



FEB - APR 2023



Gen. James C. McConville

A MESSAGE FROM THE CHIEF OF STAFF OF THE ARMY, GENERAL JAMES C. MCCONVILLE

Greetings, Soldiers for Life!

The purpose of the United States Army is to be ready to fight and win our **nation's** wars as part of the Joint Force, and we win through our people. People are our greatest strength and most important weapons system. **That's** not just our Soldiers, but also our Army families, civilians, and you, our Soldiers for Life. You may not wear a uniform anymore, but you are still an integral part of how we protect the nation.

We are living in a very challenging and dangerous time, as the Army undergoes its greatest transformation in over forty years. Last October, we officially adopted Multi-Domain Operations as our official capstone doctrine, the most significant shift in Army doctrine since AirLand Battle. Multi-Domain Operations recognizes that we must be able to get from fort to foxhole while being contested across all domains - air, land, sea, space, and cyberspace. We are standing up new organizations to give multiple options to combatant commanders and multiple dilemmas to our adversaries - organizations like our Multi-Domain Task Forces, Security Force Assistance Brigades, and the Arctic Angels of the 11th Airborne Division in Alaska. We are getting our new modernization systems into the hands of Soldiers, and perhaps most importantly, we are taking the **Army's** linear, industrial-age personnel systems that managed people based on rank and MOS and replacing them with information-age talent management systems that account for knowledge, skills, behaviors, and preferences.

We are in a war for talent, and we need the help of all our people to win this war, including our Retired Soldiers. Our studies show that there is a **"K.I.T."** gap preventing **America's youth from seeking careers in our Army** - a lack of Knowledge, the inability to Identify with Army life, and a lack of Trust in institutions. Exposure to the Army bridges those gaps. 83% of new recruits come from military families, and 44% come from high schools with JROTC programs. This is where we need your help. I am asking our Retired Soldiers to inspire young people to serve. Tell your stories and communicate that the United States Army is a pathway to success both in and out of uniform.

All of our recruiting efforts are informed by our principles: First, we will never sacrifice quality for quantity. Second, we will never lower our standards. Third, we will invest in young Americans who want to serve so they can MEET our standards. That is why we stood up the Future Soldier Prep Course at Fort Jackson, South Carolina, soon to be expanded to other Army installations. Recruiters tell me that young people want to serve, but many of them need help passing the ASVAB or meeting fitness standards. We **are providing that help, because no organization can unlock a person's full potential like the United States Army.**

You can be anything you want to be as a Soldier in our Army. In fact, you can BE ALL YOU CAN BE.

We are the **world's** greatest fighting force because of our people. It has been my honor to serve as your 40th Chief of Staff, and it will be my honor to join your ranks as a fellow Soldier for Life in the future.

People First! Winning Matters! Army Strong!

MONEY MATTERS

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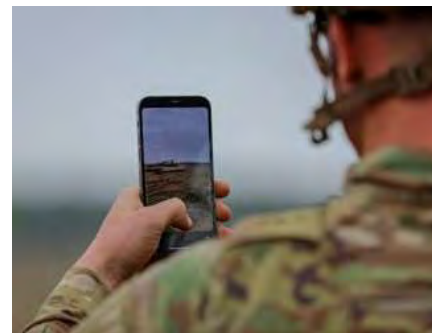
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Echoes from the past: Remember when...

Army history in photos



“The network is the primary weapon system of the twenty-first century Army and data is the precision ammunition for that weapons system.” -Lt. Gen. Maria B. Barrett, Commander, U.S. Army Cyber Command

Smaller size, greater computing power

Computers have come a long way over the last 40 years; with smartphones, we now hold more computing power in our hands than we once held in storage rooms. The Army continues to evolve its cyber and information advantage as it builds the Army of 2030. The Cyber National Mission Force, which supports U.S. Cyber Command and national priorities such as election security, cyber espionage, and other contingency operations, is now a DOD subordinated unified command.

From left: A U.S. Army Specialist 4 selects tapes to be loaded into a computer Aug. 1, 1985, and **(center photo)** Staff Sgt. Alejandro Rodriguez works on his laptop computer during the Early Entry Command Post Exercise at Fort Buchanan, Puerto Rico, Jan. 8, 2003. **(National Archive Photos)** **Far right photo:** A U.S. Soldier assigned to 4th Squadron, 10th Cavalry Regiment, 3rd Armored Brigade Combat Team, 4th Infantry Division, records a video on his phone of an M1A2 Abrams tank firing during a live-fire accuracy screening test as part of Defender 22 at Mielno Range, Drawsko Pomorskie, Poland, May 11, 2022. **(U.S. Army Photo by Sgt. Tara Fajardo Arteaga, 113th Mobile Public Affairs Detachment)**

The Army Service Center is an entry point for military-related human resource inquiries. The center responds to Soldiers, Retired Soldiers, veterans, family members, DA civilians, and government agencies. Contact the Army Service Center (0800-1800 EST, Monday thru Friday) at (888) ARMYHRC (276-9472). For general military HR and veteran issues email: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil.

Access the Army Service Center’s answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members here: <https://www.hrc.army.mil/content/Army%20Service%20Center>.

Army Echoes is the U. S. Army’s official newsletter for Retired Soldiers, surviving spouses, and their families. **Army Echoes’** mission is to educate Retired Soldiers about their benefits and policy changes and to urge them to remain Soldiers for Life, representing the Army in their civilian communities and serving as advocates in their local areas.

Published four times each year* in accordance with Army Regulation 600-8-7, **Army Echoes** also publishes additional content in an online blog at <https://soldierforlife.army.mil/Retirement/blog>. *The August issue is only published digitally. NOTE: The newsletter is posted online before it is mailed. Past editions of the **Army Echoes** newsletter are available for free download from <https://soldierforlife.army.mil/Retirement/army-echoes>. Some of the information contained in **Army Echoes** comes from outside sources and was current at press time.

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

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

Leadership

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If you passed away today: Considerations for Retired Soldiers

By Mark E. Overberg, *Director, Army Retirement Services*

Last year, I heard a sad story about a military retiree who passed away while living in Germany. Even sadder was that he had no family there. When his death was discovered by the German authorities, they searched for the next of kin or a friend who knew his final wishes. Finding none, they buried him in a local German cemetery.

About seven thousand Retired Soldiers pass away each year. Most leave a spouse or children who care for them, who will bury or cremate them, and who may receive the **deceased's** effects and assets - if the Retired **Soldier's** wishes are known.

There are several ways for Retired Soldiers to document their assets and leave them to others, such as a will and revocable living trust. Retired Soldiers may receive free legal advice from military legal assistance attorneys. (*Editor's note: Check out the article on Army Legal Assistance on page 10.*) You can find the closest judge advocate general office by using the MyArmyBenefits Resource Locator for your state at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>.

In the hours after your death, will your spouse or children know what to do? Have you told them? Or better yet, have you left them final instructions to carry out your wishes? One tool is the Retired Soldier Casualty Assistance Checklist: <https://soldierforlife.army.mil/Documents/static/>

[Post/Retired Soldier Casualty Assistance Checklist.pdf](#).

Have you been procrastinating about planning for your death? My dad did -- until he had a stroke. When he recovered, he created **"The Book."** He showed each of his children, on their next visit, **"where the Book lives"** and what was in it. **He'd** included everything we needed to know down to which mortuary to call and their phone number; the **cemetery plots he'd purchased for Mom and himself; the casket he wanted; and where all their assets were with account numbers.**



When Dad passed 13 years after his stroke, I was driving to visit him. I arrived too late to say goodbye, but as I sat with him, I remembered his plan, his wishes. So I called my brother and told him to email me the first two pages of The Book - the instructions for what to do immediately upon his death. Ten minutes later, I had his wishes in hand, and knew what he wanted me to do. While I was very sad, I did not have the stress of trying to guess what he wanted or whom to talk to. The Book was his way of reminding us that he still loved us, even in death.

Topics to address in your final instructions

- Getting a death certificate
- Burial or cremation plans and location
- Pre-need eligibility letter from the Department of Veterans Affairs (VA) (<https://www.va.gov/burials-memorials/pre-need-eligibility/>)
- How to report a Retired **Soldier's** death (<https://www.dfas.mil/RetiredMilitary/survivors/Retiree-Death/>)
- How to schedule a benefits brief with the VA before the funeral if needed (800) 827-1000 (Benefits Hotline) or (800) 698-2411 (main information line)
- Military funeral honors (<https://www.militaryonesource.mil/leaders-service-providers/casualty-assistance/military-funeral-honors>)
- Burial flag (VA) (<https://www.va.gov/burials-memorials/>)
- Headstone/grave marker or **veteran's** medallion for a private headstone (VA)
- Application for burial expenses from the VA (<https://www.va.gov/burials-memorials/veterans-burial-allowance/>)
- Help with final expenses from Army Emergency Relief (<https://www.armyemergencyrelief.org/assistance/>)
- Filing claim for VGLI or VALife (<https://www.va.gov/life-insurance/>), or private life insurance
- Applying for Dependency & Indemnity Compensation from the VA (<https://www.va.gov/disability/dependency-indemnity-compensation/>)
- Applying for DOD Survivor Benefit Plan annuity (<https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/>)
- Applying for the arrears of retired pay (<https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/>)
- Transferring Thrift Savings Plan (<https://www.tsp.gov/publications/tspb31.pdf>)
- Social Security survivors benefits (see page 4) (<https://www.ssa.gov/benefits/survivors/ifyou.html>)
- Updating DEERS and ID Cards (<https://idco.dmdc.osd.mil/idco/>)
- State-specific veteran benefits (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>)
- TRICARE plan updates (<https://www.tricare.mil/LifeEvents/DeathinFamily>)
- Federal Employees Dental and Vision Insurance Plan (877) 372-3337 or <https://www.benefeds.com/education-support/eligibility-military>)

Social Security and our Soldiers for Life

By Jeffrey Buckner, Acting Asst. Dep. Commissioner for Communications, Social Security Administration



At the Social Security Administration (SSA), we honor current and former military service members who risk their lives to protect our freedoms. Our programs help support active-duty military members, veterans, and their families. Just as you are a Soldier for Life, SSA is here to help you through **life's** journey.

Retirement

You can receive Social Security benefits in addition to military retirement benefits.

While **you're** in the military, you pay Social Security and Medicare taxes, just as civilian employees do, which may qualify you for benefits.

In general, there is no reduction of Social Security benefits because of your military retirement benefits. **You'll** get your Social Security benefit based on your earnings and the age you choose to start receiving benefits.

For more details, we encourage you to visit our [Information for Military and Veterans](#) webpage. You can also learn more in our publication, [Military Service and Social Security](#).

Want to know how much you could receive from SSA in retirement? Use your personal **my Social Security** account (see below) to view your personalized Social Security Statement with estimates of your future benefits.

Wounded Warriors

We also offer support to wounded warriors. Social Security Disability Insurance (SSDI) helps veterans who are unable to return to active duty or perform other work due to disability.

The Department of Veterans Affairs (VA) and SSA both have disability programs. You may qualify for disability benefits through one or both programs, but each has different processes and requirements. The VA pays [disability compensation](#) to veterans who have a service-connected disability resulting from a condition that was incurred during or aggravated by active military service. SSA pays disability benefits to people who cannot work because they have a severe medical condition that is expected to last at least one year or result in death.

SSDI and VA disability compensation are not affected by each other, so you may be eligible to receive both. However, you must apply for them separately. Our fact sheet, [Social Security Disability and Veterans Affairs Disability — How Do They Compare?](#), provides more information about both programs. Depending on your situation, some members of your family - including your dependent children or spouse - may be eligible to receive Social

Security benefits.

Wounded warriors may also have their Social Security disability claims expedited. If you are a veteran with a 100% Permanent & Total compensation rating from the VA, we'll expedite your disability claim.

Want more information? Visit [our website](#) for answers to frequently asked questions or to find information about the application process.

Survivors Benefits

SSA helps the families of deceased military service members, even if the member did not die on active duty. If you are working and paying into Social Security, some of those taxes go toward survivors benefits. Your spouse, children, and parents may be eligible for benefits based on your earnings.

You can learn more by visiting our [Survivors Benefits](#) webpage. Or read our publication, [Survivors Benefits](#), for answers to frequently asked questions.

Your Personal my Social Security Account

When applying for benefits, **it's** helpful to know where you are in the process. Did you know you can check your application status with your personal my Social Security account?

With a **my Social Security** account, you can also:

- View your [Social Security Statement](#) to see estimates of future retirement, disability, and survivors benefits.



Using a **my Social Security** account, view your Social Security Statement to see estimates of future retirement, disability, and survivors benefits.

(Continued on next page)



Activate your Gray Area Future Retiree account

Defense Finance and Accounting Service



The Defense Finance and Accounting Service (DFAS) and the Army are excited to be connected with you in this way while you are awaiting pay as a Retired Reserve member in the Gray Area. We have a number of innovative approaches in the works to improve communication and smooth the process when it is time for you to apply for retired pay.

You are likely aware that 60 is the typical age when most Gray Area Retired Soldier are eligible to begin receiving retired pay. There are some circumstances where members in the Gray Area may be eligible as early as age 50, depending on qualifying periods of active duty service. The Army can assist with your specific circumstances for pay eligibility.

The Army and DFAS have been working to provide you some tools that will assist as you approach eligibility to apply for pay. Each Branch of Service has its own unique page on the DFAS website to familiarize yourself with. Find the Army's here: <https://www.dfas.mil/armygrayarea>.

DFAS has also created a reference guide for those who are new to retired pay. Please find it at the following link: <https://dvidshub.net/r/8b4pnj>

In the future, we will support members in the Gray Area with spotlight articles in the DFAS quarterly Retiree Newsletter. We will also use these messaging capabilities to send reminders to members about working with your branch of service to begin the application process for retired pay.

For now, please use your Gray Area Future Retiree myPay account to keep us up to date of any contact information changes. And remember to regularly update DEERS and your branch of service, as well.

Please spread the word to anyone else you know in the Gray Area to log in to their new Gray Area Future Retiree myPay account.

Survivor Benefit Plan offset by DIC eliminated

If you are a surviving Spouse eligible to receive both the Survivor Benefit Plan (SBP) Annuity and the Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA), you should have noticed a change in your Feb. 1, 2023 annuity pay statement. On Jan. 1, 2023, the offset of the SBP annuity by the DIC was eliminated.

What does this mean?

- You now receive your SBP annuity in full
- The Special Survivor Indemnity Allowance (SSIA) you have been receiving because of the offset stopped since the offset no longer exists

For more information, check out the following resources:

- Elimination of the SBP-DIC Offset Video - <https://vimeo.com/454768396>
- DFAS: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News/>
- Military OneSource: <https://www.militaryonesource.mil/training-resources/podcasts/military-onesource/sbp-and-dic-payments-for-survivors/>
- Defense.gov: <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>
- DoD Office of Financial Readiness: <https://finred.usalearning.gov/>

("Social Security" continued from previous page)

- Estimate your future benefits and compare different dates or ages to begin receiving retirement benefits.
- View your earnings history.
- Request a replacement Social Security Number card (in most states and the District of Columbia).

If you already receive Social Security benefits, you can also:

- Get a benefit verification or proof of income letter.
- Set up or change your direct deposit.
- Change your address.
- Request a replacement Medicare card.
- Get a Social Security 1099 form (SSA-1099).
- Opt out of receiving certain notices by mail and receive them in the secure Message Center.

If you **don't** have a **my Social Security account**, you can create one today. **It's** easy, convenient, and secure. Please share this information with the military families you know.

We honor and thank you for your service. You served us. We are here to serve you when you need us.

Ready for tax season?

Defense Finance and Accounting Service



CLEVELAND —If you **haven't** gotten a head start on your **tax paperwork, you still have time, but you shouldn't wait** until crunch time: one study shows 32% of all Americans procrastinate on taxes. Make sure you have everything set up so you can get your tax documents for filing.

The best step you can take is to use your myPay account. With myPay, **you'll** be able to find all of your most important retired or annuitant pay information in one place, including your 1099-R. Retiree and annuitant 1099-Rs were available in myPay as of Dec. 15, 2022.

If **you've** requested to receive your 1099-R through the mail, it will go out through the U.S. Postal Service no later than Jan. 31, 2023.

The 1099-R is the retiree and annuitant tax statement, like the W-2 provided to wage earners. It documents the amount of taxable retired or annuity income earned and how much was withheld in taxes - and must be filed with your tax return.

Skip the mailbox and use myPay

One of the biggest advantages of using myPay (<https://mypay.dfas.mil>) is all your documents are available when you want them, 24/7, including your 1099-R tax statement. You can download it much sooner than if you wait for a hard copy in the mail and, if you file taxes electronically, you **won't** need to scan or find another way to convert your hard copy 1099-R into an electronic file. 1099-Rs are available first in myPay, while paper copies mailed later. Find instructions: <https://dvidshub.net/r/8bu5qm>.

While **you're** in myPay, you can also easily check to make sure we have your correct mailing address and email address. **You don't want any important correspondence or paperwork** going to the wrong location.

Changing federal tax withholding

Now is also a good time to check and adjust tax withholding, if needed, which is something retirees and annuitants can do in myPay. The Internal Revenue Service (IRS) has tools to help.

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability.

The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits. www.irs.gov/individuals/tax-withholding-estimator

Additional Ways to Get Your 1099-R

If you aren't using myPay yet, we do offer other options to replace an IRS Form 1099-R:

Telephone Self-Service

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through our telephone self-service option - but **don't** do this until after February 10, 2023. Please allow time for the postal service to do their job.

To use telephone self-service:

- Call (800) 321-1080 or (317) 212-0551
 - Select option "1" for Self-Serve
 - Select option "1"
 - Enter your Social Security Number when prompted.
- Your 1099-R should be in the mail within 7-10 business days to the address we have on record.

Online Requests

Retirees and annuitants can get their 1099-Rs sent to the address on file with DFAS or to a one-time, temporary mailing address by submitting a request online. Our online request tool also now accepts international addresses. Find the link on the information page: <https://www.dfas.mil/RetiredMilitary/manage/taxes/>.

Traditional Mail or Fax

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail.

Customer Service

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers.

Changes are easy in myPay

It's easy to change the amount withheld for federal taxes in myPay (<https://mypay.dfas.mil>) by clicking on the Federal Withholding link in the left-hand menu.

Once there, you should click on the yellow pencil to go to the edit page. On the edit page, you can also enter information about multiple jobs, change your number of dependents, add additional income, make additional deductions or have extra tax withheld. The blue bar tells you when you can expect the changes to go into effect.

(Continued on next page)



Don't wait until the last minute to complete your taxes. (U.S. Army Aviation and Missile Command photo)

Or mail hard copy forms

Another option is to fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an SBP annuitant. The forms are available on the IRS website and are also linked from our Forms page.

Please note that you are not required to file a new Form W-4 unless you claim exemption from federal tax withholding. If you claim exemption from withholding, the IRS requires you file a new W-4 each year.

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

State taxes for Retired Soldiers

You can start, stop or change your State Income Tax Withholding (SITW), but only if that state has an

agreement in place allowing DFAS to withhold state tax. In some states, but not all, portions of retired pay may be tax exempt. Because tax obligations vary from state to state, you should contact your **state's** department of revenue regarding taxability of military retired pay. (*Editor's Note: See [page 9](#) of this issue for information about state taxes.*)

Any changes to SITW can also be submitted through myPay. Otherwise, requests must be made in writing, by submitting a DD 2866 form (<https://dvidshub.net/r/utkty2>). DFAS can only withhold income tax for one state at a time and the designated state must have signed the standard written SITW agreement with the Department of Defense. More detail on changing SITW is available on the DFAS website at <https://www.dfas.mil/retstatetax>.

Taxability of retired pay

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of your military retired pay is subject to federal income taxes depends on your individual circumstances.

Your choice to have no withholding for federal taxes does not impact whether your military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on your military retired pay.

Again, the IRS requires any individual claiming exemption from federal withholding to provide a new Form W-4 at the beginning of each tax year certifying exemption from withholding.

Please see our webpage regarding taxation of retired pay: <https://www.dfas.mil/retpaytax>.

RETIREE APPRECIATION DAYS*

LOCATION	DATE	CONTACT
West Point, NY	6 May	(845) 938-4217
Ft. Wainwright, AK	6 May	(907) 353-2095
Ft. Jackson, SC	18-19 May	(803) 751-6715
JB Langley-Eustis, VA	20 May	(757) 878-3648
Ft. Leonard-Wood, MO	8-9 Sep	(573) 596-0947
Tobyhanna Army Depot, PA	9 Sep	(570) 615-7019
Ft. Detrick, MD	21 Sep	(301) 619-3357
Fort Drum, NY	23 Sep	(315) 772-6434
Fort Campbell, KY	7 Oct	(270) 798-5280
USAG Italy	13 Oct	39-0444-71-4831
USAG Bavaria	16 Oct	49-9641-70-526-4430



LOCATION	DATE	CONTACT
USAG-Ansbach	18 Oct	49-9802-83-3301
USAG-RheinlaInnd Pflaz/Ramstein	19 Oct	49-611-143-541-1021
Fort Knox, KY	20 Oct	(502) 624-7236
USAG-Benelux (SHAPE) Netherlands	21 Oct	32-68-25-5581
Fort Polk, LA	21 Oct	(337) 531-0402
USAG-Benelux-Brunssum (Belgium)	23 Oct	31-45-534-0260
USAG-Stuttgart	25 Oct	49-9641-70-596-2010
Fort Belvoir, VA	27 Oct	(703) 806-4551
Fort Rucker, AL	27 Oct	(334) 255-9124
USAG-Wiesbaden, Germany	28 Oct	49-611-143-548-1614

*Retiree Appreciation Day (RAD) is a program that connects the retired community to resources for their benefits and entitlements. Content varies, but many include guest speakers, medical information, and ID card services. Contact your Retirement Services Office (find it here: <https://soldierforlife.army.mil/Retirement/rso> and on page 15 of this newsletter) for information about the RAD nearest you.

Ask Joe: Your benefits guru



Dear Joe,

After retirement, I worked for a civilian company and had health insurance through their plans. Now I am looking at retiring from my civilian job and wondering if I can get insurance with TRICARE. I am a retired Army National Guard Soldier with 25 years of service and an 80% disability rating. My wife is disabled and receiving Medicare Part B and TRICARE For Life. I also have a 13-year-old.

Looking for Healthcare

Dear Looking,

Congratulations on 25 years of service! The short answer is that yes, you are eligible for TRICARE after military retirement, even if you have had other health insurance for a while. Retirement is a qualifying life event, allowing you to opt in outside of the TRICARE open season which was Nov. 14 – Dec. 12, 2022. Also, the TRICARE plans you are eligible for will depend on several factors, including whether you received an active duty (regular) retirement or a reserve (non-regular) retirement. If you received a reserve retirement, your age will also affect your plan eligibility.

If you are a retired AGR Soldier with a regular/active duty retirement, you are eligible for a U.S. Family Health Plan, TRICARE Prime, or Select plan. If you are receiving a non-regular retirement, your plan option is for TRICARE Retired Reserve when you are under age 60 (in the Gray Area). Upon reaching the age of 60 and becoming eligible to receive retired pay you are eligible for TRICARE Prime or Select, or the U.S. Family Health Plan (if you reside in one of six service areas). In all cases, when you become eligible for Medicare at age 65, you will be eligible for TRICARE For Life as Medicare wrap-around coverage. If your child is still TRICARE eligible at that time, you will need coverage just for your child. Currently, your wife is covered under TRICARE For Life, but you will need coverage for yourself and your 13-year-old separate from her coverage.

The best thing to do is look at all the options available based on your status. [MyArmyBenefits \(https://myarmybenefits.us.army.mil/\)](https://myarmybenefits.us.army.mil/) has some [fact sheets \(https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Retired-Reserve-\(TRR\)\)](https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/TRICARE-Retired-Reserve-(TRR)) that can help get you started and the TRICARE website has comprehensive information on [all plans \(https://www.tricare.mil/Plans/HealthPlans/\)](https://www.tricare.mil/Plans/HealthPlans/). Best of luck!

Joe

Dear Joe,

As a Retired Soldier, my wife and I used to get free TSA Precheck on flights. We used the DOD ID number on our ID cards as the known traveler number. **This stopped sometime after 2017, and I don't know why.** We had this benefit for over 10 years. What happened? Can we get free TSA Precheck again?

Sincerely,
Kentucky Traveler

Dear Traveler,

Members of the U.S. Armed Forces, including National Guard and Reserve, cadets and midshipmen of the service academies, and DoD Federal civilians are the only categories eligible for free TSA PreCheck benefits. The reason given by the Transportation Security Administration (TSA) is that former service members, military spouses, and other groups, do not undergo “periodic reinvestigations” and are therefore not part of their partnership with DoD. Military spouses are not eligible, whether the service member is currently serving or retired. The good news is that anyone who is eligible can apply for TSA PreCheck (<https://www.tsa.gov/precheck>). Hope this helps.

Joe

Find more health coverage information at:

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

More states stopped taxing military retired pay in 2022

MyArmyBenefits staff

Tax season is here! There were many changes in 2022; several states passed new legislation that affects the state tax on military retirement compensation. This brings the number of states that fully exempt military retirement pay, or do not tax personal income at all, to 37. Now is an ideal time to look at these changes and find out how they affect your taxes. If you are considering a move, compare the state where you reside with other states you are considering.

Three states passed legislation to eliminate tax on military retirement pay and an additional five states added or improved partial taxation. For the 2022 tax year, Oklahoma and South Carolina fully exempted military retirement pay from state taxes, with Rhode Island offering full exemption in tax year 2023. Delaware, Georgia, New Mexico, Vermont, and Virginia improved their partial exemptions of military retirement pay.

The paragraphs below list each state by those that have no state tax, those that do not tax military retired pay, those that partially tax military retired pay, and those that tax all military retired pay. The specifics about any partial exemption/taxation are also noted. Keep in mind that some states do not specify military retirement pay separately but offer exemptions on pensions, which includes military retirement pay.

For information on additional state tax benefits for current Soldiers, veterans, and Retired Soldiers, visit our state/territory fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/>) for all 50 states.

NOTE: This information is correct to the best of our ability as researched in January 2023. Review state tax code and official publications to confirm all information given in this article.

FULL EXEMPTION - NO STATE TAX ON MILITARY RETIREMENT PAY

(* No state personal income tax ‡ New for tax year 2022)

ALABAMA	ILLINOIS	MISSISSIPPI	NORTH DAKOTA	UTAH
ALASKA*	IOWA	MISSOURI	OHIO	WASHINGTON*
ARIZONA	KANSAS	NEBRASKA‡	OKLAHOMA‡	WEST VIRGINIA
ARKANSAS	LOUISIANA	NEVADA*	PENNSYLVANIA	WISCONSIN
CONNECTICUT	MAINE	NEW HAMPSHIRE*	SOUTH CAROLINA‡	WYOMING*
FLORIDA*	MASSACHUSETTS	NEW JERSEY	SOUTH DAKOTA*	
HAWAII	MICHIGAN	NEW YORK	TENNESSEE*	
INDIANA‡	MINNESOTA	NORTH CAROLINA	TEXAS*	

PARTIAL EXEMPTION

(^ Phase In ‡ New for tax year 2022)

COLORADO (≤ 55 subtract up to \$15,000; 55 to 64 subtract up to \$20,000; ≥ 65 subtract up to \$24,000)	KENTUCKY (may be eligible to deduct up to \$31,110 or more, depending on other factors)	if no service before that date, no exemption)
DELAWARE‡ (\$12,500 exemption for all retired military, both under and over age 60)	MARYLAND (≤ 54 subtract up to \$5,000; ≥ 55 subtract up to \$15,000)	RHODE ISLAND^ [Tax Year 2022: > 65 exempt up to \$15,000 if meet income limits (Tax Year 2023: Military retirement pay fully exempt)]
GEORGIA‡ (< 62 exempt up to \$35,000 of military retirement income; ages 62 to 64 exempt up to \$35,000 for any retirement income; ≥ 65 exempt up to \$65,000)	MONTANA (May qualify for pension exemption based on income)	VERMONT‡ [\$10,000 exemption for those with gross income ≤ \$50,000 (or ≤ \$65,000 for married filing jointly)]
IDAHO (≥ 65 eligible for deduction of \$40,140 for individual, \$60,210 for married filing jointly; ages 62 - 64 and disabled eligible for same deduction)	NEW MEXICO^‡ [\$10,000 exemption for Tax Year 2022 (Tax Year 2023, \$20,000 exemption; Years 2024-2026, \$30,000 exemption)]	VIRGINIA^‡ [≥ 55 exempt \$10,000 for tax year 2022 (Tax Year 2023, \$20,000 exemption; 2024, \$30,000 exemption, 2025 and beyond, \$40,000 exemption)]
	OREGON (exemption amount based on federal service before 1 Oct 1991;	

NO EXEMPTION: CALIFORNIA & DISTRICT OF COLUMBIA

Army Legal Assistance program offers free legal help

By Melissa Halsey, *Chief, Legal Assistance Policy Division, Office of the Judge Advocate General*



The beginning of the year is a time to take stock and examine what personal chores and tasks need to be accomplished to set oneself up for a successful year and beyond. Many people take the opportunity to schedule their annual health appointments; **it's** also a great idea to similarly organize and plan for your estate planning health. The good news is, the Army Legal Assistance program is a wonderful resource to help Retired Soldiers and family members accomplish this.

In addition to Retired Soldiers, surviving spouses and surviving dependents of members killed while on active status are eligible for free legal assistance. Also, you may seek assistance at military legal offices of other branches of service (e.g. a Retired Soldier can go to a Navy legal office).

The **Army's** program is designed to help individuals with their personal legal affairs, including estate planning needs such as drafting and execution of their Last Will and Testament, Advance Medical Directives or living wills, and healthcare powers of attorney. In fact, throughout our Army Legal Assistance offices across the world, estate planning appointments are typically the most requested services. **NOTE: Army Legal Assistance does not offer assistance completing taxes.**

In 2022, Army Legal Assistance attorneys and paralegals assisted over 15,288 clients with their estate planning needs, drafting over 13,088 wills and 11,365 healthcare directives. When a client comes to the local legal assistance office for help with their estate planning needs, it is no exaggeration to say that they are accessing the resources of a world-class law firm with a proud tradition of helping clients with their complex estate planning needs.

Not only has our Army firm been practicing in this area **for decades, but we've also made recent improvements** to our program that puts our practice on par with the best civilian law firms. Over the course of the last year, **we've partnered with a top** provider in the field of legal document preparation and research to access their vast library of estate planning resources. Our attorneys can use these resources to prepare state-specific estate planning documents for all US states and territories.

Clients using our legal assistance resources should know that the product they receive is equal to, or better, given the expertise of our personnel, than what they would receive from a private law firm. Like all legal assistance provided by your local Office of the Staff Judge Advocate, these documents and associated advice are free of charge - a benefit and resource earned through military service.

Before accessing this valuable benefit, **it's** helpful to

have an idea of what to expect during an estate planning appointment. Generally, a client is first interviewed by an attorney or paralegal to determine the **client's** estate planning needs. In many cases, this assessment will involve filling out a will **"worksheet"** or questionnaire. The amount of information requested may be surprising, but **it's** worth the time and effort to fill out the information completely and thoughtfully. Remember, in private practice, you would be paying for the privilege of completing these documents - so think of the time you put into completing the required forms to be a small investment in your peace of mind.

After completing the interview documents, the office will prepare the necessary estate planning documents - generally ranging from a Last Will and Testament to dispose of probate assets, an Advance Medical Directive expressing your wishes regarding the continuation or withdrawal of life-prolonging procedures during terminal illness or a vegetative state, to financial and healthcare Powers of Attorney - appointing individuals to make decisions about financial and medical care also during incapacitation.

We invite you to take the opportunity in the new year to assess your estate planning needs, and to reach out to an Army Legal Assistance office for help. You can find the office nearest you at: <https://legalassistance.law.af.mil/>.

Please note that all Legal Assistance offices serve active-duty personnel, and other eligible client populations, such as family members and military retirees. Some installations may limit services to specific client categories during periods of increased need for active-duty clients (such as deployments) or due to manning limitations.

Our attorneys and paralegals are standing by and prepared to assist.



In 2022, Army Legal Assistance attorneys and paralegals assisted over 15,288 clients with their estate planning needs, drafting over 13,088 wills and 11,365 healthcare directives. (Courtesy photo)



“Optional Child Only” Survivor Benefit Plan repeal fully implemented

By Patty Cruz, *Survivor Benefit Plan Program Manager*

This information applies to survivors of Soldiers who died in the line of duty. If you are a survivor of a Retired Soldier, this information does NOT apply to you.

The National Defense Authorization Act for Fiscal Year 2020 repealed the Survivor Benefit Plan (SBP) Optional Annuity for Dependent Children. As part of that repeal, the SBP reverted to eligible surviving spouses starting Jan. 1, 2023, but only after they submit a complete spouse eligibility packet to the Defense Finance and Accounting Service (DFAS). As a result of this change, there are a few different scenarios that may occur, and you probably have some questions about what to do next.

Spouse Scenarios

If you are a surviving spouse of a Soldier who died in the line of duty and requested to transfer the SBP annuity to children, you should have received an eligibility packet from DFAS to complete. However, if DFAS did not have your current mailing address, you likely did not receive it. If you believe you **should’ve** received an eligibility packet but did not, you can go to <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/> to download and complete the packet.

It is NOT too late to complete the packet.

Please complete this packet as soon as possible.

We need a packet from EVERY surviving spouse whether you are eligible or not.

If DFAS does not receive this packet, the **child(ren)’s** SBP payments will continue to be suspended.

Scenario 1: I am the surviving spouse. I am now starting to receive payments for the first time. I submitted my spouse eligibility packet prior to Jan. 1, 2023, and I did not remarry prior to age 55. Answer: You **don’t** need to take any action.

Scenario 2: I am the surviving spouse. I have not received any payments.

1. I never submitted an eligibility packet to DFAS. Answer: Submit your packet now!
2. I submitted an eligibility packet to DFAS but not until Jan. 1, 2023 or later. Answer: Wait one more month to give DFAS time to process your packet or call DFAS to verify the status.
3. I submitted an eligibility packet to DFAS, but my packet was missing information. Answer: Submit the missing documents that DFAS requested in their letter to you ASAP.
4. I submitted an eligibility packet to DFAS, but I am NOT eligible because I remarried prior to age 55. Answer:

You do not need to take action now. If your remarriage ends, notify DFAS by submitting the supporting documentation (death certificate or divorce decree) and the spouse eligibility packet. You will be eligible for the reversion then.



Child Scenarios

Scenario 1: I am a surviving child or the child’s guardian. The last payment was in January.

1. The surviving spouse submitted the spouse eligibility packet to DFAS and is eligible for the reversion because they have not remarried prior to age 55. Answer: You **don’t need to take any action**. You should have received a letter from DFAS in the fall letting you know. DFAS is still receiving spouse eligibility packets, so if you are unsure this is you, contact DFAS.
2. The surviving spouse has not submitted a spouse eligibility packet to DFAS and DFAS is unable to determine who the eligible beneficiary is. Answer: If you, as the guardian, are the surviving spouse, submit your spouse eligibility packet ASAP. Otherwise, reach out to the surviving spouse to submit the spouse eligibility packet ASAP. You should have received a letter in the fall letting you know. If you are unsure if this is you, contact DFAS.
3. The surviving spouse is deceased, but DFAS has not received the death certificate. Answer: Submit a photocopy of the death certificate with the deceased **Soldier’s** Social Security Number on the top to DFAS. Include a note with your full name and phone number.

Scenario 2: I am a surviving child or the guardian of one, and I continue to receive payments.

1. The Soldier was not married when they died. Answer: No action needed.
2. The surviving spouse submitted the spouse eligibility packet to DFAS and is not eligible for the reversion because they did remarry prior to age 55. Answer: No action needed.
3. DFAS received the **spouse’s** death certificate. Answer: No action needed.

If you are the surviving spouse and have not submitted the spouse eligibility packet, submit it ASAP whether you are eligible or not. For additional details and information, go to: <https://www.dfas.mil/RetiredMilitary/survivors/SBP-2023-Optional-Child-Annuity-Reversion/> or <https://www.militaryonesource.mil/training-resources/podcasts/military-onesource/sbp-optional-child-annuity/>.

Know the indicators, report potential threats

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



Terrorists can attack anywhere, anytime—the threat is real. Because Retired Soldiers frequent Army installations and other related sites (such as veterans facilities and military commemorative events), they are potential targets by association. Retired Soldiers, like all Army community members, should know the indicators of suspicious activity or behavior that may be related to violent activities and know how to report potential threats to military police or local law enforcement.

Strong terrorism prevention efforts and suspicious activity reporting are critical to stopping attacks and protecting the force. Suspicious activity reporting provides law enforcement with critical information to open investigations to confirm or deny activity that may be terrorist or criminal in nature.

It is difficult to quantify the number of attacks that have been thwarted by alert bystanders reporting suspicious activity; however, there is evidence our continued vigilance works. This is apparent in numerous cases where law enforcement was able to successfully interdict personnel with nefarious intentions, arresting multiple individuals who intended to carry out violent attacks. In many of these cases, individuals who were sensitized to suspicious activities observed concerning behavior and reported it to authorities, which led to the arrest of suspects.

Success Story: One of the best historical examples of an alert citizen reporting suspicious activity that directly resulted in a foiled terrorist plot is the Fort Dix Six. In 2007, the FBI launched a 15-month investigation into several individuals based on a report from a concerned individual working at a Circuit City store. Members of the Fort Dix Six had requested assistance transferring a video from tape to a DVD. The Circuit City employee noted suspicious behavior in the video, which included weapons firing and persons shouting about conducting jihad. The store employee alerted authorities, who were able to infiltrate the group and successfully disrupt the plot.

Missed Opportunities: There is also evidence that failure to report suspicious activity can be catastrophic. Two events in 2015 highlight this point: the July 2015 attack on a recruiting center in Chattanooga, Tennessee, and the December 2015 attack in San Bernardino, California. The failure of individuals to report observed and concerning behavior enabled the attackers to continue planning and carry out their attacks.

Vigilance Matters: Every member of the Army community plays an important role in preventing targeted violence, including threats from terrorists or violent extremists. By extending antiterrorism awareness to our Retired Soldiers,

we expand our ability to protect Army communities. By understanding the indicators of potential terrorist activities and reporting suspicious behavior to military police or local law enforcement, Retired Soldiers serve as “sensors” (eyes and ears) to enhance and extend the protection posture of police and security forces.



Retired Soldiers have a critical role to play when something doesn't look right. Antiterrorism Awareness iWATCH Army is a modern version of neighborhood watch focused on the threat of terrorist activity. It encourages people to identify and report suspicious behavior to military police or local law enforcement for investigation. (U.S. Army photo by Leon Roberts)

STAY SAFE

Stay Informed and Prepared

- Be prepared for emergency situations and remain aware of circumstances that may place you at risk. Make note of your surroundings and the nearest security personnel.
- Keep yourself safe online and maintain digital and media literacy to recognize and build resilience to false or misleading narratives.
- Prepare for potential active shooter incidents and bomb threats.
- The Power of Hello Campaign - employee vigilance can help prevent violent acts.
- Learn more about community-based resources, including Community Awareness Briefings, to help prevent individuals from radicalizing to violence.

Report Potential Threats

- Listen to local authorities and public safety officials.
- If You See Something, Say Something®.
- If you know someone who is struggling with mental health issues or may pose a danger to themselves or others, seek help.



American Battle Monuments Commission celebrates 100 years

By Lt. Gen. Mark P. Hertling (USA Retired), *Chairman of the ABMC Board of Commissioners*

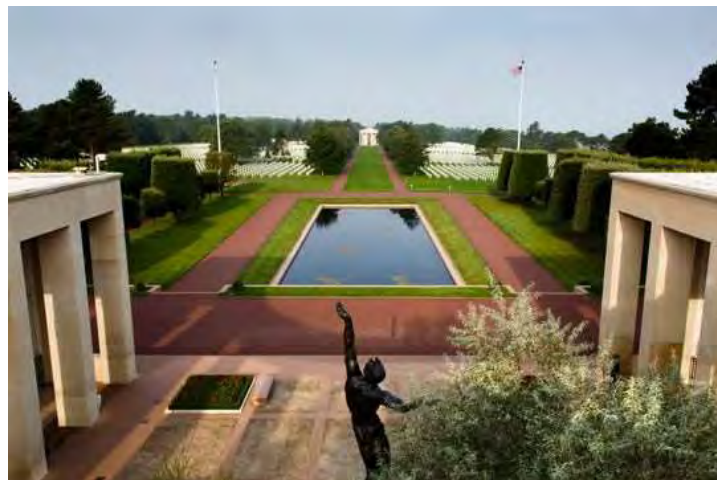
After leading the American Expeditionary Force through the ‘war to end all wars,’ General of the Armies John J. Pershing became the first chairman of a new Congressionally-mandated organization, the American Battle Monuments Commission (ABMC). The **General’s** charge was to honor and preserve the public memory of all those who fought and died under his command by acting as the guardian of their final resting places in Europe.

In **ABMC’s** earliest days, parents and spouses came to **ABMC’s** cemeteries to grieve. **Relatives and friends** visited our sites to learn about and honor the sacrifices of those they knew. The local citizens of Europe, grateful for the service of their allies, began adopting graves of Americans who gave their all for the freedom and security of the continent.

Today, one hundred years after its official establishment, **ABMC’s** mission has grown and evolved while remaining fully devoted to upholding General **Pershing’s** everlasting promise that, “**Time** will not dim the glory of their **deeds.**” ABMC now oversees 26 cemeteries on five continents where American service members will forever remain at rest. These sites contain row upon row of headstones, often accompanied by walls and pillars etched with the names of those who went missing in action. Together, they honor more than 200,000 service men and women who served in six different conflicts. ABMC is also the caretaker of 32 stately monuments, including four here at home, honoring those who liberated foreign lands in multiple wars. The sun never sets on these magnificent places of remembrance.

This year, ABMC recorded more than 2.5 million visitors to our sites. **We’ve welcomed students, dignitaries, tourists,** Soldiers on staff rides, veterans, journalists, artists, and celebrities—people from all walks of life—to be a part of preserving our **nation’s** collective memory.

As we look to the next 100 years, ABMC is dedicating our centennial anniversary, in part, to asking ourselves how we continue to create relevance as each generation passes and we move further from past conflicts. We are also exploring how we continue to connect the American public to our history, even when many of our citizens cannot personally visit the grave of a fallen service member overseas or stand



Normandy American Cemetery, France (ABMC courtesy photo)

near a monument that honors their sacrifice.

As a Retired Soldier, I know you appreciate this new phase of **ABMC’s** mission more than most. Many of us were inspired to serve by the generations of Soldiers remembered at **ABMC’s** sites. We are also more likely to know the names and stories of those at rest in our cemeteries, whether through personal Army lineage or our knowledge of and respect for those who came before us.

It is my hope that you will join us in marking **ABMC’s** centennial by sharing our mission with your networks as an example of our **nation’s** enduring commitment to those who serve. I encourage you to visit our website, [ABMC.gov](https://www.abmc.gov), to search our burial registry for unexpected connections you might make to those memorialized at our sites. We also invite you to visit an ABMC site this year to experience the pristine and reverent resting places we create and keep for those who gave their all for our nation. These patriots fought and died for our values and the common desire all mankind has for freedom and liberty, so they deserve nothing less.



Lt. Gen. Mark P. Hertling, U.S. Army Retired, is Chairman of the ABMC Board of Commissioners. He served more than 37 years in the U.S. Army as a tanker and cavalryman, commanding at every level from tank and scout platoon leader on the East-West German border to Commander of U.S. Army, Europe and 7th Army.

Read more retirement news online

Army Echoes publishes four times a year, but in addition to the updates and information found in this newsletter, *Army Echoes* has a blog (<https://soldierforlife.army.mil/Retirement/blog>) that posts new content every week! From Social Security and Veterans Affairs updates to commissary and Exchange benefits, the blog provides timely, pertinent online news to Retired Soldiers and families. Check it out!

There's a place for you at the Exchange

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

From the moment you put on the uniform, the Army & Air Force Exchange Services goes where you go. From haircuts to hot meals and mission-critical support to tastes of home, the Exchange is part of your life from day one.

With **servants'** hearts, Exchange teammates are all in to take care of Soldiers and their families while supporting readiness, resiliency and retention. Working with the Exchange is rewarding—and we want Soldiers for Life like you to join our family.

There's a place for you at the Exchange. Take, for example, Retired Lt. Col. Jose Hernandez, the **Exchange's** director of corporate communication. In 2018, Jose built a career with us after he retired from the Army with 26 years of service. Jose succeeds in all he does, and **he's** a shining example of how a Soldier for Life can become part of Team Exchange.

"The Exchange is an amazing organization," he said. **"It** provides me an opportunity to continue serving those who

serve. Working with the Exchange allowed me to continue a life of service after retiring from the Army—it was like coming **home.**"

Year after year, the Exchange earns accolades for employing veterans like Jose as well as military spouses.

The Exchange was recently named a:

- Military Friendly® Employer by Victory Media for the 13th time, coming in at No. 8 for 2023. (The Exchange is also the No. 1 Military Friendly® Spouse employer.)
- 2022 Best for Vets employer by Military Times
- Best of the Best for Veterans from U.S. Veterans magazine
- 4 Star Employer from VETS Indexes

The Exchange offers unique benefits to help veterans grow. The Veterans Retail Management Training Program trains new and current Exchange associates who have served our nation for management positions, ultimately placing them in a management role at an Exchange facility.

Veterans comprise 10% of the **Exchange's** worldwide workforce, and 85% of Exchange associates have a connection to the military. The Exchange has hired more than 55,000 veterans and military spouse since 2013, and **we're** committed to hiring 75,000 by 2030. As a Soldier for Life, the Exchange values you, and we invite you to join our family.

If **you're** looking for a new career that feels like family, find out more at [ApplyMyExchange.com](https://www.applymyexchange.com). You are always welcome here.

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 packaged goods companies.



(Army & Air Force Exchange Services photo by Marisa Conner)

Federal Long Term Care Insurance Program suspends applications

Office of Personnel Management

Retired Soldiers considering applying for coverage in the Federal Long Term Care Insurance Program (FLTCIP) will have to wait or find an alternative. The Office of Personnel Management (OPM) has suspended applications for coverage in the FLTCIP to assess the benefit offerings and establish sustainable premium rates. The suspension will remain in effect for 24 months, unless OPM issues a subsequent notice to end or extend the extension period.

Long term care is care that you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. It isn't care that is intended to cure you; it's ongoing care that you might need for the rest of your life. The need for long term care can be because of an extended illness such as cancer, a disabling event such as a stroke, a chronic disease such as multiple sclerosis or Alzheimer's, or a permanently disabling automobile or sporting accident. In many cases, however, people need long term care due to aging.

The enrollment status or benefit eligibility of current enrollees does not change. Their coverage will continue if they are currently enrolled. For those in a claim status, there is no change. Learn more at <https://www.itcfeds.com/>.

NOTE: Most long term care is not medical care and is not covered by TRICARE or Medicare.

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website <https://soldierforlife.army.mil/Retirement/contact-us>.

INSTALLATION RSOs

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

- | | | | | | |
|---|---|---|---|--|---|
| <p>ALABAMA
• Redstone Arsenal (256) 842-2719 usarmy.rsa.rso@mail.mil
• Ft. Rucker (334) 255-9124/9739 usarmy.rucker.rso@mail.mil
ALASKA
• JB Elmendorf-Richardson (907) 384-3500 rso@richardson.army.mil
• Ft. Wainwright (907) 353-2095 fwainwright.army.mil
ARIZONA
• Ft. Huachuca (520) 533-9392 usarmy.huachuca.imcom-central.mbx.sfl-rso@army.mil
ARKANSAS
See Ft. Sill, OK
CALIFORNIA
• Presidio of Monterey (831) 242-4986 usarmy.pomrso@mail.mil
COLORADO
• Ft. Carson (719) 526-2840 usarmy.carson.rso@army.mil
CONNECTICUT
See West Point, N.Y.
DELAWARE
See Ft. Meade, Md.
D.C.
See JB Myer-Henderson Hall, Va.</p> | <p>FLORIDA
• Central & West MacDill AFB (813) 828-0163 army.rso@us.af.mil
• Rest of FL, see Ft. Stewart, Ga.
GEORGIA
• Ft. Benning (706) 545-1805/2715 usarmy.benning.imcom.mbx.g1hrdrso@mail.mil
• Ft. Gordon (706) 791-2654/4774 usarmy.gordon.rso@mail.mil
• Ft. Stewart (912) 767-5013/3326 usarmy.stewartrso@mail.mil
HAWAII
• Schofield Barracks (808) 655-1514 armyschofieldrso@mail.mil
IDAHO
Ft. Carson, Colo. or JB Lewis-McCord, Wash.
ILLINOIS
Ft. Leonard Wood, Mo
Ft. McCoy, Wisc., Ft. Knox, Ky.
INDIANA
Ft. Knox, Ky.
IOWA
Ft. McCoy, Wisc.
KANSAS
• Ft. Leavenworth (913) 684-5583 usarmy.leavenworth.imcom.mbx.retirements@mail.mil</p> | <p>• Ft. Riley (785) 239-3320 usarmy.riley.rso@mail.mil
KENTUCKY
• Ft. Campbell (270) 798-5280 usarmy.campbell.rso@mail.mil
• Ft. Knox (502) 624-7236 usarmy.knox.rso@army.mil
LOUISIANA
• Ft. Polk (337) 531-0363 usarmy.polk.rso@army.mil
MAINE
See Ft. Drum, N.Y.
MARYLAND
• Aberdeen Proving Grnd (410) 306-2322/2323 apgrso@army.mil
• Ft. Meade (301) 677-9603 armyromeade@mail.mil
MASSACHUSETTS
See West Point, N.Y.
MICHIGAN
• UP: See Ft. McCoy, Wisc.
• Lower Mich. Selfridge ANGB (586) 239-5580
MINNESOTA
See Ft. McCoy, Wisc.
MISSISSIPPI
See Ft. Rucker, Ala.
MISSOURI
• Ft. Leonard Wood (573) 596-6637 flwrso@mail.mil</p> | <p>MONTANA
See JB Lewis-McChord, Wash.
NEBRASKA
See Ft. Riley, Kan.
NEVADA
See Pres. of Monterey, Ca.
NEW HAMPSHIRE
See Ft. Drum, N.Y.
NEW JERSEY
• JB McGuire-Dix-Lakehurst (609) 562-2666 usarmy.dix.rso@mail.mil
NEW MEXICO
See Ft. Bliss, Tx.
NEW YORK
• Ft. Drum (315) 772-6434 usarmy.drum.rso@army.mil
• Ft. Hamilton (718) 630-4552 usarmy.hamilton.rso@mail.mil
• Watervliet Arsenal See Ft. Drum, N.Y.
• West Point (845) 938-4217 usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil
NO. CAROLINA
• Ft. Bragg (910) 396-5304 usarmy.bragg.imcom-atlantic.mbx.bragg-rso@army.mil
NO. DAKOTA
See Ft. Riley, Kan.
OHIO
See Ft. Knox, Ky.</p> | <p>OKLAHOMA
• Ft. Sill (580) 442-2645 usarmy.sill.rso@mail.mil
OREGON
See JB Lewis-McChord, Wash.
PENNSYLVANIA
• Carlisle Barracks (717) 245-4501 usarmy.carlisleerso@mail.mil
• Tobyhanna Army Depot (570) 615-7019 army.tobyhanna.rso@mail.mil
RHODE ISLAND
See West Point, N.Y.
SO. CAROLINA
• Ft. Jackson (803) 751-5495 armyrso.jackson@mail.mil
SO. DAKOTA
See Ft. Riley, Kans.
TENNESSEE
See Ft. Campbell, Ky.
TEXAS
• Ft. Bliss (915) 568-5204/569-6233 usarmy.bliss.rso@mail.mil
• Ft. Hood (254) 287-5210 army.hoodrso@army.mil
• JB San Antonio (210) 221-9004/9793 usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-serviceof@army.mil
UTAH
See Ft. Carson, Colo.</p> | <p>VERMONT
See Ft. Drum, N.Y.
VIRGINIA
• Ft. Belvoir (703) 806-4551 usarmy.belvoir.imcom.mbx.rso@mail.mil
• JB Langley-Eustis (757) 878-3648 usarmy.eustis.rso@mail.mil
• Ft. Lee (804) 734-6555/6973 usarmy.lee.imcom.mbx.lee-ima-rso@army.mil
• JB Myer-Henderson Hall (703) 696-5948/3689 usarmy.jbmhh.rso@mail.mil
WASHINGTON
• JB Lewis-McChord (253) 966-5884 usarmy.jblm.rso@mail.mil
WEST VIRGINIA
See Ft. Knox, Ky.
WISCONSIN
• Ft. McCoy (608) 388-3716 usarmy.mccooy.rso@mail.mil
WYOMING
See Ft. Carson, Colo.
PUERTO RICO
• Ft. Buchanan (787) 707-2061 usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil</p> |
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OVERSEAS RSOs

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| <p>HQ IMCOM Europe
0611-143-544-1530
usarmy.sembach.ret-svcs@mail.mil</p> <p>Germany
Ansbach
09802-83-3296
usarmy.rsoansbach@army.mil</p> <p>Baumholder
0611-143-541-1021
usarmy.rsobaumholder@mail.mil</p> | <p>Bavaria
09641-838539
usarmy.rsobavaria@mail.mil</p> <p>Grafenwoehr
09641-83-8709
usarmy.bavaria.ret-svcs@mail.mil</p> <p>Rheinland-Pfalz
0611-143-541-1021
usarmy.rheinland-pfalz.id-europe.mbx.garrison-retiree-svcs@army.mil</p> | <p>Stuttgart
07031-15-2010
usarmy.rsostuttgart@mail.mil</p> <p>Wiesbaden
0611-143-548-1614
usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil</p> | <p>Belgium
011-32-65-32-6293
usarmy.rsobenlux@mail.mil</p> <p>England
See HQ IMCOM Europe</p> <p>Middle-East
See HQ IMCOM Europe</p> <p>Netherlands
011-31-45-534-0260
usarmy.rsobenlux@mail.mil</p> | <p>Italy/So. Europe/Africa
Vicenza
011-39-0444-71-4831
usarmy.usaq-italy.id-europe.list.retiree-services@army.mil</p> <p>Japan
Camp Zama
011-81-46-407-3940
usarmy.zamarso@mail.mil</p> | <p>Okinawa
06117-44-4104
rso@okinawa.mail.mil</p> <p>Korea
Yongsan
010-2916-0578
usarmy.KoreaRSO@mail.mil</p> <p>Camp Humphreys
010-2916-0578
usarmy.KoreaRSO@mail.mil</p> |
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ARMY RESERVE RSOs

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| <p>63rd Readiness Division
Moffett Field-Mountain View, California
(719) 516-6882/6875/6874
RSO email: army63rso@army.mil
States: AR, AZ, CA, NM, NV, TX, OK</p> <p>9th Mission Support Command
Honolulu, Hawaii
808-438-1600 x3553
RSO email: usarmy.shafter.9-msn-sup-cmd.list.retirement-services-office@army.mil
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan</p> <p>81st Readiness Division
Ft. Jackson, South Carolina
(803) 751-9546/9661
RSO email: usarmy.usarc.81-rd.mbx.dhr-psd-rso@army.mil</p> | <p>States: LA, MS, NC, PR, SC, FL, KY, TN, GA, AL, 1st MSC</p> <p>88th Readiness Division
Ft. McCoy, Wisconsin
Office: (608) 388-7448
RSO email: usarmy.usarc.88-rd.mbx.retirement-services1@army.mil
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY</p> <p>99th Readiness Division
JB McGuire-Dix-Lakehurst, New Jersey
(609) 562-1696/7055/7425/1688
RSO email: Army99RSO@army.mil
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 7th MSC (Europe)</p> |
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ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html. Click on the state **you're** interested in for the National Guard points of contact there.

HRC GRAY AREA RETIREMENTS (GAR) BRANCH

Servicing Retired USAR and ARNG Soldiers by processing retirement pay applications, and family members with RCSBP claims. Phone (888) 276-9472 or (502) 613-8950. Retirement application (and RCSBP claim forms) are available on the HRC-GAR page at: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch> or email request for retirement application packet to: usarmy.knox.hrc.mbx.tagd-ask-hrc@army.mil

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Missed an issue? The current and previous issues of **Army Echoes**, dating back to 1996, are available on our page at <https://soldierforlife.army.mil/retirement/echoes-issues> and the **Army Echoes** blog, which is updated weekly, is available at <https://soldierforlife.army.mil/Retirement/blog>.



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OFFICIAL BUSINESS

Survivor Benefit Plan Open Season

By Patty Cruz, *Survivor Benefit Plan Program Manager*



The National Defense Authorization Act (NDAA) for Fiscal Year 2023 includes a Survivor Benefit Plan (SBP) Open Season. The SBP Open Season began on Dec. 23, 2022 and ends on Jan. 1, 2024.

Survivor Benefit Plan/Reserve Component Survivor Benefit Plan Enrollment

The SBP Open Season allows certain retirees who are not currently participating in SBP to participate in SBP. It will also allow Reserve Component (RC) members and Gray Area Retirees who are eligible for non-regular retired pay and are not participating in the Reserve Component Survivor Benefit Plan (RCSBP) to participate in RCSBP. Enrollment will require payment for past premiums for coverage from when the member or former member would have first been eligible for participation. In addition, the monthly premium cost will be charged until the member is age 70 and has made 360 monthly payments. Additional information will be released on the premium rates and procedures soon. Check the websites linked below for updates.

Survivor Benefit Plan/Reserve Component Survivor Benefit Plan Discontinuation

The SBP Open Season also allows retirees currently participating in SBP to discontinue participation. It will also allow RC members and Gray Area Retirees who are currently participating in RCSBP to discontinue participation. Discontinuation will be permanent and will not allow participation in the future. For RCSBP discontinuation, this will also mean discontinuation from SBP at non-regular retirement. No premiums will be refunded and any premiums owed for RCSBP coverage already received will be due when the Soldier receives retired pay.

The Department of Defense, along with the Defense Finance and Accounting Service (DFAS) and the branches of service, are working on implementation guidance, forms, policies and procedures. For the most up-to-date information, go to <https://www.dfas.mil/RetiredMilitary/provide/sbp/SBP-Open-Season-NDAA2023/>. Check <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> for Army-specific information.

We will publish more information as it is received.