



**DEPARTMENT OF THE ARMY
CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL
OFFICE OF THE DEPUTY CHIEF OF STAFF G-1
300 ARMY PENTAGON
WASHINGTON, DC 20310-0300**

DAPE-MPR (600-8-7)

29 April 2022

MEMORANDUM FOR CHIEF OF STAFF, ARMY

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

1. The sixty-second meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC) was hosted at the Pentagon from 24-29 April 2022. The Council is established in accordance with Army Regulation 600-8-7, *Retirement Services Program* and is administered in accordance with its charter, which is approved by the Secretary of the Army. The Council is your voice of 1.25 million Retired Soldiers and surviving spouses, and as such, reviewed fourteen issues nominated by Installation Retiree Councils. Those issues are discussed in detail in Enclosure 3 (CSA Retired Soldier Council Installation Report).
2. Our Army has a valuable resource in over one million Retired Soldiers, who are eager to continue serving the Army. They can enable installation operations across the full spectrum as an experienced volunteer force. Retired Soldiers are civic leaders, business leaders and local advocates with connections in communities across the United States and abroad. The voices of Retired Soldiers are vital in telling the Army Story while telling our Nation why and how the Army is relevant.
3. Communications with our Retired Soldiers, surviving spouses, and their Families remains the Council's primary concern. Due to your guidance, support, and "People First" policy, we have developed a solution with the Defense Manpower and Data Center (DMDC) in conjunction with Human Resources Command (HRC) to provide Retirement Services Officers (RSO) throughout the Army with Retired Soldier contact information. Now, our Garrison Commanders and RSOs will have the ability to digitally communicate directly to our retired community in addition to our established print edition of *Army Echoes* for our non-digital natives. While this is great news, the lack of an Army-recognized closed-loop system providing our Retired Soldiers the ability to remain connected and engaged with the Army as Soldiers for Life is still needed. We have worked a potential solution - at no cost to the Army - to address this issue and ask for your personal support and focus to advance the initiative through the staffing process for approval. Finally, preservation of health care benefits, protection of Survivor Benefits, and the initiative to resolve Reserve Component administrative and support challenges are top concerns of our Retired Soldiers.

DAPE-MPR

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

4. Our Retired Soldiers remain a largely untapped force multiplier for the Army. Retired Soldiers and their Families can help recruit, retain, transition, and further assist in providing a critical Soldier for Life ecosystem throughout our Nation and around the world. Providing them with official connectivity to the Army through a communications portal upon retirement is vital and will build trust with Retired Soldiers. Our passion to continue selflessly serving our Nation and fellow Soldiers as Casualty Assistance Officers or simply telling the Army's story within our communities, along with other functions, can and will have tremendous results positively impacting the retired community and formations at every level of our Army. Retiree Appreciation Days (RAD) are a critical tool necessary to provide support to and maintain connectivity with our Retired Community. The Council requests the continued support of the Army and Installation Commanders to ensure that RADs are properly planned, resourced, and executed to standard.

5. We extend our thanks and appreciation for the outstanding support and assistance provided by Mr. Mark Overberg, Ms. Maria Bentinck and the Army Retirement Services staff for their work throughout the year supporting our Retired Soldiers, surviving spouses, their families, and this Council. We also extend our thanks and appreciation to the entire group of distinguished guest speakers listed at Enclosure 1 for the invaluable information and insight they provided.

6. Thank you for recognizing the value of a continuing mission for those who no longer wear the uniform but still have the heart, skills, and capacity to contribute to the Total Force of the Army. The Council extends its gratitude to you and Sergeant Major of the Army Grinston for your demonstrated support of the Retired Soldier Council and those we represent.



DANIEL A. DAILEY
Sergeant Major of the Army
U.S. Army, Retired
Co-Chairman



DAVID D. HALVERSON
Lieutenant General
U.S. Army, Retired
Co-Chairman

Enclosures

1. Guest Speakers
2. Council Members
3. CSA Retired Soldier Council Installation Report

GUEST SPEAKERS

General Joseph M. Martin, Vice Chief of Staff, United States Army

Lieutenant General Gary Brito, Deputy Chief of Staff, G-1, United States Army

Lieutenant General Douglas M. Gabram, Commanding General, U.S. Army Installation Management Command

Major General Kris A. Belanger, Deputy Assistant Secretary of the Army (Training, Readiness, and Mobilization) / Director, Quality of Life, M&RA

Major General Telita Crosland, Deputy U.S. Army Surgeon General and Chief Medical Corps

Major General Kevin Vereen, Commanding General, U.S. Army Recruiting Command

Brigadier General Kevin Admiral, Director of Force Management, Deputy Chief of Staff, G-3/5/7, United States Army

Brigadier General Roy J. Macaraeg, National Guard Assistant for Army National Guard Personnel and Talent Management

Brigadier General Hope C. Rampy, The Adjutant General, U.S. Army Human Resources Command/Commanding General, Physical Disability Agency/Executive Director, Military Postal Service Agency

Colonel David Grant, Director, Soldier for Life

United States Sergeant Major of the Army Michael A. Grinston, Sergeant Major of the Army

Sergeant Major Jeff Cereghino, Sergeant Major of the Army Senior Fellow to the Department of Veterans Affairs

Sergeant Major Kristopher Rick, Sergeant Major of the Army Senior Fellow to the Department of Labor - Veterans' Employment and Training Services

Ms. Renea C. Yates, Director, Office of Army Cemeteries

Mr. Mark E. Overberg, Director, Army Retirement Services

Ms. Julie R. Burandt-Partin, Director, Retired and Annuitant Pay, Defense Finance and Accounting Service (DFAS)

Ms. Patricia Cruz, Survivor Benefit Plan Program Manager

2022 CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL ROSTER
CURRENT MEMBERS

NAME

INSTALLATION

Co-Chairmen

LTG David Halverson	At-Large
SMA Daniel A. Dailey	At-Large

Members:

COL Karl M. Goetzke	HQ, Army in Europe
COL Peter Hoffman	Fort Stewart, GA
COL Felix L. Santiago-Torres	Joint Base San Antonio, TX
LTC Karen L. Nigara	Fort Stewart, GA
LTC Jerry L. Wood	West Virginia National Guard
CW5 Louise I. H. Goetzelt	Presidio of Monterey, CA
CSM Leon Caffie	Fort Stewart, GA
SGM Mitzi S. Hinton	Fort McCoy, WI
SGM Edward D. Mounts	Fort Sill, OK
SGM Michael A. Walker	Fort Lee, VA
MSG William K. Burns	Fort Leonard Wood, MO
MSG David M. Pearson	Fort Drum, NY

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SGM Edward D. Mounts

Fort Sill, OK

SGM Michael A. Walker

Fort Lee, VA

MSG William K. Burns

Fort Leonard Wood, MO

MSG David M. Pearson

Fort Drum, NY

Issue 2022-01-01

INSTALLATION/GARRISON/ASCC Council: Eighth Army and Areas I&II, III, and IV Retiree Councils, Korea

SUBJECT: TRICARE For Life (TFL) Enrollment Delays

DISCUSSION: TRICARE beneficiaries are losing medical coverage during their transition to TRICARE For Life (TFL). It currently takes the Social Security Administration (SSA) six (6) or more months to process overseas Medicare Part B applications.

Retirees, their spouses, and surviving spouses must apply through their local SSA office for Medicare Part B. This means that qualified applicants in Asia must apply through the SSA Federal Benefits Unit (FBU) at the US Embassy in Manilla. At present, it takes the FBU 2-3 months to process a Medicare Part B application and send it to the Baltimore SSA Office for final disposition. The Baltimore SSA Office then takes an additional 3-4 months to approve the application request. The SSA states this delay is due to the ongoing COVID-19 pandemic.

The earliest a beneficiary can apply for Medicare Part B is three months prior to said individual's 65th birth month. However, TRICARE also drops beneficiaries from the TRICARE medical system at the beginning of the 65th birth month if that individual does not have TFL. Since TRICARE is only allowing an applicant three months for SSA to process Medicare Part B applications, the six months it takes to complete the process in Asia leaves affected beneficiaries without coverage for several months.

The Defense Health Agency (DHA), TRICARE Area Office-Pacific official response is that this is the law and nothing can be done to rectify the issue. TRICARE further states that once a beneficiary's Medicare Part B enrollment is approved it will be backdated to the beginning of the individual's 65th birth month. However, if any medical care is needed during this period, the beneficiary would have to pay up front and make a claim when they are enrolled in TFL.

The result of the above policy/law can be financially ruinous and/or fatal if a beneficiary suffers a catastrophic event like complications from contracting COVID-19, a heart attack, or an accident that requires immediate patient care because local Korean hospitals require an estimated full payment up front if the beneficiary does not have insurance.

Encl 3

TRICARE is a recognized insurance company at many hospitals here in Korea and most retirees and widows do not have sufficient disposable income on hand to deal with serious medical emergencies.

A recent case in point is a military retiree in Korea who required immediate heart surgery at a Korean hospital. The total cost of the procedure was close to \$100,000 and TRICARE paid the hospital directly. If the surgery had occurred while in this individual was in the abovementioned “limbo” period, the retiree would not have been able to pay the \$100,000 up front from his own resources and the result would have probably been deadly.

This gap in coverage during the transition to TFL is caused by the SSA not being able to process Medicare applications at the same speed as before the COVID-19 pandemic coupled with TRICARE being unwilling to adapt to the changing situation.

RECOMMENDATION: TRICARE keep beneficiaries in the TRICARE Select Program past their 65th birth month while their Medicare Part B application is being processed. Since TRICARE Select beneficiaries are able to stay in TRICARE Select if they do not qualify for TRICARE For Life, keeping TFL qualified beneficiaries in TRICARE Select during this artificially extended TFL application period would not be outside TRICARE capabilities. Adopting this recommendation will allow qualified beneficiaries to maintain their health coverage while they are waiting for their Medicare Part B enrollment approval.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

LTC (USA, Ret) Pete Palombo, Co-Chairman Eighth Army Retiree Council, Korea
CSM (USA, Ret) Ralph Rusch, Co-Chairman Eighth Army Retiree Council, Korea
LTC (USA, Ret) Richard Deppe, Secretary Eighth Army Retiree Council, Korea
SFC (USA, Ret) Anthony Biagianti, Secretary Area I&II Retiree Council, Korea
SFC (USA, Ret) Carl Reed, Co-Chairman Area I&II Retiree Council, Korea
CDR (USN, Ret) Pavlos Kaltsas, Co-Chairman Area III Retiree Council, Korea
TSgt (USAF, Ret) Gary McSwiney, Co-Chairman Area III Retiree Council, Korea
1SG (USA, Ret) Robert Ducksworth, Chairman Area IV Retiree Council, Korea

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC members concur that the potential gap in medical coverage caused by a delayed Medicare and TFL enrollment can be financially disastrous for a Retired Soldier, qualified Family member, or a Surviving Spouse living overseas. Expectations of upfront payment by beneficiaries of

medical treatment or services overseas may place a heavy burden, despite subsequent reimbursement processing. The range of medical services and their inherent costs are undetermined and could be financially prohibitive for a beneficiary. However, the Council also concurs with OTSG that the prevalence of enrollment and coverage delays must be researched to ascertain their incidence and impact in all overseas areas to pursue a suitable proposal for a holistic solution. According to a September 2021 DoD report, there are nearly 40,000 military retirees (over 21,000 soldiers) residing in 147 overseas locations, thus delayed enrollment and gaps in coverage may be experienced differently commensurate with embassies' SSA FBU's procedures or resources. The Council recommends OTSG in coordination with DHA pursue expeditious research into the SSA support functions to preclude such delays in medical coverage.

Issue 2022-01-02

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Drum, NY Retired Soldier Council

ISSUE: Minimum Duty Requirements for VA Healthcare Benefit Eligibility

DISCUSSION: Current minimum duty requirements for VA healthcare benefit eligibility fail to include the total time a Reserve or National Guard servicemember may spend on active duty, and therefore disqualify some servicemembers, who may have more time on active duty than their peers, who are deemed eligible.

https://www.va.gov/healthbenefits/resources/publications/hbco/hbco_basic_eligibility.asp

According to the above VA Healthcare website, service members “must have served 24 continuous months or the full period for which they were called to active duty to be eligible.” Although the same website states, “there are a number of other exceptions to the minimum duty requirements”, the site does not provide information as to what these other exceptions may be.

A Reserve Soldier, who mobilizes and deploys into a theater of operation multiple times over his/her military careers for more than 24 cumulative months, may never serve on active duty for 24 continuous months and thus not meet the VA Healthcare minimum duty requirements for eligibility. This aggregated time on active duty can encompass Title 10 and Title 32 activations, ranging from combat tours to responding to national disasters. Both Title 10 and Title 32 activations come with inherent risks to a servicemember’s health. The above stated minimum duty requirement does not appear to acknowledge the increased role our Reserve Soldiers have played over the past 20 years to fulfill the military’s missions.

RECOMMENDATION: Modify the minimum duty requirements for VA healthcare benefit language to read ‘service members must have served 24 cumulative months or the full period for which they were called to active duty to be eligible.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

Robert Kasulke, MD, MG, USA (Ret), FDRC Officer Co-Chair
David M. Pearson, MSG (Ret)

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC members recognize a potential confusion when reading the definition of current minimum duty requirements for VA benefits eligibility. Nevertheless, according to the law (Title 38, Chapter 1, part 3, subpart A, General, 3.12a) despite defining the requirement as “*twenty-four months of continuous active duty*,” it also delineates that the minimum duty requirement can be “*the full period for which a person was called or ordered to active duty*.” The law establishes that the term minimum period of active duty means, “*the shorter of the two*” definitions. Veterans of the Reserves and National Guard may meet the minimum period of active duty under the second definition as applicable to their service patterns. In consultation with VA representatives, the Council members have ascertained that the period for which a person was called does not have to be a certain length but that the veteran serves the full timeframe for which was called to active duty.

As the CSARSC members examined the Installation’s Council submission, both definitions were included within their document, but the focus was placed on the “*continuous*” requirements versus considering the effect on benefits by the completion of the “*full period for which they were called*.” Regarding the lack of specificity for the exceptions to the minimum duty requirement within the VA website, as discussed in the issue submission, a listing can be found on VA M21-1, Part III, Subpart ii, Chapter 6, 4(c). There are potentially multiple ways to qualify for VA benefits and the inherent enrollment into the healthcare priority groups, thus the Council recommends that retired service-members as well as veterans apply for benefits and allow the Veterans Administration process and adjudicate accordingly.

Issue 2022-01-03

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Drum, NY Retiree Council

ISSUE: TRICARE Fairness for National Guard and Reserve

DISCUSSION: A legislative change is needed to extend TRICARE benefits to reserve component (National Guard and Reserve) retirees who are eligible to receive retired pay prior to age 60 due to deployment credits, but currently do not get retiree TRICARE coverage until age 60. There are two bills in the Legislative pipeline addressing this issue. The TRICARE Fairness for National Guard and Reserve Retirees Act (S. 829), introduced by Sens. Rob Portman (R-Ohio) and Elizabeth Warren (D-Mass.) and the House companion bill (H.R. 1997), introduced by Reps. Bill Johnson (R-Ohio) and Dean Phillips (D-Minn.) would ensure these “gray area” retirees who qualify for retirement pay before age 60 are eligible for the TRICARE retiree benefit. Under current law, gray area retirees who want TRICARE coverage must purchase TRICARE Retired Reserve (TRR), an expensive premium-based plan, even if they are receiving retired pay.

Reserve component members who have earned early retirement pay through deployment credits should receive the full retirement package, including health care coverage. Eligibility for retiree TRICARE translates into significant savings for reserve component retirees under age 60 who are receiving retired pay. For 2021, TRR monthly premiums are \$484.83 for the member only or \$1,165.01 for the member plus family. Retiree TRICARE monthly premiums are \$25 for member only or \$50 for the member plus family (TRICARE Prime), or \$12.50 for member only, and \$25 for member plus family (TRICARE Select).

Increased reliance on the National Guard and Reserve over the past several years underscores the need to fix this TRICARE parity issue. Furthermore, some of these service members are facing serious medical conditions related to their deployments and should have the full benefit of TRICARE medical care at the affordable retiree TRICARE rates.

RECOMMENDATION: Gray area Retirees eligible for early retired pay due to deployment credits receive their TRICARE Retiree health benefit concurrent with their retired pay.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

Robert Kasulke, MD, MG, USA (Ret), FDRC Officer Co-Chair
David M. Pearson, MSG (Ret)

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC members understand the financial unfairness to early Retired Reserve personnel (“Gray area retirees”) of eligibility to a costlier TRICARE Retired Reserve healthcare plan while authorized to receive retirement pay earlier than age 60. The Council concurs with the installation Council’s recommendation that early Gray area retirees should be eligible to purchase the less costly TRICARE plans (Prime & Select) concurrently with receiving retired pay. The Council members recommend the CSA encourages DoD wide support for ongoing legislation seeking to correct and align receipt of retired pay with concurrent eligibility to affordable TRICARE healthcare coverage.

Issue 2022-01-04

INSTALLATION COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Informing retirees about TRICARE FOR Life and Medicare Offset

DISCUSSION: Prior to retirement retirees are provided detailed information about medical and health benefits to include TRICARE and TRICARE FOR Life. This valuable information in retiree briefings allows retirees to make informed health care and financial decisions that are the best for them and their families. However, the specific financial elements and impacts regarding the transition to TRICARE FOR Life to include the Medicare Offset are not readily briefed or provided to retirees and their spouses. Thus, at the Medicare eligible age retirees are potentially blindsided and unprepared for the deductions from Medicare to pay for TRICARE FOR Life.

TRICARE FOR Life (TFL) is a wraparound health care benefit insurance plan for Retirees and their spouse once they reach the age of 65. It is designed to pay patient liability after Medicare payments. TFL has no annual enrollment cost to the Retiree, however, beneficiaries must have Medicare Part A and Medicare Part B. Medicare Part A incurs no cost to the Retiree but Medicare Part B has a monthly premium based on income that is deducted from Social Security. For most Retirees the Medicare Part B premium is significantly greater than the amount previously paid for TRICARE annual enrollment, thus leaving a deficit for the Retiree and essentially a “cost” for TFL. For example, an E-7 with 20 years collects approximately \$1,197 monthly in Army retirement and pays approximately \$280 annually for TRICARE benefits. At age 65 she would transition to TFL and Medicare. Medicare Part A and TFL cost nothing, but Part B requires a monthly enrollment fee based on reported income and the Retiree’s Social Security benefits are reduced by that amount. This deduction is anywhere from \$144.60 per month at the low end all the way up to \$491.00 per month. This is \$1735.00 annually; much higher than the annual cost of TRICARE paid prior to age 65. The annual cost to the Retiree to maintain the same level of coverage after age 65 is approximately \$1,455 or more. In short, a retiree who began collecting Social Security at age 62 and then turns 65 could potentially see a decrease in Social Security monthly benefits to pay for Medicare Part B. This decrease is potentially (based on income) significantly greater than the amount previously paid for TRICARE.

RECOMMENDATION: HQ DA include the TFL and Medicare offset information into Retiree informational publications and missives such as Department of the Army publication Army Echoes and the Defense Finance and Accounting Service Retiree newsletter. In addition, regional Garrison staffs and Retiree Councils include this

information in Retiree Appreciation Day briefings to directly address retirees closer in age to Medicare eligibility. Invited speakers addressing TRICARE should be encouraged to include this information. Recommend the DA staff review the means and methods of informing retirees and spouses reaching Medicare eligible age of the TFL and Medicare offset to enable transparency, and sound and informed decision making for retirees and their families.

**APPROVED BY THE INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

COL (R) Peter F. Hoffman, Co-Chairman, Fort Stewart, GA Retiree Council

CSM (R) Tommy A. Williams, Co-Chairman, Fort Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC members' research shows that HQDA's already generates several publications and social media products disseminating periodic alerts and information regarding the transition and related costs with enrollment in Medicare Part B and Tricare For Life at the age of 65. The CSARSC members strongly support continuing current initiatives and OTSG's intent, in collaboration with DHA, on expanding efforts to mitigate any potential information gaps pertinent to Medicare offset costs and the role of TFL coverage. Army retiree transitioning programs should continue to alert impending retirees about the subsequent significant cost increase when required to enroll in Medicare and TFL at the age of 65. However, as suggested by the Fort Stewart Council, in view of the early stage of the transitioning briefings, HQDA must continue to influence Retiree Councils and RSOs to disseminate awareness information pertinent to the cost of Medicare Part B and TFL coverage within briefings, speakers, and publications provided at Retiree Appreciation Days (RADs).

Issue 2022-02-05

INSTALLATION/GARRISON/ASCC Council: Fort Belvoir, VA Retiree Council

SUBJECT: Survivor Benefit Plan (SBP) Open enrollment Period for Retired Soldiers Who Previously Withdrew from SBP Based on a Department of Veterans Affairs (VA) Total Disability

DISCUSSION: The previous law determined a Retired Soldier's death was automatically service-connected if the Retired Soldier was determined by the VA to be 100% disabled. As a result, spouses were entitled to Dependency Indemnity Compensation (DIC). The law would allow Retired Soldiers to withdraw from SBP due to spouses receiving DIC. The National Defense Authorization Act of 2020 prevents SBP reenrollment once disenrollment occurs.

IMPACT: Spouses are no longer able to receive DIC if the Retired Soldier's disability rating changes to less than 100% while they are disenrolled from SBP.

RECOMMENDATION: The Fort Belvoir Retiree Council recommends Congress establish a SBP open enrollment period for Retired Soldiers who previously withdrew from SBP based on VA 100% disability.

APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL CHAIRPERSON(S):

MAJ (Ret) Karan L. Cerutti, Chairman, Fort Belvoir, VA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC shares and endorses the assessment of Fort Belvoir Retired Soldiers' Council that legislative action is necessary to correct the adverse impact on surviving spouses of the bar from SBP reenrollment after withdrawal from SBP because of their Soldier Spouses' total and permanent disability rating. Due to changes in law that are beyond their control, and the complex interplay between SBP and DIC, the narrowly affected population of surviving spouses are severely disadvantaged by a recent change in statute. The CSARSC recommends SECARMY support for a narrowly-targeted legislative proposal to establish a very limited "open season" for the surviving spouses of permanent and totally disabled retired Soldiers who are adversely impacted by this legislative change to allow their re-enrollment in SBP. Examination of alternatives that protect this class of spouses should also be considered.

Issue 2022-02-06

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Drum, NY Retiree Council

ISSUE: Issue document to serve as Proof of Service upon separation from Reserve component

DISCUSSION: Uniform service members separating from Title 10 active duty, officers and enlisted, regular or reserve, receive a DD Form 214 (Certificate of Release or Discharge from Active Duty) as they complete their time in service. National Guard members receive an NGB Form 22 (Report of Separation and Record of Service) after each enlistment contract. To receive benefits from the Department of Veterans Affairs requires a DD Form 214, or PHS Form 1867 (Statement of Service – Verification of Status of Commissioned Officers of the U.S. Public Health Service) or NOAA Form 56-16 (Report of Transfer or Discharge), or AHRC Form 1569 (Transcript of Military Record or Service verification letter). According to VA Pamphlet 26-7, “There is no one form used by the Reserves or National Guard that is similar to a DD Form 214,” that meets “Proof of Service Requirements” (Chapter 2). Federal and state government agencies require veterans to have one of these forms to determine veteran’s eligibility. Soldiers that have had careers in which they served on active duty and transfer to Reserve duty do not have a document that summarizes their total service upon separation. Also Soldiers that may have served their entire career in a Reserve Component and qualify for a non-regular retirement need documentation for veteran benefits. They may complete 20+ years of service but do not have a document that is recognized by VA or state agencies to obtain veterans benefits.

RECOMMENDATION: Recommend that all members separating, retiring from the Reserve component, including those transferring into the “Gray Zone”, receive a document to fulfill proof of service requirement.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

Robert Kasulke, MD, MG, USA (Ret), FDRC Officer Co-Chair
David M. Pearson, MSG (Ret)

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC shares and endorses the assessment of Fort Drum Retired Soldiers’ Council that a document should be issued to fulfill proof of service requirements upon separation from the Reserve Component. The CSARSC supports the HRC’s efforts to implement the newly approved

guidance in DoDI 1336.01, February 17, 2022, which directs that a DD Form 214-1 must be issued in conjunction with a DD Form 214 for service members separating from the Reserve Component. This document will ensure consistency of treatment for separating Reserve Component Soldiers who will now have a document that is universally recognized as evidence of service.

Further Army action, beyond continued HRC focus and engagement, is not required at this time. To ensure full acceptance of the DD Form 214-1, the CSARSC strongly urges HRC and DoD implementation of a comprehensive public “roll-out” to inform government agencies at the Federal, State, and Local of its significance.

Issue 2022-02-07

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Sill, OK Retiree Council

SUBJECT: Loss of Survivor Benefits Plan (SBP) benefits and Dependency and Indemnity Compensation (DIC) if widow or widower remarries prior to age 55 and 57, respectively.

DISCUSSION: Under current law, surviving spouses of fallen service members lose their Survivor Benefit Plan (SBP) benefits if they remarry before turning 55 and lose their Dependency and Indemnity Compensation (DIC) benefits if they remarry before turning 57. The Survivor Benefit Plan pays the surviving spouse of a service member who dies on active duty 55% of what the service member's retirement pay would have been if he or she had retired at 100% disability at the time of death. Surviving spouses also lose their DIC benefits if they remarry before turning 57. The DIC benefit is a monthly payment of \$1,357.56 that the Department of Veterans Affairs pays to eligible survivors of active-duty service members who died in the line of duty and survivors of veterans whose deaths are deemed service-related. The age limits seem arbitrary and appears punish those who lost their spouse.

RECOMMENDATION: In addition to the introduced bills, including H.R. 2827- the Captain James C. Edge Gold Star Spouse Equity Act, and H.R. 1911- the SFC Brian Woods Gold Star and Military Survivors Act, that would remove these age limits, stress the importance of People First and taking care of our widows and widowers and convey the criticality of taking care of our families.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

LTC (Ret) G. Allen Shell, Co-Chairman, Fort Sill, OK Retiree Council

SGM (Ret) Edward D. Mounts, Co-Chairman, Fort Sill, OK Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC understands the concerns of the Fort Sill Retired Soldiers' Council that surviving spouses' loss of Survivor Benefit Plan (SBP) and/or loss of Dependency and Indemnity Compensation (DIC) benefits if there is a remarriage prior to turning 55 years old creates a significant limitation on these spouses' ability to reestablish committed relationships after the loss of their military spouse.

From the Army Staff response, the Council understands that a staff study of these legislative proposals was advanced to the SECARMY along with ongoing engagements with Professional Staff Members (PSMs) and Members of Congress. The CSARSC strongly endorses these staff study efforts. If appropriate, a communications plan to increase visibility of these affirmative efforts should be considered as a means of garnering support.

Issue 2022-02-08

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Arlington National Cemetery below-ground interment rights for Retirees

DISCUSSION: Veterans who are retired from active duty and receiving retirement pay are currently eligible for both Inurnment in Columbarium Court or Niche Wall and In-Ground Burial at Arlington National Cemetery. The Fiscal Year 2019 National Defense Authorization Act (NDAA) directed the Secretary of the Army to establish revised eligibility criteria to keep the cemetery functioning as an active burial ground well into the future, defined as 150 years. Retired Soldiers lose below-ground interment rights in the changes proposed by the Secretary of the Army. The proposed changes will render those who honorably served 20 or more years ineligible for in-ground burial and the military honors currently afforded to Retired Soldiers at Arlington. While we recognized that changes are required to extend the life of the cemetery, the proposed changes offer no alternative options to those retirees now eligible that would provide full military honors comparable to what is currently provided by the Old Guard at Arlington. This would cause current Retired Soldiers to change their end-of-life plans and, in most cases, to receive less than full military honors.

RECOMMENDATION: That the Army support the maintenance of the Arlington National Cemetery below-ground interment rights for currently eligible Retired Soldiers while exploring other options to provide the same level of honors currently bestowed. These options could include noncontiguous expansion of the cemetery or establishment of a new national cemetery but should focus on providing full military honors for all Retired Soldiers.

**APPROVED BY THE INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

COL (R) Peter F. Hoffman, Co-Chairman, Fort Stewart, GA Retiree Council

CSM (R) Tommy A. Williams, Co-Chairman, Fort Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC recognizes the significance of honoring the service of the many Retired Soldiers and currently eligible Veterans who desire internment in the hallowed grounds of ANC. This recognition also takes into account the many challenges faced by the Department of the Army and the Administrators of ANC in accommodating these wishes within the physical limitations of the current cemetery. The Army will publish in the Federal Register the Proposed Final

Rules that revise eligibility criteria for interment at ANC to extend the life of the cemetery “well into the future.” To this end, amendments are proposed which will revise eligibility criteria for interment (in ground) and inurnment (above ground) at ANC. While more tightly limiting eligibility for interment, there are still significant provisions for inurnment for the vast majority of Retired Soldiers. CSARSC is gratified that the revised criteria will not impact the level of military funeral honors to be rendered in the future at ANC. Understanding the disappointment of those Retired Soldiers and their families who desired interment, the CSARSC believes a proper balance of many competing factors is achieved in the Proposed Final Rules that meet the Congressional direction of the FY 2019 NDAA. Upon implementation, widest possible dissemination of the new eligibility standards must occur.

Issue 2022-02-09

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Army Survivor Outreach Services (SOS)

DISCUSSION: Army Survivor Outreach Services (SOS) is an official Army program designed to provide long-term support exclusively to surviving Families of Fallen Soldiers. It is billed as a “one Army” program that provides Survivors with dedicated outreach and support, regardless of component (ARNG, USAR, or Active), duty location, or manner of death. SOS provides Survivors with support from SOS Support Coordinators and Financial Counselors for as long as needed after they transition from their Casualty Assistance Officer (CAO). This support includes information and standardized services, case management, non-clinical support, community outreach and education, financial counseling, event attendance, and recognition and referral services. Additional services based on DEERS eligibility and federally based entitlements are also provided based on each Survivor's particular status. The SOS program clearly demonstrates the Army's commitment to Surviving Families; however, it currently excludes Survivors of Retired Soldiers who also have a valid need for some of these services. In today's “One Army” and Soldiers for Life” ethos, consideration should be given to include Retired Soldier Survivors.

RECOMMENDATION: Review of the SOS Program and amend the policy to include eligibility of Survivors of Retired Soldiers.

APPROVED BY THE INSTALLATION/GARRISON/ASCC RETIREE COUNCIL CHAIRPERSON(S):

COL (R) Peter F. Hoffman, Co-Chairman, Fort Stewart, GA Retiree Council

CSM (R) Tommy A. Williams, Co-Chairman, Fort Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC reviewed the Fort Stewart Retired Soldier Council's desire to amend regulations and policies governing the Army SOS program to expand eligibility criteria to include survivors of retired Soldiers. This change would dramatically expand eligibility for these services beyond the current population of “Gold Star” survivors. As noted by Army G9, this change would be “unsustainable” for the current Army SOS program. With an understanding of constrained resources, the CSARSC recommends that no changes be made to Army Directive 2021-01, 7 JAN 21, with respect to eligibility for Army SOS services.

Issue 2022-02-10

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Last Month DFAS Payment to Survivor's Spouse

DISCUSSION: Numerous studies have determined that surviving spouses have increased vulnerability to health problems (physical and/or psychological) in the immediate weeks and months following their significant other's death. The stress associated with the loss of a loved one presents the survivor with numerous physical, emotional and economic stresses which they will need to overcome. Survivors whose spouses were receiving retirement pay face the additional burden of reduced income at a time when their demised loved one's death related expenses increase significantly (e.g., funeral and burial costs). Under current regulations, a retiree's entitlement to retired pay ceases on the date of their death. Upon learning of the retiree's death, DFAS will instruct the bank in which the retired pay was deposited to return the entire amount paid for that month to DFAS. The eligible payment of arrears (AOP) beneficiary must then submit a DD form 1174 in order to receive a prorated onetime payment based on the number of days in the month the retiree was alive. DFAS estimates that it will take 30-45 days following receipt of the form 1174 with a certificate of death (COD) for the arrears of pay payment to be processed. However, if you consider the time required for the survivor to notify DFAS of the retiree's death, receive from DFAS the forms necessary to be submitted for the arrears payment, complete the forms/documents, and return them to DFAS (often by mail for many older individuals are not familiar or trusting of computer submission), it is easy to see that it could take several months for the payment to be deposited in the beneficiary's bank account. This would be at a time when the retiree survivors are at the greatest risk for detrimental health outcomes.

RECOMMENDATION: Recommend a review of the regulation which directs DFAS to immediately collect the entire amount of the deceased retiree's last month pay. A more compassionate option would allow the designated beneficiary to have full use of those funds with the understanding that the survivor incurs a debt for the amount that the retiree would not have been entitled following their death. The survivor could be given the options of repayment of debt in the same manner as if it was a debt from an active-duty soldier. Additionally, if applicable, repayment could occur through manageable reductions from SBP payments over the course of several months.

**APPROVED BY THE INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

COL (R) Peter F. Hoffman, Co-Chairman, Fort Stewart, GA Retiree Council

CSM (R) Tommy A. Williams, Co-Chairman, Fort Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: To address the multiple challenges associated with recoupment of “last month pay” faced by survivors of Retired Soldiers, the CSARSC recommends a two pronged effort to ameliorate the immediate, adverse impacts: (1) DFAS should increase awareness in the Retired Soldier population of the tools provided in AskDFAS to update financial records which in turn will reduce some of the challenges identified by the Fort Stewart Retired Soldier Council, and (2) Seek legislation, roughly paralleling the SASC’s proposal, that would allow incremental recoupment of excess “last month pay” payments from a wider range of entitlements (e.g., not only SBP, as suggested, but also income tax refunds and economic relief payments).

The CSARSC recognizes the significant additional costs that would accrue to the Armed Services from creating a new entitlement to the full “last month pay.” We also acknowledge that in some cases there will be a necessity to recoup multiple months of retired pay that might be received after a Retired Soldier’s death due to a wide-range of factors. Additionally, we accept that a focus on recoupment from subsequent SBP payments might not reach those survivors who do receive SBP or the cases where SBP recipients are not the same individuals who are designated as the AOP recipients. Exploration of legislation that would allow incremental recoupment of excess “last month pay” payments from a wider range of entitlements has the potential to not only address many of the concerns raised in this Council’s submission but also might find a receptive audience in Congress where there were earlier expressions of interest. Finally, as a “no cost” solution to a problem - using mechanisms that are already in place for recoupment of Federal payments – there may be a greater chance of more rapid adoption.

Issue 2022-03-11

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Improving communication with Retired Soldiers, Gray Area Soldiers and their Survivors

DISCUSSION: AR 600-8-7 directs that the installation Retiree Services Office (RSO) will be responsible for the pre- and post-retirement services of “Retired Soldier, Gray Area Soldiers and Surviving Spouses for life”. The RSO is considered the Subject Matter Expert (SME) in the areas of retired pay and the Survivors Benefits Program (SBP), “and will advise Retired Soldiers about current laws, policies, and programs that affect them” (Ch. 5, sec 1, para 5-1). This would mean, for example, that if Fort Stewart intended to notify Retired Soldiers of a significant change in their benefits, the installation would need to communicate with approximately 70,000 retirees residing in their geographic area of responsibility (AOR). To do so, the RSO would require the budget funds to print, collate and mail by USPS the benefit change information. A recent single mailing to 66,000 addresses cost \$28,000. This approach would most certainly be cost-prohibitive if several mailings were required each budget year. An alternative method would be sending out the information using email addresses, a highly cost-efficient and effective method of communication. However, the RSO might be unable to actually use either of the previous methods because: 1) budgets are shrinking and future funding may not be available to send USPS for 70,000 retirees, and 2) even if funds were available, the installation does not have access to databases that contain the contact information required (mailing and/or email addresses). The need to allow for greater digital communication with the Retired Community has never been more important or necessary. In its Memorandum to the Chief of Staff, Army dated 23 April 2021, the Chief of Staff Retired Soldier Council (CSARSC) stated, “Our number one concern this year remains the ability to communicate with Retired Soldiers, surviving spouses, and their Families. We, the Army, are making progress, but are not over the goal line. During this continued pandemic, we learned that the Army’s inability to communicate with and mobilize its retired community must still be fixed if you want us to contribute to Army readiness and execute our mission as Soldiers for Life.” To date this issue has not been resolved.

RECOMMENDATION: Continue to collaborate with the Defense Manpower Data Center (DMDC) and the Defense Finance and Accounting Service (DFAS) to find a viable solution that would enable RSOs to communicate with Retired Soldiers, Gray Area Soldiers, and Surviving Spouses through use of email/mailing addresses.

**APPROVED BY THE INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

COL (R) Peter F. Hoffman, Co-Chairman, Fort Stewart, GA Retiree Council

CSM (R) Tommy A. Williams, Co-Chairman, Fort Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC understands that HQ DA G-1, Retirement Services, is currently working on an MOU with DMDC to resolve this long-standing issue. Giving RSOs access to email and mailing addresses as maintained by DFAS and DMDC, will save significant funding while increasing connectivity to the Retired Soldiers population. Additionally, we fully support the proposed partnership with AUSA in standing up a portal for veterans and Retired Soldiers, but this will not negate the need for RSO access to the complete Retired Soldier data base. While the CSA Retired Soldier Council applauds the Army and DOD in their efforts thus far towards solving this issue, the CSA Retired Soldier Council emphasizes its adverse impacts and urges continued efforts to finally resolve this matter.

Issue 2022-03-12

INSTALLATION/GARRISON/ASCC Council: Eighth Army and Areas I&II, III, and IV Retiree Councils, Korea

SUBJECT: DoD MFA Lacks International Telephone Number Capability

DISCUSSION: DoD and the US Army have implemented multi-factor authentication (MFA) on a multitude of affiliated sites, but they have failed to include a comprehensive/user friendly international telephone number capability. The result of this policy implementation is that many retirees and widows in Korea have been locked out of access to their DS Logon, DFAS, and MyPay accounts.

Since the majority of these sites require users to have a US telephone number in their database in order to validate their identity, a significant number of elderly retirees and surviving spouses in Korea lost access when MFA began. When affected individuals called the sites in question to regain access, they were told that they must have a local telephone number in the system for ID validation purposes. However, most sites do not accept international telephone numbers from South Korea.

DoD and the Army mandated MFA before they were totally ready to implement. These elderly retirees and surviving spouses are now left without access to critical financial and health-related single sign-on sites. Without online access these elderly retirees and surviving spouses are unable to access pay statements, make contact information updates, review their MyPay accounts, visit Tricare sites, do account maintenance, etc.

RECOMMENDATION: DoD and the Army need to make immediate changes to these sites and accept all international numbers in their system. Only allowing a few international country telephone numbers and blocking others out while requiring everyone to have a local number listed is inappropriate and ineffective. If these sites cannot fully implement their MFA security systems, then they need to wait until their programming is mature enough to do so.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL
CHAIRPERSON(S):**

LTC (USA, Ret) Pete Palombo, Co-Chairman Eighth Army Retiree Council, Korea
CSM (USA, Ret) Ralph Rusch, Co-Chairman Eighth Army Retiree Council, Korea
LTC (USA, Ret) Richard Deppe, Secretary Eighth Army Retiree Council, Korea
SFC (USA, Ret) Anthony Biagianti, Secretary Areas I&II Retiree Council, Korea

SFC (USA, Ret) Carl Reed, Co-Chairman Areas I&II Retiree Council, Korea
CDR (USN, Ret) Pavlos Kaltsas, Co-Chairman Area III Retiree Council, Korea
TSgt (USAF, Ret) Gary McSwiney, Co-Chairman Area III Retiree Council, Korea
1SG (USA, Ret) Robert Ducksworth, Chairman Area IV Retiree Council, Korea

CSA RETIRED SOLDIER COUNCIL COMMENTS: Alternative means of receiving two-factor verification codes already exist within DoD systems, although we cannot say that alternate means are available on all Army/DoD websites requiring a verification code to log-in. We noted that some sites, including MyPay, offer alternate means of receiving the verification code, such as email or through an authentication app. We recommend DoD develop a policy requiring all websites that require two-factor verification provide at least two means of receiving codes. A single portal for access to all DoD websites with two or three options for receiving the verification code, would be optimal.

Issue 2022-03-13

INSTALLATION/GARRISON/ASCC COUNCIL: Fort Stewart, GA Retiree Council

SUBJECT: Sponsorship of Retiree Appreciation Day (RAD) Programs

DISCUSSION: The Army conducts RADs to demonstrate its continuing appreciation for Retired Soldiers past service to the nation and to foster their support for the Army, its current soldiers, and their families. Per AR 600-8-7, "Garrison Commanders will budget for and conduct RADs at least annually." However, current budgetary constraints adversely affect a commander's ability to provide sufficient funding needed to execute RADs, especially when the event must be conducted off-site, rather than using facilities at a local installation. The Fort Stewart area of responsibility (AOR) is large, encompassing South Carolina, Georgia and Florida. Approximately 75% of the Retired Soldier populations supported by Fort Stewart are situated outside of Georgia. Consequently, in order to provide the majority of Retired Soldiers and their families an opportunity to attend a RAD, Fort Stewart must conduct the program in a more centralized location like Orlando or Tampa, Florida. As a result, costs such as logistics, event facility rental, printing and mailing event announcements, and staff travel and per diem, makes the RAD program significantly more expensive than AORs located in a single state.

RECOMMENDATION: Request an appropriate agency look into identifying potential sponsors that could legally and within DOD guidelines provide donations to help offset some of the ancillary costs associated with conducting a RAD. Installation Commanders would still provide funds per their responsibilities IAW AR 600-8-7.

**APPROVED BY THE INSTALLATION/ ASCC RETIREE COUNCIL
CHAIRPERSON(S)**

COL (Ret) Peter F. Hoffman, Co-Chairman, Ft. Stewart, GA Retiree Council

CSM (Ret) Tommy A. Williams, Co-Chairman, Ft. Stewart, GA Retiree Council

CSA RETIRED SOLDIER COUNCIL COMMENTS: As previously stated in the issues sent forward in 2021, CSARSC again recommends Commanding General, IMCOM, in coordination with the HQ DA G-1 Retirement Services Office, set a minimum standard for services to be provided at a Retiree Appreciation Day with an established funding stream that ensures Garrisons meet or exceed this standard. Regarding sponsorship, a potential solution would be the establishment of a standard disclaimer for all Army installations that receiving sponsorship is not an endorsement by the Army or the

installation for said sponsor. This would allow the installation Retired Soldiers Councils to publicly recognize sponsors of the RAD on the respective installations. Current installation MWR sponsors are authorized to have promotion signs or other means of recognition prominently displayed throughout various locations. Examples include educational institutions and insurance agencies. Updating AR 600-8-7 to authorize sponsorship to supplement funding for area RADs would greatly improve the effectiveness of the installation Retiree Appreciation Day events.

Issue 2022-03-14

INSTALLATION/GARRISON/ASCC Council: West Virginia Retired Military Council (WVRMC) - West Virginia National Guard (WVNG)

SUBJECT: State Retired Military Councils

DISCUSSION: Although AR 600-8-7 allows for councils to establish and charter under reserve component leadership, all retired Soldier councils currently in existence are chartered through active duty installations. The regulation designates Areas of Responsibility (AOR) to the garrison/installation councils to provide RSO/council support to states without active duty installations. While these states are provided representation on AD garrison councils, retirees in those states often do not receive appropriate support due to resourcing constraints, challenged communications, geographical challenges, and/or lack of understanding of population served. Reserve component retirees and their families are affected the most as AD RSOs generally do not have the technical knowledge or personnel systems access to provide meaningful support. Gray area retirees are significantly disadvantaged as they have limited avenues of support following their retirement. To address these challenges and concerns, WVTAG officially chartered the WVRMC in November 2020.

RECOMMENDATION: That the Chief of Staff of the Army Retired Soldier Council support the development of state councils and encourage the Army G1, USARC, and NGB to develop a concerted effort to establish state councils across the nation.

APPROVED BY INSTALLATION/GARRISON/ASCC RETIREE COUNCIL CHAIRPERSON(S):

CW5 (Ret) Thomas A. Goff, Chairman, West Virginia Retired Military Council
LTC (Ret) Jerry L. Wood, Vice-Chairman, West Virginia Retired Military Council

WVTAG COMMENTS: I fully endorse and support this proposal. I have been personally involved in the establishment of the WVRMC and have seen first-hand the value of the council as a force multiplier to the WVNG and the state of West Virginia. The council provides me and my RSO the ability to effectively connect with and support my WVNG retirees as well as all other retirees and their families regardless of service or component. It further provides a vehicle for retirees to find purpose by continuing their service after taking off the uniform by assisting other retirees, participating in recruiting initiatives, or simply telling their stories. Although the WVRMC has only been officially chartered for 1-year, the council in coordination with my WVNG Joint HQ Staff are deep

into planning WV's first official RAD for April 2022. I'm amazed that we, the Army, have not fully developed this program as outlined in AR 600-8-7. I strongly support this proposal and encourage the CSA Retired Soldier Council to take this proposal for action. – MG William E. Crane

CSA RETIRED SOLDIER COUNCIL COMMENTS: The CSARSC recognizes the importance of issues unique to the Reserve component retirees and the difficulty of representation in States where there is not an Army installation. Establishing state councils as supported by AR 600-8-7 could help in addressing these issues, however, should be done in close coordination with existing local councils to avoid redundant efforts. One of the missions of the CSA Council and the local councils is to strengthen communications between the Active Army, the Army National Guard, the U.S. Army Reserve, and the retired community. Local Retired Soldier Councils should be encouraged to include membership from all components and be inclusive in issue development and in the RADs. Installations that host local councils should budget for and provide funding to allow retiree participation in council activities from throughout their AOR.