

Thank you for your service!!!

Army Echoes

Still Proud! Still Serving! Still Saluting!



The Bulletin for Retired Soldiers & Families

Chief's Corner

Greetings Retired Soldiers and Families,

For this issue, I want to update you on a few recent Army developments. On June 11th we showcased the first manned ground vehicle prototype for Future Combat Systems (FCS) on Capitol Hill in Washington, D.C, the result of a decade of hard work, planning and effort. To meet the needs of our Soldiers and commanders in the field, we are accelerating delivery of cutting-edge FCS technology to our Infantry Brigade Combat Teams first. We listened to our Soldiers and commanders in the field, and we're giving them the capabilities they need – as fast as we can so they can win in the current fight.

We continue to improve the care we give our wounded, ill and injured Soldiers. On July 3rd, we took major steps to increase staffing of our Warrior Transition Units and to revise the admission criteria to these units to ensure priority goes to Soldiers requiring intensive case management. Additionally, we have streamlined the disability evaluation process.

This year marks some milestones in our Army's - and our Country's - road to diversity. Sixty years ago President Harry Truman signed two executive orders: integrating our Armed Services and setting fair employment practices in the federal government. Thirty years ago, women were integrated into the regular Army. And, this coming November our Nation will welcome our first female four-star general – LTG Ann Dunwoody. Her nomination not only underscores significant contributions and success throughout 33 years of service, but also reflects the opportunities available in our Army's diverse, quality, all-volunteer force.

Finally, I want to highlight our Soldiers, who continue to sacrifice to make a difference at a very critical time in our country's history, and thank those who support them. They are successful - and will continue to be – in large part due to their Families, Army Civilians, Congress, and you – our retirees and veterans.

George W. Casey, Jr.
General, United States Army
Chief of Staff

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The Overview

Greetings Retired Soldiers and Family members,

Army Retirement Services has had a very busy year thus far and it won't stop in 2009. Just this June, we published an update to the regulation that governs what we do and what Retirement Service Officers do at the installation. The updated regulation (AR 600-8-7) recognizes the creation of the Installation Management Command and the impact it has on how installations operate. Still vitally important, no matter how we are organized, is HQDA's strong commitment to insuring the fundamental principles of retirement services remain in effect: there will be installation Retiree Councils that will meet at least twice a year; there will be annual Retiree Appreciation Days to update you and your spouse on important issues and provide services; and there will be annual installation newsletter communication to retirees. Pre-Retirement briefings are also emphasized as critical functions of the program. Our primary goal remains fixed: First-Class Service to Soldiers, Retired Soldiers, and Family members! You should know that only the Army has full-time staff (contractors at some installations) whose primary mission is the delivery of retirement services. No other uniformed service does it as well as the Army does across the broad spectrum of PRE and POST Retirement Services. Your Army senior leadership is committed to continue that level of professionalism because you are an integral part of the Army Family. Retired Soldiers and Family members who unselfishly served our Army and this great Nation in years past deserve nothing less.

We had been mailing the new Retired Soldier pins to those who did not receive them in the 2007 contractor mailing. However, we can no longer continue that task and fulfill all the other facets of our mission. So, in that spirit, we ask those who need a retired pin to purchase it at your nearest AAFES store. You can also buy the pin online through AAFES' Internet Mall partner USPT GEAR. Go to aafes.com, click on the EXCHANGE MALL, and navigate to USPT GEAR.

I also draw your attention to the evolution of *Army Echoes*. We are changing format and style — trying to draw you to the articles, but mindful that providing you with useful information is our primary mission. As always, we value your input (see page 5 for results of the readers' survey). You are always welcome to tell us how we can better serve you and other retired Soldiers.

Challenges abound for us, but more importantly for our Army and Nation as we prepare for a change of administration at the top of our government. We live in a complex international environment, and so the selfless service of our Soldiers — just as the service you provided on your watch — is so important. We must never take for granted the commitment and dedication of our troops today. Remember them and their Families as you go about your daily lives. Keep them and our Nation in your prayers!!

John W. Radke
Chief, Army Retirement
Services

Electronic *Echoes* now available in color

We are upgrading *Echoes* — adding pictures, color and pages. In our print copy, we have added pictures and graphics to all three 2008 editions.

Now *Echoes* is in color — at least electronically. You can find it online at <http://www.armyg1.army.mil/rso/echoes.asp> or by e-mail (sign up for e-*Echoes* at the same site). In the future, we hope to be able to mail you a color copy of *Echoes*, but for now, please enjoy the online color version.

Echoes is published through the Army G-1, Human Resources Policy Directorate. Transforming *Echoes* is just one of that Directorate's Strategic Communication initiatives.

"Upgrading the publication that serves our Retired Soldiers has been one of my key strategic communication priorities," HRPD Director John P. McLaurin III said. "Our Directorate initiatives and programs - Well Being, Diversity, Suicide Prevention and Sexual Assault Prevention and Response, to name just a few, are vital to Soldiers and Families. Our ongoing

strategic communication goal is to ensure that the people we serve know what we can do for them, and that we are dedicated to always finding ways to improve communication with Soldiers and Families."

Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about *Echoes* should be sent to Editor, *Army Echoes*, HQDA DAPE-HRP-RSO, 200 Stovall St., Alexandria, VA 22332-0470. E-mail: Laura.Paul@us.army.mil (NEW ADDRESS). **Direct all other questions to your Retirement Services Officer (see pg. 9). See pg. 16 for how to change your address for *Echoes*.**

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Law changes -- retirees now salute flag

Retired Soldiers are Still Proud! Still Serving! Congress has put Still Saluting into law for Retired Soldiers and other veterans. The 2008 National Defense Authorization Act (Public Law 110-181) changed Sect. 9, Title 4, U.S. Code, which covers "Conduct during hoisting, lowering or passing of flag." Following is that section of the U.S. Code, as reworded by the law change. Please share this information with veterans and other retired military who don't get *Echoes*.

"During the ceremony of hoisting or lowering the flag or when the flag is passing in a parade or in review, all persons present in uniform should render the military salute. Members of the Armed Forces and veterans

Retired Soldiers' Sound Off

who are present but not in uniform may render the military salute. All other persons present should face the flag and stand at attention with their right hand over the heart, or if applicable, remove their

headaddress with their right hand and hold it at the left shoulder, the hand being over the heart. Citizens of other countries present should stand at attention. All such conduct toward the flag in a moving column should be rendered at the moment the flag passes."



Retired SFC Esker McConnell, Resident Advisory Council Chairman at the Armed Forces Retirement Home (AFRH), Washington, salutes the flag. (Photo by Sheila Abarr, AFRH Public Affairs Officer)

**You've served your country,
now vote for it!**

Vote Nov 4th!

News you can use

While most articles in *Echoes* are written for both spouses and Retired Soldiers, this issue includes a few spouse-exclusive articles. On page 6, you can read about Army Emergency Relief (AER) education grants for stateside spouses and surviving spouse.

On page 8, we report on a new payment being started for certain surviving spouses. The 2008 National Defense Authorization Act created this payment for surviving spouses whose Survivor Benefit Plan (SBP) payment is reduced by the Dependency and Indemnity (DIC) they receive from the VA.

Spouses' Corner

You can also read about a new site for Retired Soldiers in the Web site Army Knowledge Online (AKO). Spouses of Retired Soldiers can use AKO – as long as they're sponsored by their spouses. Surviving spouses of Retired Soldiers are not authorized to use AKO. Full access to AKO for spouses is

one of the issues raised by the Army Chief of Staff's (CSA) Retiree Council. We will report on the status of that issue in future *Echoes*.

Finally, some background and an invitation. This column, dedicated to your needs and interests, was the creation of the Army G-1 (Deputy Chief of Staff for Personnel) LTG Michael Rochelle. It's now a regular feature of *Army Echoes*. We want to make sure that this column is serving the needs of spouses and surviving spouses. So, we're issuing an invitation for your input.

What would you like to see covered in your column? What questions or concerns do you have as the spouse or surviving spouse of a Retired Soldier? What information do you want to share with other spouses? Please let us know by e-mailing laura.paul@us.army.mil or writing to Army Retirement Services; ATTN: DAPE-RSO (Spouses' Corner); 200 Stovall St.; Alexandria, VA 22332-0470. Thanks!

SPC McGinnis awarded posthumous Medal of Honor

WASHINGTON (ARNEWS) – Army SPC Ross McGinnis was awarded the Medal of Honor posthumously by President George W. Bush in a White House ceremony June 3rd. He became the second Soldier serving in Iraq to receive the medal.

McGinnis was serving as an M-2 50-caliber machine gunner with 1st Platoon, C Company, 1st Battalion, 26th Infantry Regiment supporting combat operations against insurgents in Adhamiyah, Northeast Baghdad. On Dec. 4, 2006, 1st Plt. was gearing up to patrol the streets of the area and deliver a 250-kilowatt generator to provide increased electricity to its citizens.

The youngest member of his platoon at 19, McGinnis manned the 50-caliber machine gun on the last Humvee in the six-vehicle patrol. He sat on the gunner's strap facing the rear to provide security for the patrol. An insurgent on a nearby rooftop lobbed a

fragmentation grenade into the vehicle. SFC Cedric Thomas (platoon sergeant and truck commander); SSG Ian Newland (squad leader); SGT Lyle Buehler (driver) and SPC Sean Lawson (medic) were combat-locked inside the vehicle.

McGinnis yelled, "grenade," to allow his crew to prepare for the grenade's blast. Instead of leaping out the gunner's hatch to safety as he was trained to do, McGinnis threw his back against the radio mount where the grenade had landed, covering the grenade and absorbing most of the blast.

"By that split-second decision, McGinnis lost his own life, and he saved his comrades," Bush said.

Those comrades have talked about how that decision not only



SPC Ross McGinnis

saved their lives, but changed their lives.

"I think for me to thank him, is to do everything I can to live my life to the fullest," Newland said. "Because if he can have courage like that, if he can give up his 19-year-old life, then I can live the rest of my life, however long it is, to every day's fullest."

DoD establishes new physical disability board

(Note: Although this article does not apply to retired Soldiers, we ask your help in getting the word out to the veterans who could be affected by this new disability board.)

The Defense Department has established a Physical Disability Board of Review (PDBR) to review disability ratings of wounded warriors and provide another avenue of administrative recourse for wounded veterans. The Air Force has been designated as lead DoD component for operation and management of the PDBR.

assigned to the specific conditions that resulted in a member being declared unfit for continued military service, acted upon by the military department Physical Evaluation Boards.

Service members may have their cases reviewed by the PDBR if they meets certain conditions. The member must have been separated from the Armed Forces between Sept. 11, 2001, and Dec. 31, 2009, due to unfitness for continued military service resulting from a physical disability under chapter 61 of title 10, U.S. Code. Additionally, the member must have received a combined disability rating of 20 percent or less, and have been found not eligible for retirement. By law, once adopted by the service secretary, a PDBR recommendation is final, and removes the service member's option to pursue subsequent review through the respective military department's Board for the Correction of Military Records.

Service members may request the PDBR review their case if these conditions are met. Alternatively, the PDBR may itself decide to review an individual's case, pending consent of the service member. Generally, individuals will apply for PDBR review through their respective military department, however more specific guidance will be provided by the Air Force.

Share this news with a Wounded Warrior

The PDBR will reassess the accuracy and fairness of the combined disability ratings assigned to service members who were discharged as unfit for continued military service by the military departments with a combined disability rating of 20 percent or less, and were not found to be eligible for retirement. The PDBR will not review the military departments' determinations of fitness for continued military service. Instead, the PDBR will review the combined disability ratings

Longest serving RSO retires after almost 30 years

Ken Ujimori, Schofield Barracks Retirement Services Officer (RSO), is retiring after almost 30 years on the job. Adding his military years before his RSO time, Ken has served the Army for more than 48 years.

Today, every major Army installation has a full-time, civilian RSO. When Ken started in February 1979, Retirement Services was a military duty.

"Like other Soldiers before me, I went to Retirement Services as my last assignment before I retired," Ken said.

RSO Corner

"When the job was converted to a civilian, I applied."

In Ken's early RSO years, he was a one-person staff serving about 3,700 retired Soldiers. Today, he has a three-person staff who serve about 8,000 retired Soldiers and surviving spouses in Hawaii, Guam and American Samoa. SBP Counselor JoAnn Shimotsukasa, who has served with Ken since 1995, will also be retiring in December.

Ken owes his career -- military and civilian -- to a retirement counseling session.

He reminisced, "Looking back to when I was a Soldier, I did not plan on staying in the Army until retirement. I remember a command sergeant major



Ken Ujimori

inviting me to dinner at his quarters and counseling me all about reenlisting and the benefits of retirement. At that time, little did I know that I would someday be an RSO, counseling other Soldiers on the benefits of military retirement."

Although Ken was preparing to retire Aug 31st, he isn't ready to leave the RSO duties completely, "Our Retiree Appreciation Day is coming up October 4th. JoAnn is getting ready to retire. I'm going to stay around to help the new RSO Ricardo Gajonera."

We salute Ken Ujimori for his dedicated lifetime of service and thank him on behalf of the Army Family.

Retired Soldiers, spouses take part in *Echoes* survey

Thanks to everyone who took time to complete and return the *Army Echoes* survey. About 1,700 of you responded online, by e-mail or by regular mail. While not everyone included their age, the average age reported was 65. Retirement date was also not included in everyone's response. Ranging from 1930 to the present, the "average" retirement date was 1987.

So, what did you tell us?

You want *Echoes* to serve you as a source of both news and basic information (28 percent of the responses.). Those of you who added an "other" comment to this question covered a wide variety of topics. Several asked for more information for retired Guard and Reserve Soldiers. We'll work with Human Resources Command, St. Louis, (see their contact box on page 13) to bring you more information.

The top items you want to hear more about, in an expanded *Echoes*, are Exchange/commissary news (30 percent of the responses) and medical (29 percent of the responses). Some of the "other" topics added were "space-available" travel and recreation opportunities. (See pg. 9 for an article on the newest Armed Forces Recreation Center.)

The topic you want less of is recruiting news (41 percent of the responses). We can't cut out recruiting

news completely but we can devote less space to the topic. Keep in mind that the Army reinforced the Retired Soldier's recruiting mission when it included you in the \$2,000 recruiting referral bonus; 1,021 Retired Soldiers have received this bonus. The majority of those who commented that no topic should be covered less.

About 33 percent of you chose to answer the survey by mail and many mentioned that they did not have a computer. For those who don't own a computer, don't worry, you will continue to receive *Echoes* in the mail. Of those who do visit the internet, about a third don't visit our homepage or the Army homepage. We're working on upgrading our online information as well as our printed products.

Those of you who added comments also touched on numerous topics. Many made complimentary comments (Thanks!). Several asked for information on accessing Army Knowledge Online (AKO) (See AKO article on pg. 7). Other asked us to publish more frequently (Although funding is not yet available, we are still working to expand our publication.)

Thanks again for taking the time to comment on how we can make YOUR publication better!!!

AKO creates 'featured site' for retired Soldiers

Army Knowledge Online (AKO) has created a special site for Army retirees. To access the site, go to AKO (<https://www.us.army.mil>), scroll to the key links section, click on AKO Featured Sites, and

click on the Retired Soldier emblem.

Retired Soldiers new to AKO need to register in order to use the site. This registration includes providing your Pay Entry Basic Date (PEBD). If you don't recall your PEBD or find that the one you have doesn't match AKO's, there is help. To retrieve your PEBD, call 1-800-318-5298 (Human Resources Command -- St. Louis).

Spouses of Retired Soldiers need to be sponsored by the Retired Soldier in order to use AKO. Surviving spouses are not eligible.

The AKO retiree site is a portal to retiree resources on the Web including military and military-related sites, sites with medical and pay information and national and local veterans sites.

AER offers college aid for dependent children

Army Emergency Relief (AER) offers financial aid for full-time post-secondary study for dependent children of Retired (as well as Active Duty) Soldiers. Scholarships are awarded based on financial need, academic and leadership achievement. Awards range from \$1,000 to \$5,200.

AER's MG James Ursano Scholarship program is for full-time students at an undergraduate, technical or vocational institution accredited by the Department of Education. Funds may be used for tuition, books, fees, supplies or school room and board. Students may reapply each year and maintain a grade point average of at least 2.0 on a 4.0 scale.

A student applying for the 2009-2010 Academic Year (AY) must not be born before May 1, 1987. The applicant must be an unmarried dependent child of an active duty or retired Soldier or a Soldier who died in

either status. All Soldiers and students must be registered in the Defense Eligibility Enrollment Reporting System (DEERS). You can verify the student's DEERS status at 1-800-538-9552.

Applications for the 2009-2010 AY scholarships, will be available online from Nov. 1, 2008 — Mar. 1, 2009 at <http://www.aerhq.org>. Applications must be submitted by **Mar. 1, 2009**. Other deadlines are in the instructions. Applications and supporting documentation are not accepted by FAX or e-mail. Letters mailed in June 2009 will notify on-time applicants about scholarship awards.



Education aid for Retired Soldiers' spouses/surviving spouses

AER's Stateside Spouse Education Assistance Program is available to spouses and surviving spouses of Retired Soldiers living in the U.S. All spouses must be registered in DEERS which can be verified at 1-800-538-9552. **This program does not apply to second undergraduate or graduate degrees.**

Those who receive free tuition through their jobs may not receive AER tuition assistance. They may apply for assistance for fees, supplies and books (no duplicates) for classes in which they're enrolled as full-time students which aren't covered by other funding.

Stateside financial assistance is awarded based on financial need as shown by income, assets, family size, special financial obligations and circumstances. Scholarships are awarded annually for up to four academic years of full-time undergraduate study. Students must reapply each year. Funds may be used for classroom or online classes, tuition, fees, supplies and books (no duplicates) and will be paid by

AER to the college or university. Students must maintain a grade point average of at least 2.0 on a 4.0 scale.

Applications for the 2009-2010 AY will be available at <http://www.aerhq.org> from Nov. 1, 2008 — Mar. 1, 2009 or by writing to: HQ, Army Emergency Relief; Stateside Spouse Education Assistance Program; 200 Stovall St.; Alexandria, VA 22332-0600. Students can apply online and mail the supporting documents or print the instructions and application. Material mailed to AER must meet the deadline on the instructions.

DeCA names Top 5 commissaries



Marine Corps Air Station
New River, NC, Best Large
Commissary in the United
States



Naval Air Station Key
West, FL, Best Small Commis-
sary in the United States;



U.S. Army Garrison
Baumholder, Germany, Best
Large Commissary Overseas;



Hario Village, Japan, Best
Small Commissary Overseas



Patrick Air Base, FL, Best
Superstore.

AAFES takes exchange benefit 'on the road'

The Army & Air Force Exchange Service is "on the road again," taking the Exchange benefit directly to Guard and Reserve families. While these events are targeted primarily toward National Guard and Reserve Soldiers and their Families who often live far from Exchange stores, all authorized shoppers may shop during these events. Of course, this includes Retired Soldiers and their spouses who live far from an Exchange.

The remaining events for this year are:

Oct 4 Grissom ARB Terre Haute, IN, Air National Guard

Oct 17-19 Hilo, HI ANG-291
Combat/Comm

Nov 1 Grissom ARB Terre Haute
Air National Guard

Nov 1 Westfield, MA Air Guard/
Army Reserves



"Gifts to Army" Web site

Army launches new Web site for 'gifts' to Soldiers

WASHINGTON (ARNEWS) -- The new "Gifts to Army" Web site is an online resource developed to streamline and process gifts to the Army that benefit Soldiers and their Families.

The launch of the site centralized the many venues for the public whose offers of support fall within the Army's overall Gift Program, managed by the Office of the Administrative Assistant to the Secretary of the Army. Contribution options addressed on the site include support for the Army, Soldiers and their Families, Wounded Warriors, Army installations and more.

The Army Gift Program has existed for many years under the authority of Title 10 United States Code, Section 2601. The National Defense Authorization Act for Fiscal Year 2008 (Public Law 110-181, Section 593), expanded the Army's gift acceptance authority to include acceptance of gifts on behalf of wounded Soldiers, wounded civilian employees, and their Families.

The "Gifts to Army" Web site provides a central source of information for those interested in contributing to and supporting Soldiers and Army Families and offers ways for them to express that support.

For more information, visit the "Gifts to Army" Web site at <http://giftstoarmy.army.mil>.

Postal Service makes it easier to send care packages to Soldiers

The US Postal Service has made it easier to get packages to the troops. In fact, if you're sending a package to a service-member overseas, the Postal Service has even made it cheaper.

Using the Priority Mail Large Flat-Rate Box (12" x 12" x 5.5"), you can ship a package to any US address for \$12.95 (even if they're not service members). If you're sending the package to an APO or FPO address, you'll pay \$10.95 – a \$2 military discount

from the Postal Service. The large flat-rate boxes are free. You can get these boxes from your post office, online through <http://www.usps.com/supplies>, or by calling 1-800-610-8734.

When the special price was introduced earlier this year, Postmaster General John Potter commented, "We're proud that family and friends will be able to use the new, larger-sized box to send much-appreciated packages from home to our dedicated troops overseas."

Law grants special allowance to certain survivors

The 2008 National Defense Authorization Act (Public Law 110-181) established a special payment for surviving spouses who are Survivor Benefit Plan (SBP) beneficiaries, but whose SBP annuity is reduced by their Dependency and Indemnity Compensation (DIC), paid by the Department of Veterans Affairs (VA).

The Special Survivor Indemnity Allowance (SSIA) begins October 2008 (paid in November) and ends February 2016. The SSIA starts at \$50 per month for fiscal year 2009 and then increases by \$10 each fiscal year until the SSIA is \$100 for fiscal years after 2013.

Surviving spouses whose SBP annuity is offset by DIC do not have to apply for SSIA. The Defense Finance and Accounting Service – Cleveland (DFAS-CL) will automatically pay SSIA to surviving spouses whose SBP accounts show a DIC offset, starting in

October 2008. DFAS-CL will notify all surviving spouses who qualify to receive this benefit. Surviving spouses entitled to SSIA who need to update their bank account information can do so by contacting DFAS-CL at 1-800-321-1080 or by contacting your Retirement Services Officer (RSO). (See pg. 13 for a list of RSOs.)

Surviving spouses whose SBP annuity is suspended due to remarriage prior to age 55 are not eligible for SSIA for the period their SBP annuity is suspended. If the marriage ends and the surviving spouse regains eligibility for SBP and DIC, they will also regain eligibility for SSIA.

The SBP annuity for children is not offset by DIC. Therefore, child SBP beneficiaries are not authorized SSIA.

SBP 'paid up' status begins Oct 1st

Oct. 1st, 2008, marks a major milestone in the history of the Survivor Benefit Plan (SBP). On that date, retirees who have paid at least 360 SBP (or Retired Serviceman's Family Protection Plan) premiums **and** who are at least 70 years old will be considered "paid-up" and will stop paying premiums.

Note: Since your retired paycheck is pay for the previous month you won't see the change until your November check.

You do not need to take any action to stop your SBP payment. The Defense Finance and Accounting Service (DFAS) will stop it automatically. Retirees

whose SBP premiums will stop effective Oct. 1, 2008, or soon after should have received a notice from DFAS in May. All other retirees will be notified of your "paid-up" status (that is, how many payments you've made) in your December Retiree Account Statement.

The paid-up provision was added to the SBP program by the 1999 National Defense Authorization Act, with an effective date about ten years after the law. Even if you reached age 70 or made 360 payments before Oct. 1, 2008, the paid-up provision is **not** retroactive.

To qualify for economic stimulus payment, you must file tax return this year

Even though the April 15 tax deadline has passed, it is not too late to file for your economic stimulus payment this year. **If you have already filed your 2007 tax return, this article is not for you.**

However, people who normally don't file a tax return because their income is too low or nontaxable must file a return by **Oct. 15, 2008** to receive their stimulus payment.

Qualifying income includes earned income and nontaxable combat pay as well as certain payments from Social Security, Veterans Affairs, and Railroad Retirement. Social Security benefits considered qualifying income include retirement, disability and survivor payments. Supplemental Security Income (SSI) is **not** qualifying income. VA benefits considered qualifying income include disability compensation and survivor payments. Qualifying Railroad Retirement payments include the Social Security equivalent portion of Tier 1 benefits.

People who have no tax filing requirement, but have at least \$3,000 in qualifying income, must file a simple Form 1040A tax return to obtain their stimulus payment. Form 1040A and instructions are available at <http://www.irs.gov>. People filing solely to receive a stimulus payment can file electronically using Free File at this site. (Note: The real IRS site ends in gov, don't be fooled by similar sites claiming to be the IRS site.) or by calling 800-TAX-FORM (800-829-3676).

IRS Taxpayer Assistance Centers offer free tax preparation and filing for those whose income is \$40,000 or less and those filing a tax return just to receive the economic stimulus payment. To find a center near you, go to IRS.gov and click on "Contact IRS," then "Contact Your Local IRS Office." Certain volunteer tax assistance sites may still be open, providing free help. Call 1-800-906-9887 to find the nearest site.

Cape Henry Inn is 5th Armed Forces Recreation Center

The Army is expanding the Cape Henry Inn at Ft. Story, VA, which has been designated as an Armed Forces Recreation Center.

The facility is now being managed by the Family and Morale, Welfare and Recreation Command (FMWRC). Cape Henry Inn joins the Hale Koa Hotel in Honolulu, the Shades of Green on Walt Disney World in Orlando, the Dragon Hill Lodge in Seoul, Korea, and the Edelweiss Lodge and Resort in Garmisch, Germany, as the Army's fifth Armed Forces Recreation Center. The recreation center will serve the entire Department of Defense Family. AFRCs offer a full range of resort hotel opportunities for service members, their families, and other members of the Total Defense Force.

AFRCs are self-supporting and funded by nonappropriated fund revenues generated internally from operations. Revenues from AFRCs are continually reinvested to maintain and improve the physical plant while providing the greatest possible value for AFRC guests.

FMWRC plans to expand the Cape Henry Inn to more than three times its previous 95-room capacity, with modern recreation and conference facilities. The site also includes

a hotel as well as log cabins and bungalows. You can make reservations by going to <http://www.capehenryinn.com/reservations.htm> or calling (757) 422-8818. Reservations Office hours are Monday through Friday from 0830 to 1700 hours Eastern Time. They are closed Saturday, Sunday, and all Federal holidays. Due to heavy call volume, you may experience an extended hold time. Call volume is heaviest on Mondays and Tuesdays.



The Cape Henry property is on the Atlantic coast.

Retiree Dental Program -- future, current features

Retirees and spouses will notice several changes in TRICARE Retiree Dental Program contract which begins Oct. 1st.

For more information, call 1-888-838-8737 or go to <http://www.ddpdelta.org>.

Current Enhanced TRDP Contract (Ends Sep. 30, 2008)	New Enhanced TRDP Contract (Effective Oct. 1, 2008)
No coverage provided outside the United States and District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada	Emergency services covered for Enhanced Program enrollees visiting overseas locations. Addition of worldwide coverage for those who live overseas and enroll in the new Enhanced-Overseas Program.
\$1,200 lifetime orthodontic maximum	\$1,500 lifetime orthodontic maximum
Posterior composite resin fillings are not covered benefits; however, an allowance is made for comparable amalgam fillings.	One- and two-surface posterior composite resin fillings payable at 80% of the program allowed amount
Implants and related services are not covered benefits	Coverage for implant services after a 12-month waiting period*, at 50% of the program allowed amount.

* Available immediately upon new contract effective date for continuing Enhanced TRDP enrollees who will have satisfied the 12-month waiting period by Oct. 1

Army improves access to behavioral health services

By COL Elspeth Cameron Ritchie, MD, MPH, Medical Director, Strategic Communications Army Medical Department

Retirees stand to benefit from significant advances in behavioral health services.

Since last fall, the Army has added more than 190 contract behavioral-health providers to work on its installations. Additional help will come from Public Health Service providers detailed to work at military installations. There are an additional 93 social workers now employed by the Warrior Transition Units. Across the Army, we have over 2000 providers, including psychiatrists, psychologists, social workers, psychiatric technicians, drug and alcohol counselors and marriage and family therapists.

The Army is reminding Soldiers and their Families of the many available mental health and well-being programs to assist them with stress.

When asked about the impact of additional behavioral health services to those beyond the Active force, I was quoted as follows:

“It is our hope that retirees will also benefit from recent improvement and expansion of behavioral health services, as well as access to those services. One of our ongoing goals is to remove the stigma associated with asking for much needed help. We want our retirees to know that it’s okay to ask for help—especially since they have given so much through their dedicated, selfless-service.”

The Department of Defense this year established the Defense Center of Excellence for Psychological Health and Traumatic Brain Injury, led by Army BG Loree Sutton. This organization will pool expertise for treatment, education and research on these issues.

A wealth of information is available at <http://www.behavioralhealth.army.mil>. On Aug. 5, the Army, with oversight by TRICARE

Management Activity, launched <http://www.afterdeployment.org> as a Behavioral Health Self-Help tool for veterans. Retirees can call toll-free to Military One Source (1-800-342-9647) for help, including referral for behavioral health counseling.



Reimbursement rates stable; provider numbers up

FALLS CHURCH, VA – TRICARE assures providers and beneficiaries that the provider network will continue to be strong and growing as Congress approved legislation that maintains current Medicare reimbursement rates to healthcare providers. A decrease in Medicare reimbursement rates was originally scheduled to go into effect July 1, 2008. Because TRICARE reimbursement rates are tied by statute to Medicare, some beneficiaries have expressed concern that a rate decrease would have a negative impact on their access to providers.

“We hope the actions taken to maintain Medicare rates will help alleviate provider or beneficiary concerns,” said Army MG Elder Granger, Deputy Director, TRICARE Management Activity. “The TRICARE provider network is strong and growing and we expect that trend to continue. Since last year, outreach efforts have resulted in the addition of more than 115,000 providers who accept TRICARE, a 9 percent increase nationwide since 2007.”

More than 325,000 providers are in the TRICARE network with over a million providers accepting TRICARE beneficiaries.

Back surgery coverage added

FALLS CHURCH, VA – Two minimally invasive back surgeries, percutaneous vertebroplasty and kyphoplasty, are now covered under TRICARE for beneficiaries with pain from fractured vertebrae. Either may replace spinal fusion, an invasive surgical procedure, for treatment of fractured vertebrae. The policy change is retroactive to March 1, 2007.

Usually occurring in patients with osteoporosis, many vertebral fractures heal on their own with bed rest and anti-inflammatory medication in about three months. It is only when pain persists beyond three months that surgery is recommended. The traditional treatment was spinal fusion surgery which requires up to 12 hours in the operating room with days of hospitalization afterward. Percutaneous vertebroplasty and kyphoplasty are outpatient surgeries which have patients back to relative normality in 24 hours. Although minimally invasive, all surgeries come with risk and decisions need to be discussed with a doctor.

Approval must be obtained from a provider for either surgery. Beneficiaries with questions about this procedure and its coverage under TRICARE should contact their primary care manager. Go to <http://www.tricare.mil> for information.

TSGLI changes could mean benefits for some

Recent changes in the Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) will expand the types of Servicemember losses covered by the program, and modify some standards on existing losses.

TSGLI is for Servicemembers who incur a qualifying traumatic injury during their service commitment. It provides a tax-free payment of up to \$100,000 per traumatic event which can be used to help with unseen expenses or provide a financial start on life after recovery. While the program began in 2005, injuries covered under the program can go back as far as Oct. 7, 2001.

Because of the standard changes, some Soldiers who had been denied under previous eligibil-

ity criteria may now be eligible for a benefit. These changes apply only to Soldiers who were injured Oct. 7, 2001 or later, applied for the TSGLI and were affected by one of the new or modified losses listed.

Payments under these expanded benefits cannot be made until the regulation that implements them is published some time this fall. We will update this information in the next Echoes.

There will be a full review, based on the new guidance, of all TSGLI claims submitted previously by Soldiers that were denied or did not receive the full TSGLI benefit. (Those affected do not have to re-apply. Your previous claim will be reviewed automatically.)

New or modified losses include:

- Limb Salvage

- Facial Reconstruction
- Temporary loss of sight for more than 120 days
- Expanded definitions of amputation
- Uniplegia – total paralysis of an upper or lower limb
- 2nd degree burns on 20% or more of the body or face
- Amputation of four fingers on the same hand (not including the thumb)
- Amputation of the thumb
- Certain toe amputations or losses (e.g., big toe, four toes on one foot)

For more information, call 1-800-237-1336, e-mail

TSGLI@conus.army.mil or go to <http://www.tsqli.army.mil>.

VA raising home loan ceilings in many areas

WASHINGTON – The VA will use a locality-based approach in raising ceilings on its no-downpayment home loans from the current \$417,000 to as much as \$729,000.

The increases are effective immediately under the Housing and Economic Recovery Act of 2008.

That law also improved VA's Specially Adapted Housing Program. It raises primary grants from \$50,000 to \$60,000 toward constructing a new home or modifying an existing home to meet adaptive needs of veterans or active duty servicemembers with certain service-connected disabilities.

The law will allow veterans with certain service-connected disabilities resulting from severe burns to receive the adaptive housing grants. The new law also makes future increases in ceilings on the Specially Adapted Housing Program automatic.

The increased limits in the general home loan program for all veterans' home purchases or construction will be based on local

housing costs, tied to the similar locality adjustments of the Federal Home Loan Mortgage Corp., Freddie Mac.

VA home loans are available for veterans to purchase or construct single-family homes, and to

purchase condominiums or cooperative apartments.

More information about VA home loans and adaptive grants is available from VA at 877-827-3702 or <http://www.homeloans.va.gov>.

VA home loan facts

Since 1944, when home-loan guarantees were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth \$911 billion. Last year, about 135,000 veterans, active-duty service members and survivors received loans valued at nearly \$24 billion.

About 2.3 million home loans still in effect were purchased through VA's home-loan guaranty program, which makes home loans more affordable for veterans, active-duty members and some surviving spouses by protecting lenders from loss if the borrower fails to repay the loan. More than 90 percent of VA-backed home loans were given without a downpayment.

VA to add 44 community clinics

WASHINGTON — The VA plans to create 44 community-based outpatient clinics to bring care closer to home for veterans in 21 states.

“VA continues to make access to care easier through an expanding outpatient system focused not only on primary treatment but also prevention of disease, early detection, and health promotion,” Secretary Peake said.

The new clinics, scheduled to be activated by fall 2009, brings VA's network of clinics to 782, an increase of more than 100 in five years. Because of this growth, VA reports that 98 percent of veterans are seen within 30 days. The VA national health records system allows practitioners at even remote clinics to review patient records stored at VA facilities anywhere in the country.

In addition to on-site primary care staff, these outpatient clinics frequently feature telehealth systems that let veterans maintain regular contact with doctors in specialties from cardiac care to mental health at regional VA hospitals linked for video consultations, coupled with telemetry of health data or images.

The locations of the newly approved clinics will be:
Alabama — Marshall County, Wiregrass

Alaska — Matanuska-Susitna Borough area

Arkansas — Ozark, White County

California — East Bay-Alameda County area

Florida — Summerfield

Georgia — Baldwin County, Coweta County, Glynn County, Liberty County

Indiana — Miami County, Morgan County

Iowa — Wapello County

Louisiana — Lake Charles, Leesville, Natchitoches, St. Mary Parish, Washington Parish

Maine — Lewiston-Auburn area

Minnesota — Douglas County, Northwest Metro

Missouri — Franklin County

New Mexico — Rio Rancho

North Carolina — Robeson County, Rutherford County

North Dakota — Grand Forks County

Ohio — Gallia County

Oklahoma — Altus, Craig County, Enid, Jay

Tennessee — Giles County, Maury County, McMinn County

Texas — Katy, Lake Jackson, Richmond, Tomball, El Paso County

Virginia — Augusta County, Emporia, Wytheville

West Virginia — Greenbrier County

VA accepting on-line claims applications

WASHINGTON — The VA is accepting on-line applications from veterans, survivors and other claimants filing initial applications for disability compensation, pension, education, and vocational rehabilitation and employment benefits without the additional requirement to submit a signed paper copy of the application.

VA is processing applications received through its on-line application website (VONAPP) (<http://www.va.gov/onlineapps.htm>) without the claimant's signature. The electronic application is sufficient authentication of the claimant's application for benefits. Normal development procedures and rules of evidence will still apply to all VONAPP applications.

VONAPP benefits both internal and external users. Those seeking compensation, pension, education, or vocational rehabilitation benefits can apply electronically without the constraints of location, postage cost, and time delays in mail delivery. VONAPP reduces the number of incomplete applications received by VA, decreasing the need for additional development by VA claims processors. The on-line application also provides a link to apply for VA health care benefits.

For information about VA benefits, go to <http://www.va.gov> or call 1-800-827-1000.

VA Secretary pledges high quality care for women vets

WASHINGTON — An aggressive push to ensure women veterans receive the highest quality of care in VA medical facilities was pledged by Secretary Peake at a recent VA National Summit on Women Veterans' Issues.

Citing the demographic shift that brings increasing numbers of women to VA for care and the need for changes, Peake announced formation of a work group to focus on women's needs in prosthetics and rehabilitation, hiring women's advocates in VA medical centers, developing quality measurements specifically for women patients, purchasing more state-of-the-art, specialized women's health care equipment, and expanding medical education in women's health for VA care providers.

Summit attendees also learned that VA recently established a work group whose goal is to ensure every female veteran enrolled in VA care has a women's health primary care provider, especially to meet gender-specific needs.

The June 20-22 conference in Washington focused on how to ensure VA meets women-specific health needs and how to inform more women veterans of their VA benefits.

Retirement Services Officers (RSOs)

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

Stateside RSOs

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

ALABAMA

• Redstone Arsenal
(256) 876-2022
cynthia.anderson1@redstone.army.mil
• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA

Ft Richardson
1-800-478-7384
(AK only)
(907) 384-3500
rso@richardson.army.mil

ARIZONA

Ft Huachuca
(520) 533-5733
FtHuachucaRSO@hua.army.mil

ARKANSAS

Ft Sill, OK

CALIFORNIA

Ft McCoy, WI

COLORADO

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

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• Central & West
MacDill AFB
(813) 828-0163
army.rso@macdill.af.mil

• Rest of FL

Ft Stewart, GA

GEORGIA

• Ft Benning
(706) 545-1805
benn.g1hrd.rso@benning.army.mil
• Ft Gordon
(706) 791-2654
angela.gaston@us.army.mil
• Ft McPherson
(404) 464-3219
rso.mcpherson@forscom.army.mil
• Ft Stewart
(912) 767-5013

rso@stewart.army.mil

HAWAII

Schofield Barracks
(808) 655-1514
rso@schofield.army.mil

IDAHO

Ft Carson, CO, or
Ft Lewis, WA

ILLINOIS

Ft L.Wood, MO; Ft
McCoy, WI; Ft
Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil
• Ft Riley
(785) 239-3320
rso@riley.army.mil

KENTUCKY

• Ft Campbell
(270) 798-5280
camp.retire@conus.army.mil
• Ft Knox
(502) 624-1765
knox.rso@conus.army.mil

LOUISIANA

Ft Polk
(337) 531-0363
polk_rso@conus.army.mil

MAINE

Ft Drum, NY

MARYLAND

•Aberdeen Pr. Grd.
(410) 306-2320
imnearpghr@apg.army.mil

• Ft Meade
(301) 677-9603
mderso@conus.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI
• Lower MI-
Selfridge ANGB
(586) 307-5580 (or
Ft McCoy)

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood
(573) 596-0947
leon.agretsvcs@conus.army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Ft McCoy, WI

NEW HAMP.

Ft Drum, NY

NEW JERSEY

• Ft Dix
(609) 562-2666
rso@dix.army.mil
• Ft Monmouth
(732) 532-4673
jacqueline.moura@us.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum
(315) 772-6434
drum.rso@conus.army.mil
• Ft Hamilton
(718) 630-4552
keith.harry@us.army.mil

•Waternliet-Wed/
Thurs
(518) 266-5810
wvarso@gmail.com

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

NO. CAROLINA

Ft Bragg
(910) 396-5304
braggrso@conus.army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY
OKLAHOMA
Ft Sill
(580) 442-2645
rso.sill@conus.army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
rso@carlisle.army.mil
• Tobyhanna Army
Depot(Tues/Wed/
Thurs)
(570) 895-7409
brianne.flynn@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson
(803) 751-6715
FJrso@conus.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss
(915) 568-5204
BlissRSO@conus.army.mil
• Ft Hood
(254) 287-5210
hood.dhr.iag.retsvcs@conus.army.mil
• Ft Sam Houston
(210) 221-9004
rso@samhouston.army.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir
(703) 805-2675
rso@belvoir.army.mil
• Ft Eustis
(757) 878-3648
eustis.rso@conus.army.mil
• Ft Lee
(804) 734-6555

leeieimarso@

conus.army.mil

• Ft Monroe
(757) 788-2093
monr.fmretsvcoff@conus.army.mil
• Ft Myer
(703) 696-5948
fmmc-rso@conus.army.mil

W. VIRGINIA

Ft Knox, KY

WASHINGTON

Ft Lewis
(253) 966-5884
Lewis700PMC

retirements@conus

army.mil

WISCONSIN

Ft McCoy
1-800-452-0923
bill.g.walters@us.army.mil

WYOMING

Ft Carson, CO

PUERTO RICO

Ft Buchanan
(787) 707-3842
santiago.santiago@conus.army.mil

GUARD AND RESERVE RSO

(Human Resources Command, St. Louis, MO, office serving all Guard and Reserve Retired Soldiers and their Families)

1-800-318-5298 ext 4

(314) 592-0123

sheila.dorsey@us.army.mil or

stephen.welch@us.army.mil

Overseas RSOs

Europe

06202-80-6080
usareur-rso@hq.1perscom.army.mil

Germany

Ansbach

0981-183-7824
RSOAnsbach@eur.army.mil

Bamberg

0951-300-8071
RSOBA@eur.army.mil

Baumholder

06783-6-6080
RSOBaumholder@eur.army.mil

Grafenwoehr

09641-83-8540
imae-graf.rso@graf.eur.army.mil

Heidelberg

06221-57-3347
RSOHD@eur.army.mil

Hessen (closing

Oct 08)

06181-180-1770
RSOHanau@eur.army.mil

Kaiserslautern

0631-411-7333
RSOKL@eur.army.mil

Mannheim

0621-730-2399
RSOMA@eur.army.mil

Schweinfurt

09721-96-7033
RSO.Schweinfurt@eur.army.mil

Stuttgart

07031-15-2924
usag-s.rso@eur.army.mil

Wiesbaden

0611-705-5515
RSOWiesbaden@eur.army.mil

Belgium

0032-65-44-6238
RSO.usagbenelux@eur.army.mil

England

see Kaiserslautern

Italy/So. Europe/

Africa/Mid-East

Vicenza

0444-71-7451
RSOVicenza@eur.army.mil

Netherlands

0031-46-443-7320
RSO.Schinnen@eur.army.mil

Japan

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

Okinawa

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

Korea

0505-753-3872
RSO@korea.army.mil

DIRECTORY

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

Army Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>

Address Change: See boxes on pg. 16. **DON'T send to Echoes.**

Armed Forces Retirement Home: 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400; <http://www.afrh.gov>

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

Army Career & Alumni Program: <http://www.acap.army.mil>

Army Emergency Relief: 1-866-878-6378; (703) 428-0000; <http://www.aerhq.org>

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

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

Combat-Related Special Compensation: 1-866-281-3254; <http://www.crsc.army.mil>;

Concurrent Retirement & Disability Payment: 1-800-321-1080, <http://www.dfas.mil>, under "Retired Pay"

Death -- Report a Retired Soldier's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703) 325-7990 collect.

<https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>

Arlington National Cemetery: (703) 607-8585; <http://www.arlingtoncemetery.org>

DEERS: 1-800-538-9552; (831) 583-2500

ID card records update in case of death or divorce: Contact nearest ID card facility.

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

Dental Plan: 1-888-838-8737; <http://www.TRDP.org>

Gulf War Homepage: <http://www.gulflink.osd.mil>

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

Records -- Replace DD Form 214, awards: <http://vetrecs.archives.gov>

(if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100

(if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

Pay/SBP Inquiries <http://www.dfas.mil>

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

(retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130 1-800-321-1080, (216) 522-5955

(SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; (216) 522-5955

Pay Center FAX numbers: (retiree) 1-800-469-6559; (216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459

Online account access: <https://mypay.dfas.mil>

Online contact info (includes e-mail link): <http://www.dfas.mil/retiredpay/contactus.html>

myPay customer service: 1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096, or DSN 580-5096.

Social Security <http://www.ssa.gov>; 1-800-772-1213

(If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.gov/foreign/phones.html> or FAX 410-597-1800.)

Medicare <http://www.medicare.gov>; 1-800-633-4227

Reserve <https://www.hrc.army.mil/site/reserve>

(requires Army Knowledge Online login)

Reserve Benefits: 1-800-318-5298; (314) 592-0553

Application for Reserve Retired Pay: (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PAP-T; 1 Reserve Way; St Louis, MO 63132-5200

Retiree Mobilization: Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St Louis, MO 63132-5200; (314) 592-0000, ext. 3030

VA <http://www.va.gov>

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); **TDD** (Telecomm. Device for Deaf) 1-800-829-4833

Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

Health Care Benefits: 1-877-222-8387

Grave Information: 1-800-697-6947

GI Bill: 1-888-442-4551

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

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/bene/home>; 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: 1-800-444-5445; <http://www.humana-military.com/home.htm>; 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: 1-888-TRIWEST; <https://www.triwest.com/triwest/default.html>; 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: 1-888-777-8343; <http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); <http://www.tricare.mil/tfl/default.cfm>

TRICARE Mail Order Pharmacy: 1-866-363-8667; <http://www.tricare.mil/pharmacy/tmop.cfm>

TRICARE Retail Pharmacy: 1-866-363-8779; <http://www.express-scripts.com>.

Email: tricare_help@otsg.amedd.army.mil

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

Cape Henry Inn and Beach Club: (757) 422-8818, FAX: (757) 422-6397 <http://www.capehenryinn.com>

Hale Koa Hotel, Hawaii: (808) 955-9424, 1-800-367-6027; FAX 1-800-425-3329 <http://halekoa.com>

Eidelweiss Resort, Bavaria: 011-49-8821-9440; FAX 011-49-8821-944-4135 <http://www.edelweisslodgeandresort.com>

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

Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576; reservations@dhl.korea.army.mil

Sister Service Retiree Publications

Air Force Afterburner: <http://www.retirees.af.mil/afterburner/>
Coast Guard Evening Colors: <http://www.uscg.mil/hq/psc/eveningcolors>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil>, then click on "Semper Fidelis Online" under "News and Features"

Navy Shift Colors: <http://www.npc.navy.mil/ReferenceLibrary/Publications>

Retiree Appreciation Days -- you've got to go

Why should you go to a Retiree Appreciation Day (RAD)? Your RAD is designed just for you -- Retired Soldiers and spouses -- with speakers and events planned by your Retirement Services Officer (RSO) and Installation Retiree Council.

Some RADs include a dinner or a golf tournament. Many offer flu shots and blood pressure screenings at "health fairs." Many organizations set up tables at RAD "county fairs" including DFAS and the VA. While most RADs are weekend events, a few are scheduled for weekdays, based on retiree response. Are there any changes planned for your installation? You'll get the latest information at your RAD.

Here are the RADs scheduled for this year so far. For information, contact the RSO hosting the event (Army RSOs are listed on page 13. For other services, please contact the installation). For updates, go to <http://www.armyg1.army.mil/rso/rads.asp>.



An active duty Soldier gives a retired Soldier a shot in the arm at the Ft Carson, CO, RAD.

Not updating retired pay records can cost benefits

Too often, we hear about survivors who were denied Survivor Benefit Plan (SBP) benefits **because the Retired Soldier did not update retired pay records after getting married, divorced, remarried, being widowed or gaining a child.**

We hear from surviving spouses who did not receive the retired pay for the days of the last month the Retired Soldier was alive because this money went to the person the Soldier had chosen at retirement.

We hear from former spouses who lost SBP benefits because neither the former spouse nor the Retired Soldier notified DFAS within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the divorce decree.

To make sure your spouse (or former spouse) is prepared, keep a file with information that will be needed when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Keep this article as a reminder to update your retired pay records if your status changes.

- Sep 26 Duluth, MN*
- Sep 27 Ft Hamilton, NY
- Sep 27 Ft Bliss, TX
- Sep 27 Nellis AFB, NV*
- Sep 27 Selfridge, MI*
- Sep 27 Ft Lee, VA
- Sep 27 Ft Huachuca, AZ
- Sep 27 Albany, NY (*Watervliet Arsenal, NY*)
- Sep 27 Houston, TX
- Oct 4 Schofield Barracks, HI
- Oct 10 Ft Myer, VA
- Oct 11 Ft Monmouth, NJ
- Oct 11 Yongsan, Korea
- Oct 16 Ft Monroe, VA
- Oct 17 Ft Meade, MD
- Oct 17 Ft Riley, KS
- Oct 18 Benelux
- Oct 18 Aberdeen Prv Grd, MD
- Oct 18 Ft Carson, CO
- Oct 18 Patrick AFB, FL 321-494-5463
- Oct 19 Offut AFB, NE
- Oct 24-25 Ft Hood, TX
- Oct 24-25 Ft Rucker, AL
- Oct 25 Ft Polk, LA
- Oct 25 Rock Island, IL
- Oct 25 Ft Campbell, KY
- Oct 25 Andrews AFB, MD 301-981-2726
- Oct 25 Grafenwoehr, Germany
- Oct 31- Ft Knox, KY
- Nov 1
- Nov 1 Ft Leavenworth, KS
- Nov 7 Ft Benning, GA
- Nov 8 Bolling AFB, DC 202-767-5244
- Nov 8 Daegu, Korea
- Nov 13 Ft Detrick, MD 301-619-3381
- Nov 15 Heidelberg, Germany
- Nov 15 Ft Ben Harrison, IN (sponsored by Ft. Knox)
- Dec 6 Ft Sam Houston, TX
* sponsored by Ft McCoy, WI

AUSA annual meeting

For those who'll be in the Washington, DC area from Oct. 6-8, Army Retirement Services will be taking part in the Association of the United States Army's Exposition at the Washington Convention Center in the G-1 Human Resources Policy Directorate booth.

Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armyg1.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make things a little easier after your death.

How to change your address

Army Echoes is mailed using correspondence addresses supplied by:

- **For those in receipt of retired pay or an annuity** — DFAS-Cleveland
- **For those who will begin to receive retired pay at age 60** — the Army Human Resources Command (HRC) — St. Louis.

You MUST use the contact information provided in the boxes below to make address changes. If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change request.

Mobilization: For mobilization purposes, ALL retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC-St. Louis using the contact info below.

Note: The *Army Echoes* Editor cannot make address changes!

Remember: You are responsible for updating your retired pay file information at DFAS-CL, using the 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.

If in receipt of or entitled to retired pay, mail to:
Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: 1-800-321-1080 or (216) 522-5955; FAX: 1-800-469-6559
(put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP annuity, mail to:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: 1-800-321-1080 or (216) 522-5955; FAX: 1-800-982-8459
(put SSN on all pages)

If a retired reservist not yet 60, mail to:
U.S. Army Human Resources Command - St. Louis
ATTN: AHRC-PAP-A
1 Reserve Way
St. Louis, MO 63132-5200
Phone: 1-800-318-5298 or (314) 592-0554; FAX: (314) 592-0582
(ATTN: TLM9V49) (put SSN on all pages)