clothing:** www.aafes.army.com, then click "Shop Online Now," then type "Retired Army" in the search box and click "Search"

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

TRICARE Information <http://www.tricare.mil>

TRICARE North: (877) 874-2273; <https://www.healthnetfederalservices.com>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: (800) 444-5445; <http://www.humana-military.com/south/bene/beneficiary.asp>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: (888) 874-9378; <https://www.triwest.com>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: (888) 777-8343; <http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405; <http://www.tricare.mil/tfl/default.cfm>

TRICARE Pharmacy Home Delivery: (877) 363-1303; <http://www.tricare.mil/mybenefit/home/Prescriptions/FillingPrescriptions/TMOP>

TRICARE Retail Pharmacy: (877) 363-1303; <http://www.express-scripts.com>

TRICARE Retiree Dental Plan: (888) 838-8737; <http://www.TRDP.org>

Recreation Centers <http://www.armymwr.com>

Hale Koa Hotel, Hawaii: (808) 955-9424; (800) 367-6027; <http://halekoa.com>

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

Shades of Green, Florida: (888) 593-2242; (407) 824-3665 <http://www.shadesofgreen.org/reservations.htm>

Dragon Hill, Korea: 011-82-2-7918-222 <http://www.dragonhillodge.org/DiscoverSeoul/>

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

Burial & Memorial Benefits: <http://www.cem.va.gov/>

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

GI Bill: (888) 442-4551; <http://www.gbill.va.gov>

Graves Information: (877) 907-8199

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

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

Sister Service Retiree Publications and News

Early Bird Current News: <http://ebird.osd.mil/index.html>

Air Force Afterburner: <http://www.Retirees.af.mil/afterburner/>

Coast Guard Evening Colors: <http://www.uscg.mil/ppc/retnews/>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil/> then click Career/Retired Marines, then Semper Fidelis Newsletter

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

Space-Available Travel: <http://www.amc.af.mil/amctravel/index.asp>

Survivor Benefit Plan: <http://www.armyg1.army.mil/rso/sbp.asp>

Maintaining SBP Elections After Retirement: http://www.armyg1.army.mil/rso/docs/SBP/SBP_election_after_ret.pdf

Uniformed Services Former Spouse Protection Act: <http://www.armyg1.army.mil/rso/docs/FSPA/USFSPA.pdf>

Veterans Service Records — Replace DD Form 214, awards: <http://vetrecs.archives.gov> National Personnel Records Center (Military Personnel Records); 9700 Page Ave. St. Louis, MO 63132-5100

DFAS (800) 321-1080 (M-F, 7 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 call (410) 965-9334 or Fax (877) 385-0645 or visit <http://www.socialsecurity.gov/foreign/phones.html>)

By the Numbers

Retired Soldiers		FY 2012 Retirements	
RA Retirees	401,226	RA Retirees	10,502
AGR Retirees	36,695	USAR Retirees	4,488
RC Retirees	227,587	ARNG Retirees	6,767
Gray Area Retirees	107,618	Permanent Disability Retirees	4,899
Permanent Disability Retirees	82,132	Temporary Disability Retirees	2,987
Temporary Disability Retirees	9,859	Total FY 2012 Retirees	29,643
Total Retirees	865,117		
Surviving Spouses	237,207		
Total Retired Community	1,102,324		

(Source: Defense Manpower Data Center as of Oct. 1, 2012)

2013 RETIREE APPRECIATION DAYS

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

Ft. Huachuca, AZ	Jan 12	(520) 533-5733	JB McGuire-Dix-Lakehurst, NJ	Sep 28	(609) 562-2666
Ft. Wainwright, AK	Apr 13	(907) 353-2099	Ft. Hamilton, NY	Sep 28	(718) 630-4552
Ft. Jackson, SC	May 16-18	(803) 751-6715	Ft. Campbell, KY	Oct 5	(270) 798-5280
JB Lewis-McChord, WA	May 17	(253) 966-5884	Schofield Barracks, HI	Oct 5	(808) 655-1585
Ft. Buchanan, PR	May 17	(787) 707-3842	JB Myer-Henderson Hall, VA	Oct 11	(703) 696-5948
Ft. Bragg, NC	May 17-18	(910) 396-5304	Ft. Carson, CO	Oct 12	(719) 526-2660
JB Langley-Eustis, VA	May 18	(757) 878-3220	Ft. Riley, KS	Oct 18	(785) 239-3320
USAG Benelux-Schinnen	Jun TBD	0032-65-44-6238	Ft. Gordon, GA	Oct 19	(706) 791-2654
Rosemont, MN (Twin Cities)	Aug 23	(608) 388-3716	Carlisle Barracks, PA	Oct 19	(717) 245-4501
Ft. McCoy, WI	Sep 6	(608) 388-3716	Aberdeen PG, MD	Oct 19	(410) 306-2320
Ft. Leonard Wood, MO	Sep 6-7	(573) 5960947	Ft. Rucker, AL	Oct 25	(334) 255-9124
Ft. Sill, OK	Sep 19-21	(580) 442-2645	Ft. Hood, TX	Oct 25-26	(254) 287-5210
Ft. Belvoir, VA	Sep 20	(703) 806-4551	Ft. Leavenworth, KS	Oct 26	(913) 684-2425
Ft. Drum, NY	Sep 21	(315) 772-6434	Ft. Polk, LA	Oct 26	(337) 531-0363
Redstone Arsenal, AL	Sep 28	(256) 876-2022	Ft. Knox, KY	Nov 1-2	(502) 624-1765
Ft. Bliss, TX	Sep 28	(915) 569-6233	JB Elmendorf-Richardson, AK	Nov 2	(907) 384-3500

How to Update Your Address or Other Retired Pay File Information

If in receipt of or entitled to retired pay:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (800) 469-6559
(put SSN on all pages)

Remember: You are responsible for updating your retired pay file information at DFAS-CL, using the London, KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

NOTE: Echoes is mailed to your address on file with DFAS or HRC.

If in receipt of or entitled to SBP/RSFPP annuity:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: (800) 321-1080 or
(216) 522-5955; FAX: (800) 982-8459
(put SSN on all pages)

If a Retired Reservist not yet age 60:

U.S. Army Human Resources Command
Attn: AHRC-PDP-TR
1600 Spearhead Division Avenue
Dept. 482
Ft. Knox, KY 40122-5402
(800) 318-5298 or (502) 613-8950

How to Report the Death of a Retiree

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center 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 the initiate the survivor benefits process. When reporting the death, please provide the Retiree's:

- 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 Statement of Service (DD Form 214)
- Copy of the death certificate

Human Resource Service Center

serves as the primary entry point into the Army Human Resources Command for military-related human resource inquiries, responding to Soldiers, Veterans, Family members, Civilians and government agencies. Contact the HRSC by telephone (0700-1900 EST, Monday thru Friday) at (888) 276-9472 or by email at askhrc.army@us.army.mil.

ARMY RESERVE RSOs

63rd Regional Support Command

Mountain View, California
(650) 526-9513
States: AR, AZ, CA, NM, NV, TX, OK

81st Regional Support Command

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

88th Regional Support Command

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

99th Regional Support Command

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

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.

OCONUS POC:

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

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website www.armyg1.army.mil/retire (Note: That's the number 1 after the g.)

STATE/TERRITORY RSOs

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

ALABAMA

• Redstone Arsenal
(256) 876-2022
edward.n.adams6.civ@mail.mil

• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil

• Ft Wainwright
(907) 353-2099
fwarso@wainwright.army.mil

ARIZONA

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

ARKANSAS

Ft Sill, OK
CALIFORNIA
• Presidio of Monterey
(831) 242-5976
william.t.thomas.civ@mail.mil

COLORADO

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

CONNECTICUT

West Point, NY
DELAWARE

Ft Meade, MD
D.C.

Ft Myer, VA
FLORIDA
• Central & West
MacDill AFB

(813) 828-0163
army.rso@amc.af.mil
• Rest of FL
Ft Stewart, GA

GEORGIA
• Ft Benning
(706) 545-1805
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil

• Ft Gordon
(706) 791-2654
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

• Ft Stewart
(912) 767-5013
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.mil

HAWAII
Schofield Barracks
(808) 655-1514

usaghi.dhr.rso@us.army.mil

IDAHO

Ft Carson, CO, or
JB Lewis-McCord, WA
ILLINOIS
Ft Leonard Wood, MO;

Ft McCoy, WI;
Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil

• Ft Riley
(785) 239-3320
Kathy.l.tucker2.civ@mail.mil

KENTUCKY

• Ft Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsd-retire@mail.mil

• Ft Knox
(502) 624-1765
jolene.culpepper@us.army.mil

LOUISIANA

Ft Polk
(337) 531-0363
rso@polk.army.mil

MAINE

Ft Drum, NY
MARYLAND

• Aberdeen Pr. Grd.
(410) 306-2322
usarmy.apg.imcom.mbx.imne-apg-hrm@mail.mil

• Ft Detrick
(301) 619-9948
eddie.coleman1@us.army.mil

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

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI
• Lower MI

Selfridge ANGB
(586) 239-5580

MINNESOTA

Ft McCoy, WI
MISSISSIPPI
Ft Rucker, AL
MISSOURI
Ft Leonard Wood
(573) 596-0947

leon.agretsvcs@conus.army.mil

MONTANA

JB Lewis-McChord, WA
NEBRASKA
Ft Riley, KS

NEVADA

Pres. of Monterey, CA
NEW HAMPSHIRE
Ft Drum, NY

NEW JERSEY

• JB McGuire-Dix-Lakehurst, NJ
(609) 562-2666
usarmy.jbmdl.imcom-northeast.mail.dhr-hr-m-rso@mail.mil

NEW MEXICO

Ft Bliss, TX
NEW YORK
• Ft Drum
(315) 772-6434

usarmy.drums.imcom-atlantic.mbx.dhr-rso@mail.mil

• Ft Hamilton
(718) 630-4552
Wanda.E.Mills.civ@mail.mil

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

• West Point, NY
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA

Ft Bragg
(910) 396-5304
usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

mail.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir
(703) 806-4551
gwendolyn.s.lott.civ@mail.mil

• JB Langley-Eustis
(757) 878-3220
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

• Ft Lee
(804) 734-6555

usarmy.lee.imcom.mbx.lee-ima-rso@mail.mil

• JB Myer-Henderson Hall (703) 696-5948
usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

WASHINGTON

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

W. VIRGINIA

Ft Knox, KY

WISCONSIN

Ft McCoy
(800) 452-0923
william.g.walters4.civ@mail.mil

WYOMING

Ft Carson, CO
PUERTO RICO
Ft Buchanan
(787) 707-3842
edwin.ruiz.civ@mail.mil

OVERSEAS RSOs

Europe

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

Germany

Ansbach
0981-183-3301
usarmy.ansbach.imcom-europe.list.rso@mail.mil

Bamberg

0951-300-7514
usarmy.bamberg.usareur.mbx.wawf-rso@mail.mil

Baumholder

06783-6-6080
usarmy.baumholder.imcom-europe.list.retirement-service@mail.mil
Grafenwoehr
09641-83-8539
usarmy.grafenwoehr.imcom.list.rsografenwoehr@mail.mil
Heidelberg
06221-57-8399
usarmy.badenwur.usag.mbx.retirement@mail.mil

mbx.retirement@mail.mil
Kaiserslautern
0631-411-8838 usarmy.kaiserslautern.imcom-europe.list.usag-k-ret-serv@mail.mil
Schweinfurt
09721-96-8812
usarmy.schweinfurt.imcom-europe.mbx.rso@mail.mil
Stuttgart
07031-15-3442

usarmy.stuttgart.imcom-europe.mbx.retirement-services@mail.mil
Wiesbaden
0611-705-5338
usarmy.wiesbaden.imcom-europe.mbx.retirement-services-office@mail.mil
Belgium
0032-65-44-4575
usarmy.benlux.imcom-europe.mbx.rso@mail.mil

europe.mbx.rso@mail.mil

England

see HQ Europe
Netherlands
0031-46-443-7320
RSO.Schinnen@eur.army.mil

**Italy/So. Europe/
Africa/Mid-East**

Vicenza
0444-71-7262 usarmy.vicenza.imcom-europe.mbx.retirement-service@mail.mil

vicenza.imcom-europe.mbx.retirement-service@mail.mil

Japan

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

Okinawa

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

Korea

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

RC RETIREMENTS BRANCH

Human Resources Command, Fort Knox, office serving all Retired Reserve Soldiers and their Families.
(888) 276-9472 • (502) 613-8950 • sheila.e.dorsey.civ@mail.mil

EXCHANGE™ “Shuttle Program” Delivers To Small Posts



DALLAS – The Army & Air Force Exchange Service is delivering increased selection with its “Shuttle Program.” This Exchange initiative shuttles merchandise in between Exchange facilities to fulfill specific customer requests. Everything from furniture to tactical gear can be transferred through the “Shuttle Program,” meaning shoppers everywhere are guaranteed the largest possible selection of competitively-priced goods.

The Exchange “Shuttle Program” ensures military Families living and working near smaller installations enjoy the same selection and savings as bigger locations. To use the program, shoppers can go to an Exchange Customer Service area and ask to speak to a manager. After recording the request and checking availability, shoppers will be advised of a projected arrival date. The “Shuttle Program” is a free service at all Exchanges, Troop Stores and Expresses around the world.



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Army Explains “Soldier for Life” Mindset

WASHINGTON – The Army’s new [Soldier for Life](#) mindset is a holistic approach to the military life cycle career of a Soldier. The U.S. Army takes care of teammates by ensuring Soldiers start strong serve strong, and reintegrate strong, so they remain Army Strong serving their communities after they leave the Army. The U.S. Army’s strategic imperative of sustaining the All Volunteer Army is directly affected by how well Veterans reintegrate back into their communities. Gen. George Washington said, “The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive the Veterans of earlier wars were treated and appreciated by their Nation.”

Gen. Raymond T. Odierno, the Army Chief of Staff, created the Soldier for Life office to enable Army, government and community efforts to facilitate successful reintegration of our Soldiers, Veterans, and their Families in order to keep them Army Strong and instill their values, ethos and leadership within their communities.

The Soldier for Life office conducts engagements to develop understanding and awareness of the employment, education and healthcare programs that exist or are evolving to assist Soldiers, Veterans and their Families as they reintegrate following their service to the Nation.

The Secretary of the Army’s Transition Policy encompasses transitions throughout the entire military lifecycle of service — a Soldier for Life mindset. The process starts when the Army recruits the best and brightest Soldiers while establishing immediate connections to industry with the [Partnership for Youth Success \(PaYS\)](#). As the Soldiers serve, they gain invaluable experience, and at some point make the transition from active duty. During this yearlong process, Soldiers can determine what their desired post-military service purpose is going to be — essentially setting a new career goal to achieve. The Army is committed to help the newest Veterans transition in a fully career ready status and enter an established network, connecting them with the opportunities they need to succeed as Soldiers for Life.

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