

# ECHOES

THE NEWSLETTER FOR  
RETIRED SOLDIERS,  
SURVIVING SPOUSES & FAMILIES



SEP-DEC 2013



## A MESSAGE FROM THE CHIEF OF STAFF

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

Greetings Retired Soldiers and Families,

As we enter in the final months of 2013, I remain extremely proud of our thousands of Soldiers and their families for their service and sacrifice to our great nation. Additionally, we are fortunate to have our community of remarkable retirees who are the embodiment of our history and our legacy. So much of what our Army is able to accomplish today is a direct result of the tremendous dedication and hard work of those that came before us in service.

Fiscal reductions stemming from the 2011 Budget Control Act will continue to present us choices in terms of priorities for the future. We are working to reduce the endstrength of our active force to 490,000. The last time I told you we would do this by fiscal year 2017, but this process is now accelerated to fiscal year 2015 because of our ongoing budget constraints and the impact of sequestration. If sequestration continues, we will be forced to cut endstrength even further in order to build readiness and continue modernization for the future.

We also have some tough choices on the issue of compensation and will need your help in this area. We are extremely grateful for the high quality care and compensation our nation has shown to our servicemen and women. However, military manpower costs remain at historic highs. As we go forward, we must develop compensation packages that reduce future costs but at the same time recognize and reward our Soldiers, retirees and their families for their commitment and sacrifice. However, changes to the rate of increases for pay and entitlements, and modest increases to health care contributions are necessary to allow us to maintain a ready force. We must make choices that preserve the high quality, All-Volunteer Force as the most critical component of a ready Army.

I encourage each of you to stay in touch with what the Army is doing and to provide us with your thoughts. I have included a number of links to various social media sites that will help you stay informed of future decisions for our Army. We need your help to continue to tell your story, which is the Army story. You remain an important part of the Army team. Thank you for all you continue to do for our Army.

The strength of our nation is our Army.  
The strength of our Army is our Soldiers.  
The strength of our Soldiers is our families.  
This is what makes us Army Strong!

**The United States Army Facebook Page:** <https://www.facebook.com/USArmy>  
**The United States Army Twitter Link:** <https://twitter.com/USArmy>  
**Chief of Staff of the Army Facebook Page:** <https://www.facebook.com/RayOdierno>  
**Chief of Staff of the Army Twitter Link:** <https://twitter.com/GENRayOdierno>

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STILL PROUD. STILL SERVING. STILL SALUTING.



# ECHOES

## A Message from the Chief, Army Retirement Services

As you may have noted, we slipped our fall edition of *Army Echoes* from September to October. We will also push the January 2014 edition to February 2014; and the May 2014 edition to June 2014. The slight change better fits our ability to manage several major events with our smaller staff and still continue our communications with you. I appreciate your patience and understanding.

Let me highlight some key areas important to us and to you – our very important retirees, spouses, and surviving spouses. The DOD-imposed furlough of civilian employees thankfully lasted only six weeks (vice eleven in the final plan). Without question, our output slowed down as did that in the local retirement services office nearest your location. Our staff here, and the installation, USAR, or ARNG locations that support you appreciate your forbearance in the delays of service that occurred. We hope the civilian furlough is not repeated in Fiscal Year 2014. Furloughs hurt our Army at every level!

In our last edition of *Echoes*, we announced that the Secretary of the Army directed a significant change to Army Knowledge Online (AKO), as HQDA moves toward “the information foundation of Army 2020.” We explained that among the key components of this transformation will be that military retirees, family members and Army civilian retirees will lose their personal AKO accounts. During the initial staffing of the Army G-6 plan, we recommended that if the implementation date could not be delayed, the Army should grant an exception to policy to automatically forward e-mails to civilian accounts until Dec. 31, 2014. That recommendation was approved. Please read Mark Overberg’s article “Army plans to close retiree AKO accounts by Mar. 31, 2014” on page 6.

Army RSO is committed to expanding electronic communications to you. This HQDA trend is absolutely irreversible – we all must change and move to new ways of communicating information from the Department of the Army to you and your family members. We will continue the collective HQDA communications program to help make this transformation easier for you and your family members. The Army will push information to retirees via news releases on the Army homepage ([www.army.mil](http://www.army.mil)) and Army Social Media (Army Facebook, Army Twitter, Army YouTube, etc.); and through a variety of installation publications, as well as links to Army programs such as “Ready and Resilient.” I also ask you to carefully read “DS Logon now a must for most retirees” on page 7 which is the way to view your personal records on DOD/VA websites.

Lastly, we have worked very hard for the past three years to urge retirees to move from “hard copy” *Echoes* to electronic *Echoes* available in a variety of formats. Please read our “Army modifies *Echoes* distribution policy” article on page 16.

I am pleased to note that, finally, after a long campaign by this office, Army Regulation 25-50, *Preparing and Managing Correspondence*, has been changed to direct that all retired Soldiers are officially recognized by the same title – U.S. Army Retired – regardless if their service was active duty, reserve duty (USAR or ARNG), or a combination of both. ONE Team - ONE Army - ONE Nation! (See our “Did You Know?” article on page 10).

Our CSA, General Odierno, continues to recognize your selfless service in his lead article. Despite fiscal challenges at every level, and the complexities of very dynamic global uncertainties, the Army remains a “people-centered force.” He calls us to action and asks that you stay in touch; tell the Army story; and support our volunteer force wherever and whenever you can.

These are tough times. Keep our troops and families in your thoughts and prayers. Remember our leaders at all levels – may they be blessed with wisdom that leads to decisive positive action.

John W. Radke  
Chief, Army Retirement Services

*Echoes* is the U. S. Army’s official newsletter for retired Soldiers, surviving spouses and their families. Published three times each year in accordance with Army Regulation 600-8-7, *Echoes*’ mission is to inform retirees about their benefits, to update them about the Army, and to encourage them to support the Army in their civilian communities. Inquiries/comments about *Echoes* should be sent to Army Retirement Services, Attention: *Echoes* Editor (Room 6048), 2530 Crystal Drive, Arlington, VA 22202-3941 or to [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil). Direct all other questions to the Retirement Services Officers listed on pgs. 14-15.

Deputy Chief of Staff, G-1: Lt. Gen. Howard B. Bromberg  
Co-Chairs, Chief of Staff, Army Retiree Council:  
James J. Lovelace, Jr., Lt. Gen. (USA Retired) and  
Kenneth O. Preston, Sgt. Maj. of the Army (USA Retired)  
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## Retirees can manage their DEERS records/ID Cards online

By John W. Ellerbe, Deputy DEERS/RAPIDS Project Officer, U.S. Army Human Resources Command

Retirees can now access their Defense Enrollment Eligibility Reporting System (DEERS) records online through DS Logon. DS Logon is the new, secure Department of Defense logon ID that allows service members, retirees and family members to access the DEERS Self Service Application. Retirees can use this application to update their addresses or beneficiary's enrollment information; to request an ID card; or to complete other actions. The ability to request a dependent ID card online is especially helpful for retirees with children in college or away from home. The retiree does not have to be present when the child goes to the closest ID Card facility to obtain the new ID card.

To obtain a DS Logon account, go to <https://www.dmdc.osd.mil/identitymanagement> and follow the prompts to create an account or you can register in person at an ID card facility, VA Regional Office or Tricare Service Center.

## Retiree ID cards changed

By John W. Ellerbe, Deputy DEERS/RAPIDS Project Officer, U.S. Army Human Resources Command

Before Nov. 1, 2012, a military retiree's ID card had two expiration dates. The date on the front was usually indefinite. The date on the back was the date the retiree's DOD medical benefits expired -- the last day of the month prior to the retiree's 65th birthday. This date was necessary to ensure the retiree enrolled in Medicare and provided that information to DEERS. To eliminate confusion, ID cards now have the same expiration date on the front and back.

DOD is also replacing retirees' social security numbers on the front of the ID card with their new DOD ID numbers and adding the retirees' DOD Benefits ID numbers on the back. Retirees are not required to update their ID cards until the expiration date. However, they may choose to do so when it is convenient for them. Spouse ID cards must still be updated every four years until the 75th birthday. When spouse ID cards are renewed, the retiree's DOD ID number will replace the SSN on the front and the spouse's DOD Benefits ID number will be added to the back.

For more information about ID cards, please visit <https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1> or call (800) 538-9552.

## Retirees can obtain medical/dental records through the VA or NARA

WASHINGTON — Retirees who retired after Sept. 1, 1992 may obtain one free copy of their original medical/dental records from the Department of Veterans Affairs (VA) Records Management Center (RMC). Retirees may request their records through their local VA office, online through eVetRecs at <http://www.archives.gov/veterans/military-service-records>, or by contacting VA RMC directly via written request or telephone to:

VA Records Management Center  
P.O. Box 5020  
St. Louis, MO 63115  
Phone: (888) 533-4558

Retirees who retired prior to Sept. 1, 1992 must complete a Military Record Request Standard Form (SF) -180 to obtain their medical/dental records. These records are stored at the National Archives & Records Administration's (NARA) National Personnel Records Center (NPRC). Retirees can obtain the SF-180 from NPRC and return it via U.S. mail, fax, or online to:

National Personnel Records Center  
Military Personnel Records  
1 Archives Drive  
St. Louis, MO 63138  
Fax: (314) 801-9195  
URL: <http://www.archives.gov/veterans/military-service-records/>



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## Valor awards database update

By Patricia Hill, Policy Chief, Army Awards and Decorations Branch, U. S. Army Human Resources Command

On July 25, 2012, the Department of Defense launched the Military Awards for Valor website (<http://valor.defense.gov>), which lists the names of recipients of the top three valor awards. Initially, the website contained the names of recipients of the Medal of Honor, Distinguished Service Cross, Navy Service Cross, and Air Force Cross awarded since September 2001. Over the past 12 months, the website has been expanded to include the names of following valor award recipients:

- Medal of Honor recipients from establishment of the medal to September 2001
- Distinguished Service Cross, Navy Service Cross, and Air Force Cross recipients from establishment of the medals to September 2001
- Silver Star recipients from September 2001 to present

Additionally, the website is updated monthly to add the names of new recipients of each of these prestigious awards unless excluded for security, privacy, or administrative reasons.

## Social Security card requirement update

The last edition of *Echoes* contained an article explaining the Defense Finance and Accounting Service (DFAS) now requires new Survivor Benefit Plan beneficiaries to provide a copy of their Social Security cards when applying for benefits.

The new requirement arose from a Department of Defense audit. DFAS will accept a copy of a Medicare card and a letter of explanation if the beneficiary does not have the original Social Security card.

## Heidelberg/Mannheim RSO closes its doors

WASHINGTON — On Aug. 30, the Heidelberg/Mannheim Retirement Services Office closed its doors for the last time. The action was a part of the overall closure of the Heidelberg and Mannheim communities and the reduction of the U.S. Army's European footprint. In a related move on Sept. 26, the U. S. Army activated the United States Army Garrison (USAG) Rheinland-Pfalz, headquartered in Kaiserslautern. The Heidelberg and Mannheim area retirees, family members and surviving spouses are, for the most part, in the USAG Rheinland-Pfalz area of responsibility. They will turn to the Kaiserslautern RSO for service at DSN 483-8405 or Civ +49-(0)631-411-8405. Retirees who live closer to Wiesbaden or Stuttgart should use the services at the closest garrison.

## Can my federal benefits be garnished?

WASHINGTON — In most cases, debt collectors may not garnish federal benefits to repay consumer debt. Also, your bank account balance has some protections if these types of payments are directly deposited to your bank account. Even if your account only contains federal benefits that may not be garnished, you should respond to any action seeking a garnishment to ensure your benefits are protected. However, these benefits may be garnished if your debt is for federal taxes or you have defaulted on a federal student loan.

Federal benefits include:

- Social Security benefits
- Supplemental Security Income (SSI) benefits
- Veteran's benefits
- Civil service and federal retirement and disability benefits
- Servicemember pay
- Military annuities and survivor benefits
- Federal student aid
- Railroad retirement benefits

From Ask CFPB (the Consumer Financial Protection Bureau blog <http://www.consumerfinance.gov/askcfpb/> updated July 10, 2013)

## Thousands of "gray area" Soldiers are missing their retired pay

By Mark Overberg, Deputy Chief, Army Retirement Services and Sheila Dorsey, Chief, Reserve Retirements Branch, HRC

Each month, about half of all retired pay applications the Reserve Retirements Branch at U. S. Army Human Resources Command (HRC) mails to "gray area" Soldiers are returned unopened. This causes a delay in receiving retired pay or no retired pay at all for 400 to 600 Soldiers each month because they did not update their addresses at HRC when they moved. As with active duty Soldiers, Reserve Component Soldiers must apply for retired pay to receive it.

A month before their 59th birthday, HRC sends all "gray area" Soldiers the forms they need to apply for retired pay at age 60. These forms should be completed and returned to HRC no less than 90 days before the Soldiers turns 60 to ensure their retired pay starts on time. Soldiers whose deployments have earned them the right to retire before age 60 must alert HRC to that fact and request their retired pay applications early.

Soldiers who apply for retired pay after the age of 60 may receive back pay, but only for a maximum of six years. The Barring Act prevents paying older claims.

"Gray area" Soldiers should update their retired records at HRC every time they move by calling (888) 276-9472 between 7:00 a.m. and 5:00 p.m. EST or by sending an email to [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil).



## Army Transition — Shifting the paradigm

By Zan Glover, Strategic Communications, Army Career and Alumni Program,  
U. S. Army Human Resources Command

Veterans are some of the Army's most valuable resources and they need your support. If you transitioned from the Army within the last 21 years, chances are you started your separation process at the Army Career and Alumni Program (ACAP). The Army will transition approximately 130,000 Soldiers off active duty in each of the next four years. During your transition process from active duty to civilian life the only mandated requirement was pre-separation counseling. The Veterans Opportunity to Work (VOW) to Hire Heroes Act, which became law on Nov. 21, 2012, changed the face of Army Transition. Transition has become a dynamic and intuitive collaboration of mandated and optional courses, counseling sessions, training and seminar opportunities, and a 24/7 Virtual Counseling Center.

The Army recognized transition services needed to extend beyond the mandates and concentrate on the entire transition effort. Therefore, the Army re-engineered the transition program to focus on "preparing Soldiers" for civilian life and "connecting Soldiers" to employment opportunities.

Soldiers now begin preparing for their transition at least 12 months prior to departing active duty by participating in the education, technical or entrepreneurial tracks, apprenticeship, credentialing, on-the-job training, and job shadowing programs included in the employment skills program of the VOW-mandated Transition Assistance Program. Soldiers develop the skills and expertise to make the right career choices for their post-military lives.

The Army's greatest challenge is connecting Soldiers to employment opportunities. The Transition Strategic Outreach (TSO) office serves as the Army's primary point of contact for employment connections. The TSO assists companies in the process of identifying, recruiting, and hiring Soldiers seeking civilian employment.

As Veterans, you understand the importance of preparing our Soldiers for the next phase of their lives. You can help us in our endeavor by connecting Soldiers to employment opportunities, being a mentor, or providing a networking relationship. You are in every home town. You are in every industry. You've built networks and you have job leads. Veteran support is crucial and something as simple as a solid job lead and a referral can make the difference in a Soldier's transition. Visit [www.acap.army.mil](http://www.acap.army.mil) or [www.h2h.jobs](http://www.h2h.jobs), to learn more about how you can help.

Thank you for your service. Army Strong for Life.

### The Exchange wants to hear from Army retirees

To take an eleven-question survey, visit: [www.shopmyexchange.com/retired](http://www.shopmyexchange.com/retired)

## How to access or request your official military personnel file

By Dean Hiza, Chief, Army Soldier Records Branch, U.S. Army Human Resources Command

If your retirement date is after Apr. 1, 1996, you can electronically access your Official Military Personnel File (OMPF). Electronic access is an easy, fast, 24/7 way to view your OMPF. You have the flexibility to print specific documents or download your entire OMPF.

To access your OMPF, go to the U.S. Army Human Resources Command's home page at <http://www.hrc.army.mil/>. Under Soldier Services, click the "My Records" button and logon with your AKO user name and password. Then click on the appropriate component icon (Retirees are included in Reserve Component). On the left side of the web page, under the heading "Navigation", click on the word "Documents" to view your OMPF. Records will be available using DS Logon in 2014.

You can obtain free copies of a DD Form 214 and/or OMPF by submitting a signed Standard Form 180 (Request Pertaining to Military Records) if:

- your retirement date is before Apr. 1, 1996,
- you are unable to access your OMPF electronically, or
- you are the next of kin of a deceased retiree

For more information, including where to submit your request for records, refer to the U.S. Army Human Resources Command's web article at <https://www.hrc.army.mil/TAGD/Accessing%20or%20Requesting%20Your%20Official%20Military%20Personnel%20File%20Documents> or call 1-888-ARMYHRC (1-888-276-9472).



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## Army plans to close retiree AKO accounts by Mar. 31, 2014

By Mark Overberg, Deputy Chief, Army Retirement Services

On Sept. 20, the Army published its plan to modernize Army Knowledge Online (AKO). The plan transitions business users to a suite of more secure, interoperable Department of Defense (DOD) services. The improved security requires users to have Common Access Cards (CAC) embedded with users' personal digital certificates.

The Army will close all accounts for military and civilian retirees and family members, who do not have CACs.

The Army plans to close inactive retiree and family member AKO accounts on Dec. 31, 2013. These are accounts that have not had a password change in over 90 days and are not set to automatically forward email to another government account. The Army will also remove email storage for active retiree and family member accounts on this date.

On Mar. 31, 2014, the Army will close all remaining retiree and family member AKO accounts.

To ease the transition, the Army G-6 recently approved an exception to policy that allows retirees and family members to automatically forward their AKO email to a civilian email address until Dec. 31, 2014. However, retirees must set this up in their AKO account profiles before Dec. 31, 2013.

To avoid disruptions to communications and personal accounts, retirees should take the following steps as soon as possible:

- Obtain a personal email address from a civilian provider.
- Replace AKO email addresses in all personal accounts – especially **myPay** accounts at the Defense Finance and Accounting Service (<https://www.mypay.dfas.mil/mypay.aspx>.)
- Obtain a premium DS Logon account. This account allows access to personal benefits records and claims on DOD and Department of Veterans Affairs websites. See the DS Logon article on the next page for more information.
- Download important emails and files to a personal computer.

The Army has many sources of information that retirees may access in place of AKO. The Army home page ([www.army.mil](http://www.army.mil)) provides official Army news and information and links to Army social media sites (Army Facebook, Army Twitter, Army YouTube and Army Flickr.) It also includes links to Army images, audio, video, presentations, and Army Live, the official Army blog. The U.S. Army Installation Management Command's home page ([www.imcom.army.mil](http://www.imcom.army.mil)) includes links to individual installations and garrisons that provide local information and services to retirees. The Army's official benefits website is MyArmyBenefits (<https://myarmybenefits.us.army.mil>.)

The Army plan indicated that retirees may share files using free and paid commercial services. The plan also noted retirees may join comment forums at military service organization and commercial websites.

For updated information on the AKO transition, visit <http://www.eis.army.mil/ako>.

### Official U.S. Army Internet Sources

Army Home page: [www.army.mil](http://www.army.mil)  
News: <http://www.army.mil/news/>  
Early Bird: <http://ebird.osd.mil/ebird2/index.html>  
Information: <http://www.army.mil/info/>  
Benefits: <https://myarmybenefits.us.army.mil>  
Audio/video: <http://www.army.mil/media/amp/>  
Mobile phone apps: <http://www.army.mil/mobile/>  
Facebook: <https://www.facebook.com/USArmy>  
Twitter: <https://twitter.com/USArmy/>  
YouTube: <http://www.youtube.com/usarmy>  
Flickr: <http://www.flickr.com/photos/soldiersmediacenter/>  
Soldiers Magazine: <http://soldiers.dodlive.mil/>  
Army Live Blog: <http://armylive.dodlive.mil/>  
Stand To!: <http://www.army.mil/standto/>

### Key AKO transition dates

Dec. 31, 2013

- Inactive AKO accounts closed
- Email storage removed from active accounts
- Retirees complete set up of autoforwarding of AKO email to commercial email

Mar. 31, 2014

- All remaining AKO accounts closed

Dec. 31, 2014

- Autoforwarding of AKO email to commercial email ends

## DS Logon now a must for most retirees

WASHINGTON — The Department of Defense Self-Service Logon (DS Logon) is a relatively new, secure, self-service logon ID that allows Department of Defense (DOD) and Department of Veterans Affairs (VA) members and affiliates access to real-time, personalized information on government websites using a single username and password.

When the Army closes the last retiree and family member Army Knowledge Online (AKO) accounts on Mar. 31, 2014, DS Logon will be the only method for these users to access their personal information on secure DOD and VA websites.

Users must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) to obtain a DS Logon username and password. Currently, the following groups of people can obtain a DS Logon account:

- Service members (active duty, Guard/Reservists, retirees)
- Veterans
- Spouses (including surviving spouses)
- Eligible family members (18 and over)

There are two types of DS Logon accounts: a **Basic Account** and a **Premium Account**.

- A **Basic Account** can be obtained online without verification of your identity, but it provides only limited access to website features. Personal information in VA or DOD systems cannot be accessed. The main advantage of a basic account is that it enables you to upgrade more quickly to a premium account when you go in person to a VA Regional Office or a TRICARE Service Center.
- A **Premium Account** allows users to access websites that contain their personal information.

Applications currently using DS Logon include the VA's eBenefits portal; TRICARE Online portals; Beneficiary Web Enrollment; MilConnect: Transferability of Education Benefits; Health Net Federal Services; Humana Military; MyTricare.com; and TRICARE-overseas.com to name a few. DS Logon will be the primary method of authentication for all DOD and VA websites in the not-too-distant future.

There are several ways to obtain a DS Logon account. The quickest and most convenient method of obtaining a premium account is to complete the "remote proofing process" at <https://www.dmdc.osd.mil/appj/dsaccess/>. This involves using a secure ID that users may already have, such as a Social Security Number, and answering three basic, personal questions.

Common Access Card (CAC) holders may upgrade their accounts immediately using their CAC.

Individuals who do not have a CAC and who cannot complete the remote proofing process may request an activation code from the Defense Manpower Data Center if they have a **myPay** account established at DFAS.

Users who cannot complete any of these preferred processes may obtain a DS Logon premium account by visiting a VA Regional Office or a TRICARE Service Center, locations of which can be found on the "DS Logon – My Access Center" at <https://www.dmdc.osd.mil/appj/dsaccess/>. Many RAPIDS offices (military ID card offices) can also provide DS Logon accounts. Check in advance to ensure they have the capability.

## AKO transition affects retirees and annuitants' myPay accounts

By Mark Overberg, Deputy Chief, Army Retirement Services

The pending Army Knowledge Online (AKO) transition will affect over 350,000 retirees and annuitants' **myPay** accounts. These Defense Finance and Accounting Service (DFAS) accounts include AKO email addresses that will not function when the Army closes the last retiree and family member AKO accounts on Mar. 31, 2014.

Unless they update their **myPay** accounts, these retirees and annuitants will no longer receive email communications from DFAS. These communications include notices about monthly retiree account statements, annual income tax forms, and other important information.

To update your email address, log in to **myPay** at <https://mypay.dfas.mil/mypay.aspx>. Then click on "Email Address" and look at "personal email address." AKO email addresses end in "@us.army.mil." Change the email address if necessary, and click on "Primary." Finally, click "Accept/Submit."

If you do not have a **myPay** account, you can register for one at <https://mypay.dfas.mil/mypay.aspx>. If you need assistance registering or have questions, call **myPay** at (888) 332-7411.



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## Ask Joe: Your Benefits Guru



Ask Joe is a regular column that answers retirees' common benefits questions. Email your questions with Ask Joe in the subject line to [help.myarmybenefits@us.army.mil](mailto:help.myarmybenefits@us.army.mil).

Dear Joe,

Am I getting the runaround? Since I retired, I've been getting my meds in the mail from TRICARE Express Scripts. It's been really convenient and I was very happy with the service. Recently they told me I can no longer get TRICARE Express Scripts through the mail because they are no longer the primary insurance – now Medicare is. I have been on Medicare for 15 years. Why just now?

SFCT. in Etowah

Dear T. in Etowah—

Are the traffic lights in Etowah still upside down? Let me know 'cause they were when I passed through there on the way from Atlanta every summer to visit Granny a millennium ago! Anyway, Sergeant T, I enjoyed talking to you on the phone to get more details, and armed with that info I checked into your question. When you recently purchased Medicare Part D it became your primary prescription drug insurance and TRICARE-For-Life automatically became designated as your secondary insurance for prescription drugs. The same would be true if you have a Medicare supplement such as Blue Cross/Blue Shield. This means you are no longer eligible for mail service from TRICARE Express Scripts. TRICARE-For-Life will still pay the out-of-pocket costs that Medicare Part D doesn't pick up, but you will have to file your prescription at a participating pharmacy in your Medicare network.

Medicare's prescription drug coverage, Medicare Part D, is available to anyone who's eligible for Medicare (Part A and/or Part B). If over 65 and eligible for TRICARE-For-Life, you must have Medicare Part A and B, but you don't need to enroll in a Medicare Part D prescription drug plan to keep your TRICARE-For-Life prescription benefits. For those not yet enrolled, I suggest weighing your Part D subscription costs against the TRICARE-For-Life's out-of-pocket costs and convenience before committing to participate in Medicare Part D. Of course you can always pay full cost out-of-pocket and submit a claim to TRICARE-For-Life afterward.

Joe

Dear Joe,

I have TRICARE-for-Life coverage for my family and I have a question: Glenda, my wife of 35 years, has been diagnosed with early onset Alzheimer's Disease and it is becoming increasingly difficult for me to care for her as I get older and money is tight. Will TRICARE cover care for her in a facility? She doesn't have any other illnesses.

S. Crow, Monroe, LA

Dear S. Crow:

TRICARE only covers skilled nursing care, home health care and hospice care, and generally does not cover long-term care (also known as custodial care) for patients with degenerative conditions such as Alzheimer's. Exceptions or partial exceptions to the "no coverage" guidance should be discussed with the managed-care contractor for the TRICARE region where you live. Although there was talk about it at one time, long term care doesn't fall under the purview of medical insurance in the Affordable Care Act ("Obamacare"), and it is not anticipated to be included in coming changes.

On the other hand, long-term care insurance is available to healthy retirees through the Federal Long-Term Care Insurance Program. In addition, the VA Aid and Attendance and Household Pensions Benefits offer a modest increase in VA benefits to assist in paying for such services for eligible veterans, retirees and family members. Details of these programs can be found in MyArmyBenefits ([www.MyArmyBenefits.us.army.mil](http://www.MyArmyBenefits.us.army.mil)) federal benefits fact sheets. Generally speaking, long-term care insurance is often expensive. Like life insurance, the time to get it is before you need it and the older you are, the more expensive it's gonna be. NOTE: I know a lot of you are struggling with long term care issues and may be using FLTCIP or the VA or private insurance to cover the costs. Your experience may be of some value to other readers. Please share your experience by email to "Ask Joe" at [help.myarmybenefits@us.army.mil](mailto:help.myarmybenefits@us.army.mil) and I will consolidate and incorporate into a more in-depth article later on.

Joe



# Transforming Army medicine from a healthcare system to a system for health

By Lt. Gen. Patricia Horoho, U. S. Army Surgeon General

For more than 10 years, we have been focused on supporting an Army at war in two distinctly different combat theaters of operations. As a result, we have improved training, modified processes, eliminated non-essential missions, and made significant global contributions to healthcare, medical research and training.

As these conflicts culminate and our Soldiers return home, Army medicine is charting a new course that supports the strategic reset of the Army by increasing Soldier readiness while improving the health of all our beneficiaries. We are transforming Army medicine from a healthcare system to a system for health.

What does that mean?

It means that we advocate a cultural shift, a paradigm shift in how we think and dispense health care by encouraging and empowering every professional Soldier to develop a mindset that drives them to optimize their own health in order to improve their personal performance and resiliency. This is how we advance the health of our Army, and the health of our nation.

To achieve this end, we have developed a performance triad, consisting of the proper management of activity, nutrition and sleep to guide Soldiers towards optimal health and resilience. There is substantial scientific evidence to support activity, nutrition and sleep as a means to better optimize health and performance. These three areas can directly impact our patients' lives for the better, regardless of their current health status.

Transforming to a system for health also means that we are proactive in identifying, assessing and mitigating unhealthy behaviors before they become significant concerns, and by educating Soldiers about access to resources and support. We must also work harder to eliminate the perceived stigma of asking for behavior health assistance. This requires leaders at all levels to engage Soldiers and civilians encouraging the use of behavior health services, as necessary.

In order to transform from a healthcare system to a system for health, for all of this to work, we must engage people where they live, work and play – what we call the lifespace – along with our traditional patient care settings like the clinics, the TMCs (troop medical clinics), and the other care areas on installations. This is because out of 525,600 minutes in a year, our interaction with an individual Soldier averages only about 100 minutes. So it is in between appointments – in the lifespace – where health really happens and where we need to have a different relationship with Soldiers, families, and retirees.

We must positively impact the deterrents of health – the lifestyle choices, the social and environmental factors - that are at the heart of the lifespace. Our success in doing this rests on our ability to optimize capacity, enhance diplomacy and improve stamina – the three cornerstones of our strategic framework to move towards a system for health.

Optimizing capacity is about increasing our ability to influence health and readiness – in our delivery of care, in developing new methods, to impact our beneficiaries' lifespace, in research and training. But it's not just about doing more, it's about doing things better. We must make Patient Centered Medical Homes and Community Based Medical Homes a priority.

In our current fiscal environment, building more facilities and hiring more people is not tenable. Instead, we need to innovate; we need to use our existing resources and know-how to create value for our beneficiaries and the Army. To transform from the traditional health care system, we must refine our abilities and increase our reach.

Enhancing diplomacy means that all of us – from the combat medic at the tip of the spear to those who engage with internal and external stakeholders in a variety of forums – must pass on the same message: Army medicine is committed to optimizing individual health and unit readiness. Every member of the Army medicine team is a vital component of diplomacy.

Improving stamina means we must be strong and resilient so we can withstand periods of intense change and unexpected challenges to ensure that the Army medicine system for health is sustainable in perpetuity. We must increase both organizational, collective and individual stamina.

Improving stamina also means we are called to action with an opportunity to lead the nation in turning away from the status quo of unhealthy lifestyles. We can do this with the performance triad - getting back to the basics of activity, nutrition and sleep as the way to optimize personal health, performance and resilience.

Serving to heal . . . honored to serve.

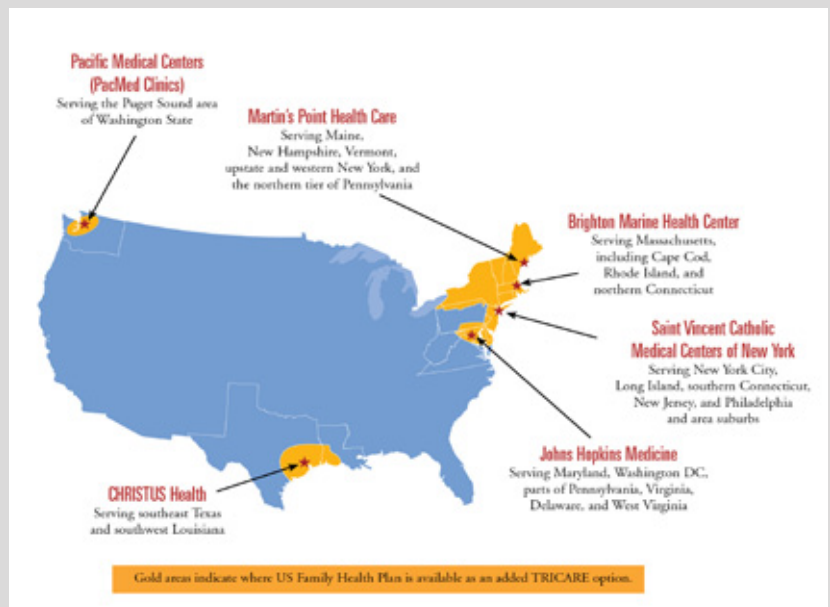
## U.S. Family Health Plan might be an option for you

By Von Ahouse, U.S. Family Health Plan Benefits Specialist

You may not be familiar with an important TRICARE Prime option available to Department of Defense (DOD) beneficiaries in certain areas of the country. If you are a TRICARE-eligible beneficiary, you owe it to yourself to investigate the U.S. Family Health Plan (USFHP) program. The USFHP is a TRICARE Prime option offering comprehensive health care coverage built on a sound mission and unsurpassed commitment to plan members. The USFHP program includes six regionally based health care systems in different parts of the country — Maine and other parts of New England; New York and New Jersey; the Middle Atlantic states; parts of Texas and Louisiana; and the Pacific Northwest. If you live in a select zip code surrounding one of the six designated provider health systems, you are likely eligible for care in the USFHP.

The U.S. Family Health Plan health care systems all began as Public Health Service hospitals. In the early 1980s, they became part of the Defense Health System. They each offer all of the TRICARE Prime health care benefits, but they do so in a more personalized and committed way than many DOD beneficiaries may be used to. The USFHP provides very high-quality health care service and strong physician-patient relationships. The designated providers have long been at the forefront of leading edge health care delivery, employing novel techniques like the patient-centered medical home, telemedicine, and 24-hour nurse telephone lines well before these practices were common in other parts of the defense and federal health care system. The result is exceptional member satisfaction. For the last 15 years, USFHP beneficiaries have reported health care satisfaction rates that routinely run over 90 percent and are significantly higher than the rates reported by other federal health care beneficiaries.

Enrollment is available to active duty family members and to retirees and eligible family members up to age 65. The high beneficiary satisfaction reflects the high priority placed on personalized care by the USFHP providers. All the designated provider health care systems are non-profit organizations, so you know their focus is on providing the best possible patient care. Whatever you are currently using for your health care coverage, you owe it to yourself to check out the USFHP web site, [www.usfhp.com](http://www.usfhp.com), or call (800) 748-7347 for more information.



## Did You Know? Army announces major change to retired military customs and courtesies

WASHINGTON — Some customs and courtesies will never change, such as showing respect for the U. S. flag. However, the Army recently modified how retirees' list their retired status. The Army published the new policy on May 17 in Army Regulation 25-50, *Preparing and Managing Correspondence*. The policy puts retired Reservists on equal footing with Soldiers who retired from active duty.

AR 25-50 says, "Retired military should follow the same rules as active personnel, except that no organization or branch of the Army will be shown. Show retired status after the grade as follows:

- All Army personnel, active or reserve component, retired for service, age or physical disability and all personnel on the Army of the United States Retired List, including regular Army personnel and nonregular Army personnel on the Temporary Disability Retired List will use 'USA Retired' (for example, A.B. Smith, COL (USA Retired).
- All personnel on the Officers Honorary Retired List will use 'U.S. Army Retired (Hon).'
- All Reservists assigned to the U. S. Army Reserve (USAR) Control Group (Retired) will use 'USA Retired.'
- Army retirees serving as DA civilians will not use or refer to their military grade or rank except when referring to their personal retirement actions."

## AER is there for holiday financial emergencies

By Guy Shields, COL (USA Retired), Chief, Communications and Public Affairs, Army Emergency Relief

Before we know it, Thanksgiving will be on top of us, kicking-off the shopping season. As we rapidly move toward the holiday season, just a couple of things to remember. Don't go into debt to make a "big splash" for a day! Think before you pull out that plastic.

Now Army Emergency Relief (AER) is not going to pay for that holiday shopping trip, but unforeseen things do happen. If you find yourself in the middle of a financial emergency, come to AER first. As an Army retiree, you are eligible for AER assistance, just as if you were still on active duty.

Over the last three years, AER has added multiple categories of assistance. Current categories include:

- rent/mortgage
- auto repair
- emergency travel expenses
- funeral expenses
- food
- non-receipt of pay
- car seats
- re-location travel
- cranial helmets
- repair/replacement of HVAC
- replacement vehicle
- loss of funds
- utilities
- replacement/initial furniture
- rental vehicles
- dependant dental/medical expenses
- repair/replacement of appliances



Items not listed can still be approved as an exception to policy on a "case-by-case" basis.

One additional thought. We all know about "Black Friday" and "Cyber Monday." A couple of years ago "Giving Tuesday" was established. This is a national-level program to bring some attention to the many non-profits whose resources are "stretched" by the additional need during the holiday season. Please consider making a "holiday donation" to AER on "Giving Tuesday." Just go to our website, [www.aerhq.org](http://www.aerhq.org), and click the "donate now" button.

## The Exchange launches new and improved website

DALLAS – Online shopping with the Army & Air Force Exchange Service is easier than ever thanks to a refresh of the organization's official website, [www.shopmyexchange.com](http://www.shopmyexchange.com), in preparation for the key holiday selling season.

Improvements include a new homepage layout design, complete with an updated visual look and industry-standard navigation; more product categories; easy-to-find links to specialty stores and online mall vendors; improved product pages; and easier checkout.

Easy-to-find buttons for key features such as sales, customer service, online account management and Military Star Card service are also now conveniently placed at the top of the page, and the product search bar is now more prominent within the site's layout. In addition, the shopping cart feature is now consistently positioned on the right side of all product pages.

"Revamping [www.shopmyexchange.com](http://www.shopmyexchange.com) is part of the Exchange's ongoing effort to make shopping, whether online or in stores, easier and more intuitive for military families all over the world," said the Exchange's Senior Vice President of eCommerce John Engroff. "Staying current and competitive in an ever-growing online retail market is essential to the Exchange's mission and provides added value to our authorized patrons worldwide."

Other new features include social media buttons that connect users with a direct source for exclusive discounts, new product announcements and local store events via Facebook, Twitter, Pinterest and YouTube.

To learn more about the new features of [www.shopmyexchange.com](http://www.shopmyexchange.com), visit [www.shopmyexchange.com/newfeatures/default.asp](http://www.shopmyexchange.com/newfeatures/default.asp).

**"Always do more than is required of you." — General George S. Patton**



# ECHOES

## **DOD extends SBP to same sex spouses**

By Bill Hursh, Army SBP Policy and Program Manager

On June 26, 2013 the Supreme Court ruled Section 3 of the Defense of Marriage Act (DOMA) unconstitutional. Based on this ruling, same sex married couples are now entitled to same military Survivor Benefit Plan (SBP) benefits as all married couples. Same sex spouse SBP benefits do not cover the period prior to June 26, 2013. Therefore, no claims for an SBP annuity will be paid and no premiums will be charged for a same sex spouse prior to this date.

Retirees whose same sex marriages were on or after June 26, 2013 will have one year from the date of the marriage to initiate a spouse SBP request. If the marriage was prior to this date, the retirees have one year from then to initiate the action. This includes retirees with same sex marriages who have insurable interest SBP elections and now desire spouse SBP.

Retirees who were married to a same sex spouse at retirement and retired prior to June 26, 2013 must have that spouse's concurrence if they elect less than full SBP coverage unless the retiree has child SBP and adds the spouse to that existing coverage. The retirees must take spouse SBP action prior to June 26, 2014. Without the spouse's concurrence the Defense Finance and Accounting Service will establish automatic full spouse SBP coverage and premiums retroactive to June 26, 2013.

By law, retirees with a same sex spouse must take SBP-related actions within a set time frame that depend on each retiree's particular situation. Failure to accomplish these actions in a timely manner may result in closing the spouse SBP category for that spouse and any future spouse or, in certain situations, receiving unwanted spouse SBP coverage.

Retirees with same sex marriages are encouraged to contact their servicing Retirement Services Officer (RSO) for information and assistance. The RSOs can evaluate each retiree's circumstances, advise which SBP options are available, and assist with the application process. Remember, it is important to contact the RSO in a timely manner. The RSO contact information is on pages 14-15.

## **Reserve Component SBP now covers same sex spouses**

By Bill Hursh, Army SBP Policy and Program Manager

Same sex married couples are now entitled to Reserve Component Survivor Benefit Plan (RCSBP) spouse coverage. The June 26, 2013 Supreme Court ruling that Section 3 of the Defense of Marriage Act (DOMA) was unconstitutional extended RCSBP coverage as well as other spouse military benefits to same sex spouses. Same sex spouse RCSBP benefits do not cover the period prior to June 26, 2013. Therefore, no claims for a same sex spouse RCSBP annuity will be paid for a Reservist's death prior to June 26, 2013.

All spouse RCSBP provisions apply for Reservists whose same sex marriage is on after June 26, 2013. Reservists who elected RCSBP Option A, declining RCSBP coverage, may elect same sex spouse SBP at non-regular retirement. A Reservist with insurable interest RCSBP who was married to a same sex spouse on or before June 26, 2013, has one year from that date to terminate the insurable interest RCSBP and elect spouse RCSBP.

Reservists who were married to their same sex spouses prior to June 26, 2013, have until June 25, 2014 to make a spouse RCSBP election. Spouse concurrence is required for Reservists who were married to their same sex spouse when they made their initial RCSBP election, even if the election was prior to June 26, 2013. Failure to receive the spouse's concurrence may result in the Reservist receiving full spouse immediate (Option C) RCSBP coverage. Spouse concurrence is not required if the Reservist previously established child RCSBP and adds the spouse to that RCSBP coverage.

Determining eligibility for same sex spouse RCSBP encompasses many factors. Reservists are encouraged to contact their servicing Retirement Services Office (RSO) for assistance. The RSOs can evaluate each Reservist's circumstances, provide options available, and assist with the application process. Remember, these actions are time sensitive. The Army Reserves (USAR) RSO contact information is listed on page 14. The Human Resources Command Reserve Retirements Branch contact information is listed on page 15. Members of the National Guard can contact their State National Guard Headquarters for assistance.

## Designate an arrears of pay beneficiary in myPay

CLEVELAND — When a retiree dies, the Defense Finance and Accounting Service sends any unpaid retired pay to the beneficiaries on record. Retirees frequently forget who their beneficiary of record is, and occasionally need to update or change that beneficiary. Doing this used to require sending forms via mail, then waiting for the account to be updated.

**myPay** now offers retirees the option to designate up to five arrears of pay beneficiaries online. Beneficiary designations can be updated without the hassle of forms, envelopes or waiting. And members can change beneficiaries whenever they would like to.

Members can still submit a DD Form 2894, but will have to allow for mailing and processing time to elapse before their changes can take effect. The DD Form 2894 must be used to designate more than five beneficiaries.

To update arrears of pay beneficiary information, login to **myPay** and:

- Select "Beneficiary for Arrears"
- The current beneficiary designation will display
- Click on "Designate Beneficiaries" (Warning: Any transaction created will overwrite your existing elections)
- Enter beneficiary information
- Click "Continue"
- Click on "Designate More Beneficiaries" to add up to five beneficiaries
- When you have completed the designation of your beneficiaries, click on "Confirm Beneficiaries"
- Review your changes. If correct, select "Yes" (Warning: Any transaction created will overwrite your existing elections)
- Save or Print your new beneficiary designations

## myPay passwords now longer and change every 60 days

CLEVELAND — With the **myPay** 2013 Spring Release, system password requirements aligned with Department of Defense security rules. This means all users who access **myPay** with their login ID and password must create a new password using the following rules:

- Must be 15 to 30 characters in length
- Contain at least two UPPERCASE letters
- Contain at least two lowercase letters
- Contain at least two numbers (0-9)
- Contain at least two of the following special characters: # @ \$ ^ ! \* + \_ %

Additionally, passwords will now expire every 60 days. Each time this happens, users must update their password, and the updated password must change at least four characters from their previous password. The updated password also cannot be one of the user's last 10 passwords.

About 10 days before their password expires, members will receive an email advising them to update their password. Members should make sure the email address recorded in their **myPay** profile is current to ensure they receive these notices.

Some members provide authorization for a trusted family member, friend or associate to access their pay information without the ability to make changes. Individuals who have been given such limited access rights are called "Limited Access Users." Limited Access Users will be required to change the password every 60 days also. The same rules apply to the limited access password as to a member's primary access password. Like everyone else, Limited Access Users will be prompted by screen displays when the password change is necessary.

For more information, visit myPay at <http://mypay.dfas.mil/mypay.aspx> or call (800) 321-1080 (option 1).



# ECHOES

## TRICARE Retiree Dental Program updates

By Doug Schobel, Senior Marketing Representative, Delta Dental of California Federal Government Programs

As you may have already read, the Department of Defense has selected Delta Dental of California to continue administering the TRICARE Retiree Dental Program (TRDP) under a new five-year contract effective Jan. 1, 2014 through Dec. 31, 2018.

To maintain your coverage in the TRDP under the new contract, you do not need to take any action. There have been no changes made to the Basic plan benefit design under the new contract. However, here are a few of the exciting changes that take effect for the Enhanced plan on January 1:

- An increase in the annual maximum amount for each person enrolled, to \$1,300
- A new coverage year, which will run from January 1 through December 31
- An increase in the annual maximum amount for dental accident coverage for each person enrolled, to \$1,200
- An increase in the lifetime orthodontic maximum amount for each person enrolled, to \$1,750
- A third cleaning allowed for children and adults with diagnosed Type 1 or Type 2 diabetes

Your current TRDP enrollment card will still be valid under the new contract. However, beginning Dec. 1, 2013, Delta Dental will no longer have the authority to issue new or replacement enrollment cards. If you wish to receive an enrollment card in the future, you will need to contact the Defense Manpower Data Center (DMDC) at [dmdc.osd.mil](http://dmdc.osd.mil).

Since Delta Dental uses the Defense Eligibility Enrollment System (DEERS) to verify eligibility for the TRDP, it is important to keep your personal information up to date for each family member. DEERS information may be updated at <https://www.dmdc.osd.mil/appj/address/index.jsp>.

Later this fall, all sponsors currently enrolled in the TRDP will receive detailed information regarding the new contract that goes into effect Jan. 1, 2014. For more detailed information on the TRDP or to enroll, please visit [trdp.org](http://trdp.org) or call (888) 838-8737.

## Army launches Ready and Resilient Campaign

WASHINGTON – The Army launched the Ready and Resilient Campaign (R2C) in March 2013. R2C is a comprehensive initiative to build and maintain individual and collective readiness and resilience across the Total Force (Soldiers — Active, Reserve and Guard; their families; and Army civilians). R2C reinforces the Army profession while strengthening unit readiness.

R2C synchronizes and integrates key Army programs that promote a ready and resilient posture, including programs which support efforts to reduce or prevent suicide and suicidal ideations, sexual harassment and sexual assault, bullying and hazing, substance abuse, domestic violence and stigmas associated with seeking help. R2C promotes a cultural change that emphasizes the importance of resilience to sustained readiness. Leadership involvement at every level is key to R2C success.

Additional information and resources related to R2C can be obtained by accessing the R2C website: <http://www.army.mil/readyandresilient>.



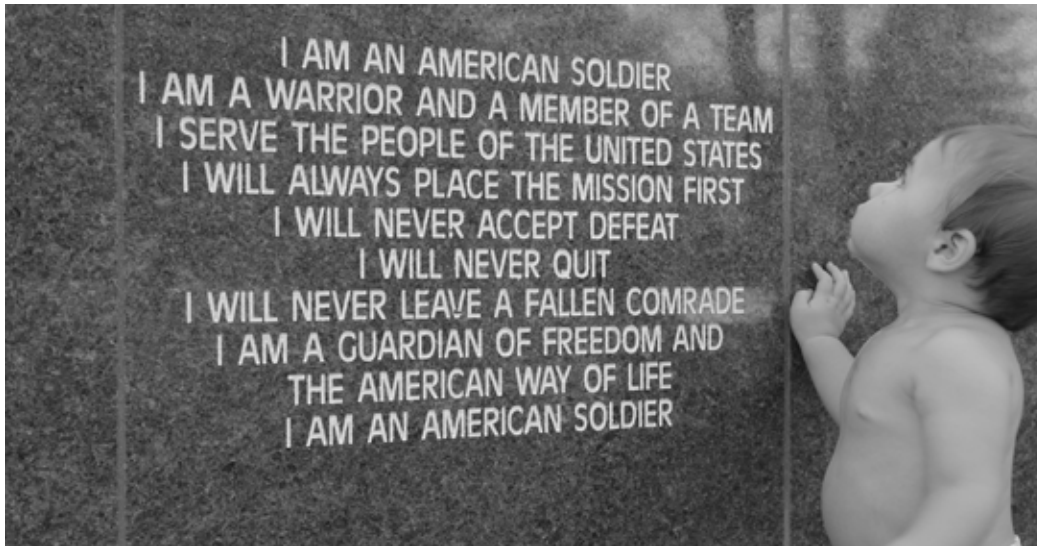
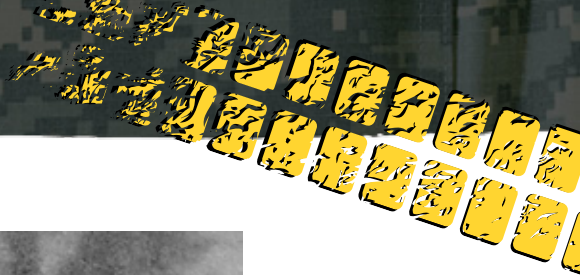


Photo by Kimberly Marie Monack  
 Eddy, son of Spec. Franklin Monack, 13th Aviation Regiment, visits Veteran's Memorial at Memorial Park in Cupertino, Calif. on Oct. 3, 2012

## TRICARE is minimum essential coverage



FALLS CHURCH, Va. — The Affordable Care Act, also known as the health care reform law, requires you to maintain basic health care coverage—called minimum essential coverage. Beginning in 2014, if you don't have minimum essential coverage, you'll have to pay a fee for each month you aren't covered.

The TRICARE program is considered minimum essential coverage. If you're using any of the following health plan options, you have the coverage required by the health care reform law:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Overseas
- TRICARE Prime Remote Overseas
- TRICARE Standard and Extra
- TRICARE Standard Overseas
- TRICARE For Life
- TRICARE Reserve Select (if purchased)
- TRICARE Retired Reserve (if purchased)
- TRICARE Young Adult (if purchased)
- U. S. Family Health Plan

### Health Insurance Marketplace

If you qualify for one of TRICARE's purchased plan options, you only meet the requirements for minimum essential coverage if you purchase it.

Be sure to check that you're getting the most affordable coverage for you and your family that best meets your needs. Compare TRICARE's purchased plan options with your employer's health insurance or other civilian options offered through the Health Insurance Marketplace.

The Health Insurance Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll. Open enrollment began Oct. 1, 2013 with coverage beginning as early as Jan. 1, 2014. Search online or call (800) 318-2596 to learn more.

Remember, most TRICARE health plan options already meet the requirements for minimum essential coverage.



# ECHOES

## The Exchange among the 'Best of the Best,' according to *U.S. Veterans Magazine*

DALLAS – *U.S. Veterans Magazine* recognized the Army and Air Force Exchange Service for its part in putting those who have helped protect American freedoms back to work.

The Exchange is among the organizations named to the publication's 2013 Best of the Best list, making the cut in the "Top Veteran-Friendly Companies," "Top Supplier Diversity Programs" and "Top Government and Law Enforcement Agencies" categories.

Ten percent of the Exchange's workforce consists of veterans. An additional 24 percent are military spouses or family members. One of the Exchange's goals for 2013 is to increase veteran management hires by 33 percent over the number hired in 2012.

"It's essential to the Exchange's mission to welcome our veterans with open arms, and that extends to their families as well," said Exchange's Chief of Staff Col. Thomas Ockenfels. "This recognition further validates our efforts toward providing veterans and their families with solid, rewarding job and career opportunities, and we are honored that *U.S. Veterans Magazine* considers us one of the 'Best of the Best.'"

The list, which included private companies, government agencies and educational institutions, was compiled from market research and independent research, diversity conference participation, and survey responses. Hundreds of companies submitted applications to be included in the list.

*U.S. Veterans Magazine* published the list in its summer issue, on newsstands Aug. 15.

Information on the Exchange's veteran hiring programs can be found at [www.shopmyexchange.com/AboutExchange/Careers/militaryfamilies.htm](http://www.shopmyexchange.com/AboutExchange/Careers/militaryfamilies.htm)

## Army Suicide Prevention Program

WASHINGTON — The Army Suicide Prevention Program is an enduring effort aligned under the U.S. Army's Ready and Resilient Campaign to sustain a supportive environment that enhances the resiliency of Soldiers, Army civilians, and family members and fosters total unit readiness.

This year, the Army extended its observance of National Suicide Prevention Week to the entire month of September reinforcing its commitment to reduce risk behaviors and incidents of suicide in its ranks, and promote help seeking behaviors. The theme for 2013 was Shoulder to Shoulder: Standing Ready and Resilient.

The Army continues its multipronged approach that tailors suicide intervention, prevention and response measures to ensure Soldier resilience, such as:

- Encouraging more leadership engagement at all echelons as a life-saving initiative
- Promoting military/community resources to increase help seeking behaviors
- Emphasizing the importance/effectiveness of resiliency and suicide prevention training
- Synchronizing the Suicide Prevention Month priorities with the Ready and Resilient Campaign
- Continuing to deploy mobile training teams to conduct Ask, Care, Escort - Suicide Intervention (ACE-SI) training to augment local commanders' efforts

The Army will remain committed to improving individual/collective resilience and total force readiness through programs and policies which support Soldiers, Army civilians and their family members. This comprehensive effort will extend across traditional program boundaries and leverage existing and emerging resources to serve the total force.

The Army is determined to reduce suicide across all Army components. Any loss suffered within the Army family is tragic and affects readiness. Each member of the Army community has an imperative role in creating a climate/environment of trust and respect in which every person is able to thrive and achieve their full potential. Knowing and recognizing the risk-factors/warning signs for potential suicidal or risky behaviors and the resources available to them in crisis is key.



# DIRECTORY

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

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

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

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

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

**Army Facebook:** <https://www.facebook.com/USArmy>

**Army Flickr:** <http://www.flickr.com/photos/soldiersmediacenter/>

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

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

**Army Live Blog:** <http://armylive.dodlive.mil/>

**Army Mobile phone apps:** <http://www.army.mil/mobile/>

**Army Retirement Services:** <http://www.armyg1.army.mil/retire>

**Army Stand To!:** <http://www.army.mil/standto/>

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

**Army Twitter:** <https://twitter.com/USArmy/>

**Army YouTube:** <http://www.youtube.com/usarmy>

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

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

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

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

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

**Consumer Financial Protection Bureau:** (855) 411-2372  
<http://www.consumerfinance.gov/>

**Death — Report a Retired Soldier's Death:** Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

**Echoes:** <http://www.armyg1.army.mil/rso/echoes.asp>;  
 Editor's email address: [ArmyEchoes@mail.mil](mailto:ArmyEchoes@mail.mil)

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

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

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


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

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

Resource Locator: [http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource\\_Locator.html](http://myarmybenefits.us.army.mil/Home/BenefitLibrary/Resource_Locator.html)

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

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

 **Retired Army Lapel Pin and Clothing:** [www.aafes.com](http://www.aafes.com), then click "Shop Online Now," then type "Retired Army" in the search box and click "Search"

**Soldiers Magazine:** <http://soldiers.dodlive.mil/>

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

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

Maintaining SBP Elections After Retirement: [http://www.armyg1.army.mil/rso/docs/SBP/SBP\\_election\\_after\\_ret.pdf](http://www.armyg1.army.mil/rso/docs/SBP/SBP_election_after_ret.pdf)

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

**Veterans Service Records — Replace DD Form 214, awards:**  
<http://vetrecs.archives.gov> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

**DFAS** (800) 321-1080 (M-F, 7 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>  
 Retiree/Annuitant web page <http://www.dfas.mil/retiredmilitary.html>

**Social Security** (800) 772-1213 <http://www.socialsecurity.gov>;  
 (If overseas, contact the American Embassy/consulate, or call (410) 965-9334 or Fax (877) 385-0645 or visit <http://www.socialsecurity.gov/foreign/phones.html>)

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

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

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

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

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

**TRICARE West:** (800) 444-5445; <http://www.humana-military.com/>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

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

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

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

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

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

**US Family Health Plan:** <http://www.usfhp.com/>

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

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

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

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

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

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

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

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

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

**Graves Information:** (877) 907-8199

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

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

**Sister Service Retiree Publications and News**

**Early Bird Current News:** <http://ebird.osd.mil/ebird2/index.html>

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

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

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

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

# 2013 RETIREE APPRECIATION DAYS

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

Fort Riley, KS	18 October	785-239-3320	Fort Polk, LA	26 October	337-531-0402
Ft. Meade, MD	18 October	301-677-9603	JB McGuire- Dix-Lakehurst, NJ	26 October	609-562-2666
Vicenza, Italy	18 October	0444-71-7262	Ft. Hamilton, NY	26 October	718-630-4552
Fort Gordon, GA	19 October	706-791-2654	Fort Knox, KY	1-2 November	502-624-1765
Redstone Arsenal, AL	18-19 October	256-876-2022	Ft. Benning, GA	1 November	706-545-1805
Aberdeen Proving Ground, MD	19 October	410-306-2320	JB Elmendorf – Richardson, AK	2 November	907-384-3500
JB San Antonio (Ft. Sam Houston)	19 October	915-569-6233	Daegu, Korea	2 November	315-768-6052
Camp Humphreys, Korea	19 October	315-753-8839	Indianapolis, IN (Old Ft. Ben Harrison)	16 November	502-624-1765
Kaiserslautern/Ramstein, Germany	22 October	0631-411-8838	Yongsan, Korea	16 November	315-723-3735
Stuttgart, Germany	24 October	07031-15-3442			
Grafenwöhr, Germany	25 October	09641-83-8539			
Fort Rucker, AL	25 October	334-255-9124			
Fort Hood, TX	25-26 October	254-287-5210			
Army in Europe/Wiesbaden, Germany	26 October	0611-705-5338	JB Elmendorf-Richardson	10 May	907-384-3500
Ft. Lee, VA	26 October	804-734-6555	Ft. Wainwright, AK	17 May	907-353-2099
Rock Island, IL	26 October	563-322-4823	West Point, NY	3 May	845-938-4217
Fort Leavenworth, KS	26 October	913-684-2425	JB Lewis-McChord, WA	16 May	253-966-5884

## 2014 RADs

## How to Update Your Address or Other Retired Pay File Information

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

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

### If in receipt of or entitled to retired pay:

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

### If in receipt of or entitled to SBP/RSFPP Annuity:

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

### If a Retired Reservist not yet age 60:

U.S. Army Human Resources Command  
Attn: AHRC-PDP-TR  
1600 Spearhead Division Avenue  
Dept. 482  
Ft. Knox, KY 40122-5402  
(888) 276-9472 or (502) 613-8950

## How to Report the Death of a Retiree

Contact the Department of the Army Casualty and Mortuary Affairs Operations Center anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and the initiate the survivor benefits process. When reporting the death, please provide the Retiree's:

- Full name
- Social security number and/or service number
- Date and Place of Birth
- Retired Rank
- Retirement date
- Disability Rating
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the Statement of Service (Last DD Form 214)
- Copy of the death certificate

## Human Resource Service Center

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

## ARMY RESERVE RSOs

### 63rd Regional Support Command

Mountain View, California  
(650) 526-9513/9512  
States: AR, AZ, CA, NM, NV, TX, OK

### 81st Regional Support Command

Fort Jackson, South Carolina  
(803) 751-9865/6457  
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

### 88th Regional Support Command

Ft. McCoy, Wisconsin  
(608) 388-0596/9321  
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

### 99th Regional Support Command

FT Dix, New Jersey  
(609) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

## ARMY NATIONAL GUARD RSOs

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

### OCONUS POC:

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



# Army modifies *Echoes* distribution policy

By Mark Overberg, Deputy Chief, Army Retirement Services and Echoes Editor



**Beginning with its February 2014 edition, the Army will stop mailing *Echoes* to retirees and surviving spouses who have *myPay* accounts at the Defense Finance and Accounting Service (DFAS).** Instead, an email from DFAS will notify these retirees that *Echoes* is ready to download from the Army G-1's website at [http://www.armyg1.army.mil/rso/echoes\\_issues.asp](http://www.armyg1.army.mil/rso/echoes_issues.asp).

Retirees who do not have *myPay* accounts will continue to receive *Echoes* by mail. Members of the Retired Reserve, who do not have active retired pay accounts, will continue to receive *Echoes* by mail until procedures for electronic notification are completed.

The Chief of Army Retirement Services, Mr. John Radke, said, "The Army Family, and that includes retirees, must adapt to its budget limitations. At the same time, Army Retirement Services must adapt delivery of *Echoes* to retirees' evolving communications preferences. This new policy will ensure the Army continues to communicate with its older retirees and those who do not own computers. We won't break faith with these retirees and surviving spouses." (continued below)



Army Retirement Services  
Room 6048  
2530 Crystal Drive  
Arlington VA 22202-3941  
OFFICIAL BUSINESS

Prsrt Std  
US Postage  
**PAID**  
Carol Stream, IL  
Permit # 1534



(continued from above)

The Army expects the new distribution policy to increase *Echoes*' electronic distribution from 67,000 to 450,000 initially. Together with the mailed edition, over one million retirees and surviving spouses receive *Echoes* three times each year. *Echoes*' readership is currently estimated at 2.25 million.

Retirees no longer need to update the Army when they change their email addresses. They need only update their *myPay* records, and the Army will deliver *Echoes* to the new email address. Previously, retirees had to register again for *Echoes* at the Army G-1 website to update their email address. Many retirees had difficulty reaching this site because of website security problems.

The Army recently expanded the number of pages in *Echoes*' electronic edition. The January-April 2013 edition included 18 pages. Since then, editions have included 20 pages. Most of the new content is oriented to retirees who use the Internet. All of the most significant benefits and entitlements information will continue to be included in the hard copy edition. Printing and mailing costs limit the mailed edition to 16 pages.

*Echoes* is not alone in expanding its electronic distribution. Other Army publications, such as *Soldiers Magazine* and *NCO Journal*, are now available only in electronic format. The other military services' retiree newsletters have also changed. The Navy no longer prints *Shift Colors*; the Air Force prints only one edition of *Afterburner* per year, and it is not available to retirees living overseas; and though the Marine Corps' *Semper Fidelis* is still available in print, its future is uncertain.

Since its creation in 1956, the *Retired Army Personnel Bulletin*, *Echoes*' predecessor, and *Echoes* have been evolving. The *Retired Army Personnel Bulletin* was initially a 4-page newsletter, expanding to 8 pages in 1962 and 16 pages in 1987. The number of editions published each year has fluctuated as well, from 12 in the 1950s and 1960s to six in the 1970s and 1980s to one in 2011.

The Army posted the first electronic edition of *Echoes* on the Army home page in 1996. In 2004, retirees received their first emails notifying them that *Echoes* was ready to download. And, in 2011 and 2012 respectively, the *Echoes* apps for Android smart phones, iPhones and iPads debuted. These free apps may now be downloaded from the Android Marketplace and Google Play.