

Army Emergency Relief: Always standing by

By Sean Ryan, Communications Director, AER



Sgt. Maj. of the Army Tony Grinston
(U.S. Army, Retired)

As a retiring Soldier, you have earned the respect and gratitude of your peers and fellow Americans. While much of the population may never fully understand the extent of your sacrifices and the life events missed during your career, Army Emergency Relief (AER) does.

AER has supported Soldiers for nearly 83 years, and your sacrifices are the very reason AER exists: to be there on those difficult days when you may need a helping hand. Retiring from military service doesn't always mean you are done working, as life has a way of throwing curveballs. Fortunately, Retired Soldiers can still use most of the services provided by AER, just as they could while on active duty. These services include scholarships for spouses and dependent children, survivor assistance and eligibility for zero-interest loans and grants in times of need.

Auto repairs, utilities, housing, food and emergency travel are the most widely requested types of AER assistance among Retired Soldiers. Over the past two years, AER has provided an average of just over \$9 million per year in assistance to Retired Soldiers, handling nearly 4,000 cases annually.

Tony Grinston took over Army Emergency Relief in January 2024, and is the first noncommissioned officer to hold the position after retiring as the 16th Sergeant Major of the Army.

"I knew I could still make a difference in the lives of Retired Soldiers and families and that is part of the motivation that led me to becoming CEO of AER," said Grinston. "AER values your service and commitment, and members of our dedicated staff are standing by 24/7 to assist when needed."

AER was there when tornadoes struck Tennessee and the Fort Campbell, Kentucky, area in December 2023, providing grants to 265 Retired Soldiers and their families. AER was there when Hurricane Idalia made landfall in Florida, when wildfires devastated Hawaii in August 2023, and when Typhoon Mawar battered Guam in May 2023.

Many of you may have utilized AER's services as young Soldiers. One of them is retired 1st Sgt. John Rodriguez, who served for more than 20 years. AER was an integral part of his toolkit throughout his career. Rodriguez relied on AER as a young Soldier in need. As a noncommissioned officer, he ensured his Soldiers received support through AER programs, and now, as a Retired Soldier with college-aged children, his daughter has received AER scholarships.

Rodriguez, who now resides with his family in El Paso, Texas, says he's so grateful for AER. "In my 21 years of service, I saw AER truly make every effort to be more accessible to Soldiers and the leaders assisting them."

As many of you know, continuing education is a vital component of life, and through your generosity, AER has provided 1,250 scholarships to Army spouses and dependents for the 2023 and 2024 academic years. Forty-two percent of all AER scholarships were awarded to families of Retired Soldiers. AER is committed to supporting those who served their country

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Director, Army Retirement Services takes his own medicine

By Mark E. Overberg, Director, Army Retirement Services

I'm retiring after eight years as director of Army Retirement Services, six years as deputy director, and almost 39 years of federal service, including 22 years as an active-duty Soldier. I've been planning this second retirement for five years, but given my line of work, you'd expect that. I'm happy to announce that my successor as director is Ms. Maria Bentineck. She's been my deputy for 7 ½ years, is a retired Army lieutenant colonel herself, and a former Adjutant General Corps officer. She knows retirement services and our partners across the Army and Department of Defense well.

After retiring on July 31, I plan to set the example for veterans by talking to Americans and encouraging them to be visible in their communities. Being visible to Americans gives veterans an opportunity to explain how their military service makes them successful in their post-military service lives. I believe veterans should talk about the leadership, perseverance, resilience, goal setting, and other life skills they developed in the military.

I encourage you to join me in this conversation, certainly on LinkedIn where I post frequently, and in other forums where I may venture in the future. America needs you. If veterans don't educate Americans about the value and necessity of military service, who will do it? Only 6.5% of Americans are veterans now, so we must ALL share SOME of this workload.

And if enough Americans don't volunteer for military service, who will defend our country? The time to build and train an experienced Army is before we are engaged in a major conflict. You already know this well. You train for combat every day. You know we can't hire leaders off the streets. We must forge them. Most Americans don't understand this. Help us build the Army of tomorrow. Talk about your service now and especially after you retire.

Help Americans understand the military and our veterans.

Lately, I've been asked what I'll miss about my job. That's easy: Using my position and knowledge of the systems, agencies, laws, policies, people, and benefits to help our retiring and Retired Soldiers and their spouses. That's truly rewarding, especially when I travel to distant bases and talk to Soldiers and Retirees and their spouses, one-on-one. All compensation is not monetary.

Lastly, I want to say thank you for your continued service to the nation and the sacrifices you and your families make. I've been there. Please prepare yourself and your family well for your retirement. Understand that "Retirement is a process, not an event!" That is not just a slogan; it's reality. Ask any of your friends who retired in the last five years how difficult the transition is. The earlier you start planning, the more detailed your plan is, and the more your family is involved in your plan, the easier your retirement will be. Use the resources available on the Army Retirement Services website at <https://soldierforlife.army.mil/Retirement>. Soon, the new *Change of Mission* newsletter app on your phone will be your gateway to all retirement planning.

#soldierforlife



Mark Overberg, Director, Army Retirement Services

Want to talk to a Retirement Services Officer?

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

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free download from <https://soldierforlife.army.mil/Retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@army.mil. Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

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Retirement planning in the palm of your hand: Army announces *Change of Mission* newsletter mobile app

By Army Retirement Services



WASHINGTON – In a 2023 survey done by the Pew Research Center, a think tank based in Washington, D.C., which researches social issues and demographic trends, 95 percent of U.S. adults say they use the internet, 90 percent have a smartphone, 80 percent subscribe to high-speed internet at home, and 40 percent of American adults report being online almost constantly.

With this in mind, the United States Army Retirement Services Office is launching its *Change of Mission* newsletter mobile app by the end of FY24. The free app, which will put retirement planning in the hands of Soldiers, will mirror the newsletter, which is already distributed quarterly to more than 174,000 of the Army's most senior leaders in all three components by the Defense Finance and Accounting Service (DFAS), via an electronic document sent to Soldiers' emails.

"The app will be updated each quarter with the newest edition of the newsletter," said Mark Overberg, director, Army Retirement Services. "We're so excited for the launch of this application, which will mean easier accessibility for Soldiers. Everyone walks around with their phone in their pocket, so it'll be just a question of pulling out their phone, hitting the app, and seeing the current newsletter."

They will be able to find their nearest Retirement Services Officer (RSO) and research information in the numerous other resources available through the app, Overberg stated.

Change of Mission is the Army's official newsletter for Soldiers with 17 or more years of service. It educates Soldiers about the retirement process, the decisions they and their

families will make leading up to and immediately following their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

"The retirement planning message is important," said Overberg. "We've made the app the one-stop shop; it's your primary source if you are engaged in retirement planning. You don't have to visit 18 different sites to find that information. Come to the app, read *Change of Mission* there, and you'll also find all the other retirement planning resources that are housed on our website, with easy access to everything," he said.

"As an example, if you've got a health care question specific to your transition from Army service to the civilian sector, we've got a retirement planning brief put together by TRICARE for active duty, Guard and Reserve Soldiers. The app will allow you to view the Retirement Planning Guide, the Retirement Planning Toolkit, MyArmyBenefits and more, all at your fingertips!"

"The app will also have the last six editions, so if a reader wanted to pull up an article from the previous edition, they can now do that as well."

The app will not only include articles of interest to the users, but will also provide a social pulse which combines official U.S. Army Soldier for Life social media feeds from Facebook, Instagram, YouTube, LinkedIn, and X, all under one icon.

Why is the newsletter named *Change of Mission*?

While in uniform, your mission is to train and deploy to fight and win our nation's wars. When you retire from the Army, "your mission will change, but your duty will not." That means you'll still have a duty to the country, but your mission will now be to HIRE & INSPIRE: To help veterans get jobs, to inspire the next generation to join the military, and to inspire Americans to trust their military.

In case you missed it Highlights from April's *Change of Mission*

- Why the Soldier for Life mindset matters
- Connecting with the VA
- Protecting yourself from QR code fraud
- Expanding access for VA health care
- After you retire, say "Goodbye LES, hello RAS!"
- MyArmyBenefits helps with retirement planning
- From Green Beret to the TSA
- Military Spouse Transition Program

Read it in the [Change of Mission archives](#)

Three factors that affect your retirement income

By DoD Office of Financial Readiness

The story is all too common: Soldiers retire from the Army, eager to conquer the civilian workforce and start new lives, only to quickly find that switching to civilian pay can be a huge adjustment after decades of tax-free allowances. It can take a while for new retirees to figure out their paycheck withholdings, and if they're not careful, they can end up owing the Internal Revenue Service (IRS) thousands of dollars.

Remember that civilian expenses can drastically affect your spending power, either in chunks or by chipping away at it, little by little.

Taxes

Your [Army retirement pay is considered taxable income](#) for federal income taxes, but not [Social Security payroll taxes](#). Survivor Benefit Plan (SBP) deductions are excluded from federal taxable income.

State requirements vary. If your residency will change upon retirement, your state tax liability will likely change as well. It could go down, but it could also go up, just like your overall tax bracket may change.

You will also need to [adjust your tax withholdings](#) to account for any civilian pay you earn. Let's say your retirement pay is \$50,000 a year and you take a civilian job making \$100,000. Your federal, taxable income will be \$150,000, minus pre-tax deductions like health insurance, SBP and a 401(k). If you don't have extra money withheld from each paycheck, you will probably come up short on Tax Day. Use the [IRS's Tax Withholding Estimator](#), and remember that you're eligible for free [MilTax](#) services for a year after retirement.

Housing

Tax-free installation housing and the Basic Allowance for Housing (BAH) are huge benefits for Army families. When considering your retirement income, don't forget to account for those perks. If your BAH is \$2,000 a month, for example, and you plan to stay in the same home or spend a similar amount, your new income will need to reflect that number, plus federal, state, and local taxes.

The Department of Defense's (DoD) [Regular Military Compensation \(RMC\) calculator](#) can help you determine how much you will need to earn. The [Financial Planning for Transition Participant Guide](#) available on the [Army Transition Assistance Program's \(TAP\) website](#) has several detailed examples.

If you want to put down roots, build equity and buy a new home, [Soldier for Life](#) recommends beginning your home search up to six months before retirement. Check out the [housing calculators](#) from the Office of Financial Readiness (FINRED) to compare the costs of [renting](#) and [buying](#),

estimate mortgage payments and determine how much cash you need for closing costs.

Thanks to [Department of Veterans Affairs \(VA\) loans](#), qualified Soldiers and veterans might not have to come up with down payments, but remember, no down payment will increase your monthly mortgage payments and interest costs. And your mortgage is just the beginning: [Home insurance](#) is usually more expensive than renter's insurance. You will be responsible for all home repairs. And you will have to pay real estate taxes in many states, although that expense is deductible if you itemize your federal tax return.

Health Care

While you budget for large expenses like housing, keep another big line item in mind as well: health care. Don't let your insurance lapse. To keep [TRICARE coverage](#), you must re-enroll within 90 days of retirement. You may have to pay annual enrollment fees, however, and your out-of-pocket costs will increase.

Depending on your family's medical needs, you might also want to consider your new employer's pre-tax health benefits as a replacement to or supplement for TRICARE. If you have a family member with a chronic or severe illness, adding additional coverage has the potential to save you a fortune in medical bills.

Alternatively, some civilian companies will pay you a stipend if you decline their benefits and rely on TRICARE or other insurance.

You will likely have several coverage options. Pay close attention to deadlines and enrollment periods, as well as deductions and out-of-pocket costs. If you need help deciding what makes the most sense financially, check with a trusted [personal financial manager](#) or [counselor](#). Reach out to [your nearest installation](#) and make an appointment with an expert who can help you create a retirement spending plan.

As you reach new milestones and complete your [service's financial readiness training](#), look to [FINRED](#) and your service for trusted additional resources. You can follow @DoDFINRED on [Facebook](#), [Instagram](#), [LinkedIn](#), [X](#) and [YouTube](#), and download the free DoD financial literacy app, Sen\$e, for financial tips on the go. Find it in the [Google Play](#) and [iOS](#) app stores.



Who do you contact for pay and benefit questions after you retire?

By DFAS Cleveland

After you retire, it can be difficult to identify which agency you should contact for questions about your pay or benefits. Here are the main points of contact you should keep handy.

DFAS Retired and Annuitant (R&A) Pay

<https://www.dfas.mil/RetiredMilitary>

DFAS R&A Pay is primarily a payroll office. We establish and maintain military retired pay, Survivor Benefit Plan (SBP) annuity accounts, and issue monthly payments to both military retirees and their eligible survivors, including the following:

- Active and Reserve/Guard Retirement payments
- Temporary and Permanent Disability Retirement payments
- Concurrent Payment of Retired Pay and Veterans Disability Compensation (referred to as Concurrent Receipt)
- Combat-Related Special Compensation (CRSC) payments
- Survivor Benefit Plan payments

We have an [extensive website](#) with helpful information.

We also have a range of online tools where you can submit a question online, change a retiree mailing address, order a duplicate copy of your 1099R, and submit documentation through our online upload tools: <https://www.dfas.mil/askdfas>.

To call our Customer Care Center, please dial (800) 321-1080 or (317) 212-0551, Monday through Friday, 7:30 a.m. to 4:00 p.m. EDT.

DFAS myPay

<https://mypay.dfas.mil>

After you receive your first retired pay deposit, when you log in to myPay, you will see a new Army Retiree account. This is where you can manage your retired pay and download PDFs of your monthly Retiree Account Statement (RAS).

If you are entering the gray area, approximately 30-45 days after your transition, when you log into myPay, you will see a new Future Retiree myPay account. If you keep your contact information current in this account, DFAS and the Army can send you important information, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and *Army Echoes*.

Plus, with a current email address in myPay, when DFAS receives a completed Gray Area Retiree application for retired pay (uploaded from HRC), DFAS can send you email status notifications.

If you need assistance with your myPay account, please call (888) 332-7411.

Army

<https://www.hrc.army.mil>

The Army will assist you in the transition from active duty to retired status and make determinations for some entitlement programs, such as Combat-Related Special Compensation. The Army will issue your retirement orders, which are required to process your retirement pay application. You should work with the Army to complete and submit your application for retired pay. If you are entering the gray area, be sure to mark your calendar to contact the Army to start your application for retired pay at least nine months before your pay-eligible date.

Please contact the Army for assistance with the following:

- CRSC eligibility determinations
- Applying for retirement or retirement eligibility; assistance with Blended Retirement System (BRS) lump-sum election
- Retirement orders
- Legal name changes
- Assistance with making SBP decisions and changes

Department of Veterans Affairs (VA)

<https://www.va.gov>

The Department of Veterans Affairs (VA) provides services to former members of the military, not just those who are retired from the military.

If you are disabled, the VA establishes your level of disability compensation, and handles any changes or updates. These include:

- Additional (tax-free) benefit for veterans injured while in the service
- Ratings for service-connected disability codes
- Ratings for Special Monthly Compensation
- Individual unemployment ratings
- Re-rating you if you feel your disability has increased

The VA also administers pensions, educational programs, home loans, life insurance, vocational rehabilitation, survivor benefits (such as Dependency and Indemnity Compensation-DIC), medical benefits and burial benefits. If you have questions about any of these topics, please contact the VA at (800) 827-1000 or visit their website at: <https://www.va.gov>

TRICARE

If you have questions about your TRICARE allotment or enrollment premium, please contact TRICARE. DFAS can only start, stop, or change a TRICARE allotment with direct instruction from TRICARE.

East Region (formerly North and South Regions):

Visit: <https://www.humanamilitary.com/>

Call: (800) 444-5445.

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Finish your benefits claims within one year to be eligible for the most backdated benefits

By VBA Office of Strategic Engagement



Last year, more veterans submitted their “[intent to file](#)” for benefits claims than [ever before](#). “Intent to file” are disability compensation claims that veterans started, but didn’t finish, and they’re an important tool because they help veterans preserve their earliest possible effective date for their benefits claim, which makes them potentially eligible for backdated benefits.

Remember, part of your retirement process is taking care of yourself and doing what you need to in relation to the benefits you’ve earned. Here’s everything you need to know about your intent to file and submitting your full claim:

How long do I have to finish my intent to file?

You must finish your intent to file—and submit your complete claim—within 365 days of submitting to preserve the earliest possible effective date for your benefits.

What does this mean under the PACT Act?

If we grant your benefits under the [PACT Act](#) and you submitted your intent to file on or before Aug. 14, 2023, you may be eligible for retroactive benefits dating back to Aug. 10, 2022—the date PACT Act was signed into law.

What does this mean for non-PACT claims?

If we grant your benefits, we’ll provide benefits that likely will date back to at least the date when you began your intent to file. We call this retroactive benefits (or backdated benefits), and this could be thousands of dollars.

How do I check the status of my ITF?

Once retired, you will no longer have a Common Access Card (CAC), but a retired ID. Therefore, the quickest and easiest way to check the status of your PACT Act claim would be

to sign into your [va.gov](#) account with your existing [Login.gov](#), [ID.me](#), [DS Logon](#) or [My HealtheVet account](#). If you don’t have any of these accounts, you can create a free Login.gov or ID.me account. Once you are signed into your account, simply follow these three steps to check the status of your PACT Act claim.

- Go to your “My VA” dashboard. You will find the link for this dashboard in the top right corner of the page once you’re signed in.

- Scroll down to the “Track Claims” section. There, you will see a summary of the latest status information for any open claims or appeals you may have, to include open “intent to files”.

- Click on the “View Status” button for a specific claim. You’ll go to a page with more details about that claim’s status and supporting evidence. Evidence may include documents like doctor’s reports or medical test results.

Will I be charged for submitting a claim or intent to file?

No. Remember, VA will never charge you for assistance filing for benefits. They are your benefits, and you earned them. To protect yourself from predatory claims agents, you have the right to [verify anyone’s credentials](#) before filing a claim or providing personal information.

If I miss the one-year deadline, what happens?

You can still finish your claim anytime, and we encourage you to do so. The only thing that may change is the effective date of your benefits.

For more information about your intent to file claim, visit <https://www.va.gov/resources/your-intent-to-file-a-va-claim/>.

The Soldier for Life sticker

The Soldier for Life sticker promotes the mindset that a Soldier’s service to the nation continues after uniformed service ends.

Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story.

Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier, and to showing why America needs to support its Army.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). Order stickers through unit publications officers or purchase them from [the Exchange](#) and other retail businesses.



Continue your ministry with the Chaplain for Life program

By Chip Fields, Transition Counselor, Chaplain for Life Program



As this chapter of your life closes, a new one begins...
Chaplain for Life!

In September 2021, the Office of the Chief of Chaplains developed a strategic initiative called Chaplain for Life (CFL). The mission of the CFL program is to assist chaplains with transition from the United States Army into continued ministry outside the military in conjunction with the Army's Transition Assistance Program (ARMY-TAP).

The CFL program is an important part of the Chaplain Career Life Cycle: Start Strong (Recruitment), Serve Strong (Career), and Reintegrate & Remain Strong (Retirement or Separation with assistance from CFL). The CFL program recognizes that as the Army chapter closes, a new one begins. Whether full-time, part-time, or voluntary, the Chaplain Corps is committed to assisting chaplains explore opportunities to continue their calling.

Chaplain for Life program components include:

1. Conduct pre-separation counseling for chaplains transitioning out of the Army. This includes all separations,

(e.g., retirements, unqualified resignations, etc.).

2. Coordinate with endorsing agencies – to ensure tracking of chaplains separating from the Army and continued integration with their respective faith groups.

3. Maintain future ministry database – identify potential ministry opportunities and network with organizations such as Chaplain Care, Cru Military, National Association of Veteran Affairs Chaplains, Corporate Chaplains of America, Wycliffe Bible Translators, and endorser-specific listings.

4. Provide ministry assistance resources – includes transitional coaching to discern next season of life and ministry, spiritual care, military to civilian transition workshops and retreats, and training as needed (supplement to Army TAP resources and classes).

Chaplain for Life officially launched in July 2022 and remains available to all active duty separating chaplains. Questions can be directed to Chaplain for Life counselor, Chip Fields, at (443) 206-1496 or email usarmy.pentagon.hqda-occh.mbx.chaplain-for-life@army.mil

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West Region:

Visit: <https://tricare-west.com/>

Call: (844) 866-WEST (9378)

The Federal Employees Dental and Vision Insurance Program – FEDVIP

<https://www.benefeds.com>

If you enrolled in the FEDVIP dental and/or vision insurance program, BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use to enroll in FEDVIP coverage.

If you have enrollment questions, and do not have access to the internet, please call the BENEFEDS Customer Service Center at (877) 888-FEDS, (877) 888-3337, or (571) 730-5942.

National Personnel Records Center

<https://www.archives.gov/veterans/military-service-records>

The National Personnel Records Center, Military Personnel Records is the repository of military personnel, health, and medical records of discharged and deceased veterans of all services. Contact the National Personnel Records Center if you need a copy of your DD214 after you retire.

Internal Revenue Service (IRS)

<https://www.irs.gov>

Contact the IRS for tax-related questions and to download form and publications.

Army Retirement Quiz

Find the detailed answers to these retirement questions, and more in your [Army Retirement Planning Guide!](#)

- 1) True or False: Requests to withhold state income tax from your retired pay must be made in writing.
- 2) True or False: VA disability compensation is not taxable.
- 3) True or False: To prevent a gap in dental coverage between your active duty or reserve dental plan and a new FEDVIP plan, you may enroll between 31 days prior to your military retirement date and up to 60 days following your retirement date.
- 4) True or False: TRICARE prescription drug coverage is not available to all TRICARE-eligible beneficiaries who are enrolled in DEERS.
- 5) True or False: Retiring impacts the whole family. Involve everyone, as everyone's lives will change during your transition.

Answers: (1) True (2) True (3) True (4) False (5) True

Ask Joe: Your benefits guru

Dear Joe,

I am doing some financial planning as I get ready to retire next year. I know about Retired Pay and VA Disability Pay, but what are CR and CRSC?

Prepping My Finances

Dear Prepping,

[Combat-Related Special Compensation \(CRSC\)](#) and [Concurrent Receipt \(CR\)](#) are programs created by Congress that allow eligible military retirees to recover some or all of their military retired pay that is waived dollar-for-dollar for VA disability pay. Key differences between the two programs are that CR applies to service-connected disabilities with at least a 50% total VA disability rating and is taxable, while CRSC applies specifically to combat-related disabilities with at least a 10% VA disability rating and is not taxable. CR is automatically awarded by DFAS when you are deemed eligible, but Retired Soldiers must apply for CRSC through Army Human Resources Command. In both programs, you must be entitled to or receiving military retired pay and you cannot receive both CR and CRSC concurrently. If you are eligible to receive both, you must choose the one that seems right for you. If you do not make a choice, DFAS will do it for you. There are other differences and eligibility requirements to consider, and everyone's situation is different. The MyArmyBenefits fact sheets for [CR](#) and [CRSC](#) can get you started and also link to detailed DFAS information to help you understand these two programs and what you may be eligible for after retirement. Hope this helps.

Joe

Dear Joe,

My husband is retiring from active duty in about a year. I have tried to maintain a career among our many military moves and the challenges of being a military spouse. What are some benefits that I can take advantage of to help with my career before my husband leaves active duty and I lose access to these programs?

Soon-to-be Retired Spouse

Dear Soon-to-be,

There are many benefits that will help you kickstart a career or pursue education opportunities before your husband retires. However, you may be surprised at the number of benefits that remain available to you after his retirement. One benefit that you will lose when he retires is the [Reimbursement for State Licensure and Certification Costs for Spouses](#) when you PCS. This program provides reimbursement of up to \$1,000 to spouses for professional licenses and certifications that must be renewed in a new location. Also, as of June 4, 2024, the Army announced that [entrepreneur spouses may recoup up to \\$1,000 for eligible business expenses](#) after a PCS. [Military OneSource \(MOS\)](#) has comprehensive information and assistance resources available to military spouses for up to 365 days after the military member's date of retirement. The [Military Spouse Education and Career Opportunities \(SECO\) program](#), housed on MOS, is open to spouses up to 180 days after the Soldier's retirement date and provides a comprehensive set of virtual tools and resources to help in pursuing an education or a career. Benefits available to use both while still an active duty spouse and after retirement include the [Military Spouse Employment Partnership](#), and [Employment Readiness Program at Army Community Services \(ACS\)](#) for employment-related assistance and the [Mrs. Patty Shinseki Spouse Scholarship Program](#) and [Tillman Scholars Program](#) for education opportunities. Explore the [MyArmyBenefits website](#) for more benefits information now and after retirement.

Joe



MyArmyBenefits

The official military benefits website of the U.S. Army



Do you have a DS Logon?

By MyArmyBenefits Staff



A Department of Defense (DoD) Self-Service Logon, or DS Logon, offers secure, self-service access for Soldiers, Retired Soldiers, surviving spouses, and families to informative government partner websites. The free DS Logon ID account allows its members access to their personal information on DoD and VA partner sites using a single username and password. It can be used for viewing personal profiles, health information, pending applications, open claims, and more.

The DS Logon can be used 24 hours a day, 7 days a week. New user accounts are verified through the Defense Enrollment Eligibility Reporting System (DEERS). Therefore, to obtain a DS Logon, all applicants must be affiliated with the DoD or Department of Veterans Affairs (VA) and have a listing in DEERS under one of the following categories: active duty, Reserve Component, retiree, or veteran; eligible family members (over 18 years of age); DoD civilians and contractors.

MyArmyBenefits encourages the use of a DS Logon for all Retired Soldiers and their eligible family members, Reserve Component gray area Retired Soldiers, and eligible surviving family members (those whose Soldier died while on active duty on or after September 11, 2001) who do not have a common access card (CAC). A DS Logon allows access to the planning calculator tools for retirement, survivor benefits and Survivor Benefit Plan (SBP) premiums on MyArmyBenefits. These tools can be used to assist with financial planning for retirement. A DS Logon is also essential for eligible surviving family members to access to their Interactive Online Survivor Benefits Reports (OSBRs) through the Casualty and Survivor Assistance tool on MyArmyBenefits.

In preparation for retirement, before you surrender your CAC, go online and apply for a DS Logon. A link to the DS Logon Registration page can be found on the [MyArmyBenefits](#) homepage. Be sure to read the "DS Logon (DSL) Support Documentation," located at the top of the registration page. This document is updated regularly with all relevant information concerning DS Logon. The registration page presents three ways to apply for an account.

If you currently have a CAC, you can choose the "CAC option". Retired Soldiers, military spouses, and eligible family members that do not have a CAC but do have a valid DoD ID card can choose "Email Registration". Those who do not have a CAC and do not have a valid DoD ID card, must choose "Remote Identity Proofing". However, another option is available to those who need to obtain a new DoD ID card. While at your RAPIDS ID appointment to receive a new DoD ID card, notify the Verifying Official (VO) that a DS Logon is desired. You will provide your email address and follow the instructions given by the RAPIDS operator. You will receive an email with the activation steps in 24 hours. The email is only good for 7 days and this process can only be done in coordination with receiving a new DoD ID card. "Remote Proofing" is offered as the last resort for obtaining a DS Logon. If this is the only option available to you, be sure to thoroughly read the "DS Logon Support Documentation" prior to starting the process.

Once you have a DS Logon established, you can save time accessing your personal information and benefits when visiting these popular websites:

• MyArmyBenefits • MyAirForceBenefits • milConnect • RAPIDS Self-Service • Transition GPS • Military OneSource • TRICARE Online • TRICARE West • TRICARE Beneficiary Web Enrollment • TRICARE East • DoD Spouse Education and Career Opportunities • Military Spouse Career Advancement Accounts • Family Subsistence Supplemental Allowance • Army TAP (Transition Assistance Program) • ID Card Office Online • Department of Veterans Affairs (VA) websites.

Sign up for a [DS Logon](#) today!

Do you know these Army retirement acronyms?

Learn more about each in the [Retirement Planning Guide](#) or from your [RSO](#)!

DIEMS: Date of Initial Entry into Military Service

MAB: MyArmyBenefits

PEBD: Pay Entry Base Date

RCSBP: Reserve Component Survivor Benefit Plan

TAP: Transition Assistance Program

COLA: Cost of Living Adjustments

RPAM: Retirement Points Accounting Management

BDD: Benefits Delivery at Discharge

Reserve Component Survivor Benefit Plan Decision Point

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



Are you a Reserve Component Soldier approaching 20 years of service but not ready to hang up the uniform? Make sure you read this article.

Remember, for the Reserve Component (RC), the Notification of Eligibility (NOE) for retired pay triggers the decision point for the Reserve Component Survivor Benefit Plan (RCSBP) -- not retirement. RCSBP coverage starts once the RC Soldier earns 20 years of creditable service, regardless of whether they continue to serve or transfer to the Retired Reserve at that time. This little-known fact catches RC Soldiers off guard and in some cases, they miss their window to make the decision. In those cases, Soldiers rely on the law at the time to determine the coverage or lack of coverage for their loved ones. This may or may not have been what they would've elected.

An RC Soldier must make a decision about RCSBP within 90 days of receiving their NOE.

As of Jan. 1, 2001, an RC Soldier missing their 90 day window will have automatic coverage for Option C (immediate annuity) based on the full future retired pay amount for any spouse and/or child(ren) they have at the date of their NOE.

An RC Soldier must also maintain that RCSBP election, meaning that they must make decisions and submit forms about life changing events after the 20 year letter. These decisions have legal timeframes, so it is important for Soldiers to contact their servicing Retirement Services Officer (RSO) when they do have a life changing event to ensure they are making an informed decision.

An [RSO](#) is always ready to assist. You can also find additional resources on the Soldier for Life website's [SBP page](#).

How to report the death of a Retired Soldier

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

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

Retirement is a process, not an event! Start planning 36 months out with the printable checklists in the [Retirement Planning Toolkit](#) or the [Retirement Planning Guide](#).

(Continued from page 1)

with pride and dignity, ensuring their families have access to educational opportunities.

AER cannot thank Retired Soldiers and their families enough for their generous contributions. So far in 2024, Retired Soldiers have supported AER with over \$2.3 million in donations, surpassing the amount given by active-duty Soldiers.

Eighty-nine cents of every dollar goes toward supporting the programs mentioned, and AER ranks in the top 10% of all charities in the U.S. by Charity Navigator.

"We assisted with \$21 million in grants and scholarships — \$12 million in grants and \$9 million in scholarships," Grinston said.

"I want AER to be the No. 1 nonprofit of choice and if we get a call, we're going to help."

**SUPPORTING
SOLDIERS AND
THEIR FAMILIES
SINCE 1942**



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AER

Congress expands JROTC instructor eligibility

By Jackson Huston, U.S. Army Cadet Command Public Affairs



The United States Army Junior Reserves Officers' Training Corps (JROTC) has a mission to "motivate young people to be better citizens" and is the United States' third largest youth program. With 1,734 active programs and another 20 schools approved to open a JROTC program in the next two years, it's clear that JROTC is in high demand. In order to ensure high schools have access to a large and highly qualified candidate pool, Congress included a provision to expand JROTC instructor eligibility in the National Defense Authorization Act for Fiscal Years 2023 and 2024.

Historically, JROTC instructor positions were limited to retirees. With the new changes under the NDAA, recently separated officers and noncommissioned officers who served honorably for at least 10 years, who reached the grades of E6-E9, WO1-CW5, or O3-O6, and who possess an associate degree or higher can now apply to be an Army JROTC instructor. Service members serving in the U.S. Army Reserve or the Army National Guard are also eligible given they meet the time in service, grade, and education requirements.

Along with the changes in instructor eligibility, a new pay model has been implemented to account for non-retiree JROTC instructors, with pay now based on rank, education level, type of position, and school location.

While JROTC provides plenty of opportunities to hone hands-on skills like marksmanship, drone piloting, or robotics, it's the less tangible skills that are the most meaningful according to instructors.

"What we teach in JROTC is something you can't put in your hands. We focus on self-discipline, leadership, and confidence building. Those are the things that you can carry in your back pocket after high school," said retired Sgt. 1st Class Oscar Moreno, an instructor at East Union High School in Manteca, Calif.

Retired 1st Sgt. Cinnamon Chambers has been a JROTC instructor at Scarborough High School in Houston, Texas, for the past four years. Chambers considers her role as an instructor an equally valuable experience.

"They've taught me more patience and they keep me on my toes. They make me laugh every day," she said. "They question a lot of things that I thought I knew but I don't because things have changed over time. They keep you young. They make me a better person, a better mom to my own kids, and a better wife for my husband because they keep me well-rounded," Chambers said.

Prior to teaching JROTC, Chambers had a 23-year Army career with opportunities to serve as a drill sergeant and a combat medic. She knew early on in her career that after retirement, her post-Army career would involve JROTC. A former Marine Corps JROTC cadet herself, Chambers

volunteered to judge drill competitions when stationed at Fort Cavazos, Texas.

While volunteering, she would receive job offers from instructors, but couldn't accept until she made her retirement goal.

"When I got stationed in San Antonio my last three years in the military before I retired as a first sergeant, I was still judging drill competitions and I was like, 'You know what? This is exactly what I want to do, and I applied.'"

While the choice to become an instructor was easy for Chambers, she knew the job itself held high expectations.

"These aren't Soldiers. That's the hardest transition ... that these are not Soldiers. You have to put in the time for these kids. You can't just show up and say, 'I'm just going to teach, read off some slides, and then go home at the end of every day.' It doesn't work that way," she said.

"Be present because they see you as a second mom or dad, so they're going to come to you with all kinds of problems, the good and the bad. They want to tell you how their day went. They want to tell you what they did over the weekend. They want to tell you what's going on with mom and dad or little brother and sister, so you have to be present with these kids."

Army JROTC Instructor Eligibility Criteria

- 10+ years of honorable service
- Less than 5 years of separation
- Grade of E6-E9, WO1-CW5, or O3-O6
- Associate degree or higher
- Current members of the National Guard and Reserve who meet above criteria

Retirees from the Active Duty, National Guard, and U.S. Army Reserve are still eligible!

While teaching today presents many challenges, JROTC instructors' efforts do not go unnoticed by their cadets.

(Continued on page 13)

When should you attend an Army National Guard Non-Regular Retirement Planning Seminar?

By Maj. Chassidy M. Reese, Army National Guard Retirement Services Section Chief



If you are reading this article, congratulations you have reached 17+ years of credible service. After completing more than 17 years of credible service, you should be coordinating with your organizations command team regarding a plan to attend an Army National Guard (ARNG) Non-Regular Retirement Planning Seminar.

Retirement planning seminars are mandatory during the 18th or 19th qualifying year of service. These briefings are held to ensure that Soldiers, Retired Soldiers, and family members are counseled concerning retirement benefits and entitlements. It is recommended that spouses participate in these briefings and may be granted invitational travel orders to do so.

Retirement Planning Seminars are mandatory during the 18th or 19th qualifying year of service.

Retirement planning seminars are given from qualified Retirement Services teams using briefings and materials furnished by Headquarters, Department of the Army,

National Guard Bureau Retirement Services, and Office of the Chief of the Army Reserve. Attending a retirement planning seminar is critical for you to understand your retirement related events, obtain counseling, and make informed decisions that will affect you and your family.

Retirement planning seminars are typically one day and hosted by the Joint Force Headquarters State Retirement Services Office. You can reach out to your State Retirement Services Team utilizing this link for upcoming dates: <https://soldierforlife.army.mil/Retirement/rso?maps=nationalguard>.

Depending on your geographical location, it may be more beneficial to attend a United States Army Reserve Planning Seminar which is provided by the Army Reserve Retirement Services Office. If this is of interest to you, please discuss options with your State ARNG RSO for assistance with coordination. Upcoming USAR retirement planning seminars can be reviewed here: <https://soldierforlife.army.mil/Retirement/ArmyReserve>.

Reminder for Army Reserve and Army National Guard Soldiers:

- While you're in the Retired Reserve, keep your mailing and email address up to date with DFAS by using [myPay](#).
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, contact your [Army Reserve or Army National Guard RSO](#) for help in calculating your retirement eligibility date.

Upcoming Army Reserve Retirement Planning Seminars

Location	Date	Contact
Fort Story, VA	Jul 20	(609) 562-1696/7055
New Orleans, LA	Jul 27	(803) 751-9684/9698
Little Rock, AR	Jul 27	(719) 516-6882/6850
Mountain View, CA	Aug 10	(719) 516-6882/6850
Ogden, UT	Aug 17	(608) 388-7448
Niagara Falls, NY	Aug 17	(609) 562-1696/7055
Louisville, KY	Aug 17	(803) 751-9684/9698
Fort McCoy, WI	Aug 24	(608) 388-7448
Los Angeles, CA & virtual	Aug 24	(719) 516-6882/6850

Location	Date	Contact
Grafenwohr, Germany	Aug 24	(609) 562-1696/7055
Charlotte, NC	Sep 7	(803) 751-9684/9698
San Antonio, TX & virtual	Sep 7	(719) 516-6882/6850
Lincoln, NE	Sep 14	(608) 388-7448
Fort Shafter, HI	Sep 14	(808) 438-1600 x3553
Kaiserslautern, Germany	Sep 21	(609) 562-1696/7055
Newport, RI	Sep 21-22	(609) 562-1696/7055
Oahu, HI	Sep 28	(808) 438-1600 x3553

(Continued from page 11)



Cadet Angel Montelongo is a senior and the commander of the Scarborough Armed Drill Team. He's been a member of the Spartan Battalion all four years of high school and says he's learned many lessons about leadership and perseverance

from his JROTC instructors.

"They're very dedicated in what they do. They have a lot of passion. It takes a lot to come into work every day and do what they do," Montelongo said. "They help you with letters of recommendation, colleges, whatever you want to do with your life, they help you."

"Sometimes things can be rough in life, but they have taught me as long as you keep your head up and keep a positive slate on your mind that you'll accomplish anything. They've instilled that in each and every one of us. I really appreciate them for that."

Cadet Valerie Matha, commander of the Panther Battalion at North Crowley High School in Fort Worth, Texas,

attributes her new sense of identity to her instructors.

"I really appreciate them for helping me find the person that I am. Now I have such big goals for myself that I never thought I would have," Matha said.

Matha's instructor, retired Master Sgt. Gene Bass, believes all his students show promise, but it falls on the instructor to assist in finding the cadets' skills.

"Each and every one of them has the potential to be great. You've got to light that fire underneath them so that they figure out what they do best. It's an amazing feeling to see a cadet come into the class, not knowing what they want to do and then by the end of their senior year they know exactly what they want to do, how to get there, and how to get it done," Bass said.

For those interested in pursuing a career as a JROTC instructor, Chambers believes the experiences gained in the Army will benefit their teaching in the long run.

"You can still use a lot of your military knowledge and expertise to coach, teach, and mentor students. It translates, just the way you deliver it is going to be a little different," she said. "You're a civilian now. Enjoy the fact that you're a civilian coaching, teaching, and mentoring young people to be our motto – better citizens."

For more information on Army JROTC instructor opportunities, visit www.usarmyjrotc.com/.

New Army policy expands reimbursement for spouse business costs

By Army Public Affairs

WASHINGTON – The U.S. Army is expanding its financial support for military spouses by enhancing the reimbursement program for business costs and relicensing fees. The [new directive](#) permits reimbursement of up to \$1,000 for business-related expenses, in addition to the already authorized \$1,000 for relicensing fees resulting from a relocation.

"Army spouses face unique challenges, especially during a relocation," said Lt. Gen. Kevin Vereen, Deputy Chief of Staff for G-9. "We owe it to them to provide any opportunity to not just have a job but build a fulfilling career."

Spouses often face logistical and financial challenges in transferring licenses or businesses to new jurisdictions. This new directive aims to alleviate these barriers, ensure continuity in their careers and enhance the well-being and readiness of Army families.

The new policy, which builds upon previous efforts initiated in 2018, aligns with the Fiscal Year 2023 National Defense Authorization Act Public Law 117-263, which authorized expanded reimbursements, and Fiscal Year 2024 NDAA Public Law 118-31, which adjusted eligibility criteria to include those moving from active duty to the reserve

component. It also includes those authorized a final move or placed on the temporary disability retired list.

Qualified relicensing costs cover exam fees, continuing education, certifications, business licenses, permits and registrations. For business owners, reimbursement is available for equipment relocation, new technology purchases, IT services and inspection fees.

Details on qualifying expenses and how to apply for reimbursement are available on the Military OneSource portal at [Licensure Reimbursement PCS Moves](#).



Shopping the Exchange generated \$168 million for Army Quality-of-Life programs in 2023

By Army & Air Force Exchange Service

At the Army & Air Force Exchange Service, we say, "It matters where you shop." Every time you visit the PX, dine at an Exchange food court or place an order through [ShopMyExchange.com](https://shopmyexchange.com), you're strengthening Army communities around the world.

In 2023, authorized Exchange shoppers generated \$168 million for Army quality-of-life programs. Other retailers have a duty to maximize returns to their shareholders; the Exchange's duty is to maximize support of the Soldiers and families it is privileged to serve.

100% of Exchange earnings are reinvested in the military community. About 60% of Exchange earnings are contributed to quality-of-life programs, while the remaining earnings improve the shopping experience, such as renovating stores, updating infrastructure and adding new services.

In the last 10 years, the Exchange has generated \$3.7 billion in earnings, every dollar of which has benefited service members and their families.

That's why it matters where the military community shops. Service members using their hard-earned Exchange benefit helps them save through tax-free shopping and military-exclusive pricing while making life better for our nation's heroes. And don't forget: service members retain their Exchange benefit for life. Retirees can continue shopping in stores, while veterans—and retirees who do not live near an Exchange—can find what they need tax-free at

[ShopMyExchange.com](https://shopmyexchange.com).

The [Exchange's 2023 Mission Report](#) highlights the Department of Defense retailer's operations—such as revenue, earnings and more—as well as information regarding the many ways the Exchange benefit supported troops last year, including:

- 600,000 military uniforms outfitted at cost.
- 3.1 million meals served at Department of Defense Education Activity schools.
- 60,000+ veterans and military spouses hired since 2013.
- 47,000 troops supported throughout 20 military exercises overseas.

The Mission Report can be read on the Exchange's online Community Hub at [ShopMyExchange.com/community](https://shopmyexchange.com/community) by selecting "Annual Report" from the "Company" tab dropdown.

Thank you for choosing your Exchange and supporting those who serve and have served.

Soldier For Life!

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

Planning is key to a successful retirement

By Army & Air Force Exchange Service

Alexander Graham Bell once said, "Before anything else, preparation is the key to success." Like most things in life, a little planning can go a long way. Retiring from the military and returning to civilian life can be a big change, and Military OneSource is here to help.

The more planning and preparation you do for this next chapter of your life, the smoother your military retirement and transition to civilian life will be.

Remember, you have a lot to do as you bring your military career to a close. Will you re-enter the civilian workforce?

How about finishing that degree? Will you fully pursue that passion of yours? What does life hold for you as a civilian?

Learn about your options and the veteran benefits you've earned — in education, training, job help, health, housing and assistance. Military OneSource has all of these services and more. Visit <https://www.militaryonesource.mil/transition-retirement/>, to learn about all the programs that can help you make the most of your retirement.

Take advantage of Military OneSource services for up to 365 days after your transition. For more information about veteran benefits and eligibility, call Military OneSource at 800-342-9647.

**MILITARY
ONE SOURCE**

READ MORE NEWS AND UPDATES!

Army Echoes is the newsletter for Retired Soldiers. Both the [Army Echoes blog](#) and the app offer content pertinent to Soldiers as they approach retirement and beyond! Find updates from the Department of Veterans Affairs, the Social Security Administration, TRICARE, Defense Finance and Accounting Service, the Exchange, and more. The *Army Echoes* blog is updated weekly with 3-6 new articles. *Army Echoes* app is updated with the latest *Army Echoes* quarterly and is available on [Google Play](#) and the [Apple store](#).

Foreign Government Employment

By Army Service Center at Army Human Resources Command (HRC)

UPDATE: On March 5, 2024, the Under Secretary of Defense for Intelligence and Security issued a memorandum emphasizing the need for robust safeguards to “protect against foreign influences when service members work for foreign governments or accept other forms of compensation from them.” The Under Secretary directed the Services to “revise as necessary any delegation of authority to approve foreign government employment to comply with the limits of the [NDAA 2024], which expressly prohibits foreign

government employment for individuals who have retired or otherwise separated from an Active or Reserve Component of the Armed Forces to enter post-service employment with the following countries:

The People’s Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People’s Republic of Korea, the Republic of Cuba, and the Syrian Arab Republic.

Military retirees have a knowledge and skill set that many foreign governments are looking for. There are many retirees that have previously worked for or are currently employed by a foreign government. Here is how your military retirement could be affected if you do not follow the proper procedure to apply for approval to work for a foreign government.

The U.S. Constitution prohibits federal employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. To work as a foreign government employee, retirees must be granted consent from Congress (See Title 37, United States Code section 908).

Retired Soldiers who are considering paid employment with a foreign government must be approved in advance before receiving compensation. These requests must be approved by the Secretary of the Army and the Secretary of State. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Secretary of the Army. This is to ensure there is no undue influence by foreign governments on retired members of our military. If a retiree accepts compensation from a foreign government-controlled entity (speeches, travel, meals, lodging, registration fees, or non-cash awards) and has not received prior approval, the retired pay is subject to withholdings.

Below are the procedures to request approval to work with a foreign government. Additionally, the Army Service Center, located within The Adjutant General Directorate at HRC,

has a [site](#) with updated information and points of contact. Please reach out with any questions you have about foreign government employment to ensure it doesn’t affect your military retirement pay. Retired Soldiers who desire to accept employment with a foreign government should submit a completed packet to usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil or mail packet to:

Commander
US Army Human Resources Command
Army Service Center
1600 Spearhead Division Avenue
ATTN: AHRC-PDR (Dept 420)
Fort Knox, KY 40122

The normal processing time can take 90 business days or more to process due to the numerous agencies involved in the approval process. Retired Soldiers may also review Army Regulation 600 – 291 (Foreign Government Employment), dated Sept. 7, 2020, or consult their Foreign Government Employment and Emoluments point of contact at usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil.

There are other laws that restrict some Retired Soldiers from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms regulations. Retired Soldiers should consult with their employer’s human resources or general counsel offices, or your closest military staff judge advocate for guidance on whether these other requirements apply.



CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the [Casualty Assistance Checklist](#), found in a printable and/or fillable PDF format online at the [Army Retirement Services](#) website, can help ease their burden during the difficult time. Don’t wait until it’s too late to have the conversation. Start filling it out now, continually update it throughout your retirement process, and make sure your loved ones know where to find it.

New episodes of the Soldier for Life podcast

The Soldier for Life (SFL) Podcast continues! Find the latest podcasts below. Check the [Soldier for Life](#) website or [Libsyn](#) for new podcasts about being a Soldier for Life, especially throughout your retirement transition and into your next career.

Healing Through Humor Join us as we talk with stand-up comedian, motivational speaker, suicide prevention advocate, Certified Humor Professional, CEO of the Best Medicine Brigade, President and Founder of HEAL*ARIOUS, AND the creator and former host of the Soldier For Life Podcast, Lt. Col. (Ret.) Robin Johnson (we almost ran out of space there!), about her new mission to heal people with humor. This episode includes discussions on everything from the mental health benefits of humor to inside secrets about Robin's comedy career to fantastic advice for transitioning Soldiers to FUN-erals (yes, we learned that was a thing), so be sure to listen all the way to the end!

Military Spouse Employment Initiatives Keeping our military spouses happy is obviously important on many levels, but making sure that they have access to meaningful employment also plays a critical role in Army readiness and retention. Director of the Soldier for Life program, Col. Jarrett Thomas sat down with Lt. Gen. Kevin Vereen, the U.S. Army Deputy Chief of Staff, G-9, to talk about the many ways the Department of Defense and the Army are working to help improve the quality of life of our military families and, more specifically, the employment opportunities for our military spouses.

Our Community Salutes Our Community Salutes (OCS) helps communities around the country recognize, honor, and support high school seniors who are enlisting in the U.S. military after graduation. Director of the Soldier for Life program, Col. Jarrett Thomas talks with the President and Founder of OCS, Dr. Ken Hartman.



Helpful Websites

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Army Transition Assistance Program](#) (800) 325-4715

[Change of Mission](#)

[Combat-Related Special Compensation](#) (888) 276-9472

[Concurrent Receipt](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[Federal Long Term Care Insurance Program](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[Reserve Component Application for Retired Pay](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on X \(formerly known as Twitter\)](#)

[Soldier for Life on LinkedIn](#)

[Soldier for Life on YouTube](#)

[Survivor Benefit Plan](#)

[Survivor Benefit Plan vs. Life Insurance \(from DOD Actuary\)](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#) Call the appropriate number just above

[TRICARE Young Adult](#) Call the appropriate number just above

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#) (800) 748-7347

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473