



## Your voices are vital: A message from Secretary of the Army Dan Driscoll

Last year, we celebrated the United States Army's 250th anniversary, a milestone that reminds us of the enduring legacy of service. From the battles of Lexington and Concord to the campaigns of today, American Soldiers stood as the foundation of our nation, protecting its ideals even before the Declaration of Independence was signed. The Army's history is a testament to the courage, resilience, and dedication of those who wore the uniform.

But the Army's story is not just one of battles and campaigns—it is a story of patriots, families, and communities. From Washington to Eisenhower, Soldiers shaped our nation's history. Engineers, logisticians, and signal corps built its infrastructure. Every Soldier and veteran left an indelible mark on those around them. As Secretary of the Army and a third generation Soldier, I am deeply committed to honoring this legacy and ensuring we care for our Soldiers, veterans, and their families.

We owe a profound debt of gratitude to those who have served and those who continue to serve our country, as well as the loved ones who support them. Their sacrifices preserved our freedoms and safeguarded our way of life. But gratitude alone is not enough. Taking care of our Soldiers and veterans is not only the right thing to do—it is a national security imperative. Today, only 1% of Americans serve in the military, and our veteran population is declining. Alarmingly, 71% of youth do not qualify for service, 50% of youth admit they know little about military service, and half of our Regular Army recruits come from just seven states. These trends highlight the critical need to care for our Soldiers, veterans, and their families—not only to honor their service but to inspire future generations to follow in their footsteps.

My goal is to ensure every Soldier and veteran receives the support they need and deserve. This begins with preparing our Soldiers to serve through quality recruiting and programs like the Future Soldier Preparatory Course, which helps

young Americans meet the Army's standards. It continues with raising the collective quality of life for single Soldiers, those living off-post, and Army families. And it extends to enabling a smooth transition out of the Army and helping veterans access the benefits they've earned. We are working hard to ensure that every Soldier seamlessly moves through their Army lifecycle with world-class care.

One of our top priorities is reducing the administrative burdens that Soldiers face. Despite decades of modernization efforts, Soldiers still carry paperwork door-to-door, struggle with outdated systems, and face unnecessary frustrations. In the commercial sector, companies provide seamless customer experiences by consolidating data and automating processes. We are adopting similar solutions to simplify records, consolidate databases, and optimize our systems for automation. By leveraging generative AI and other technologies, we will soon enable a seamless entry into the Army, support throughout a career, and a smooth transition to the Department of Veterans Affairs.

Improving quality of life is another critical focus. My father served as an infantryman in Vietnam, and his stories of disappointing barracks and chow remind me that transformation is long overdue. Today, we are breaking down barriers to ensure our Soldiers and veterans receive the quality of life they deserve. With unprecedented support from the President, Congress, and private partners, we are delivering campus-style dining facilities, barracks built with 3D-printed construction materials, and even nuclear power solutions to enhance installation



Hon. Daniel Driscoll  
Secretary of the Army

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energy resilience. These initiatives are not just about improving living conditions -- they are about showing our Soldiers and their families that we value their service and are committed to their well-being.

Finally, we are telling the Army's incredible story to honor those who serve and inspire future generations. Last year's 250th Anniversary celebration in our nation's capital was a powerful reminder of the Army's impact on our country. It also generated a wave of recruiting momentum that we are working hard to sustain. The Chief of Staff and I travel constantly to advocate for our Soldiers, expand the Army's network of support, and highlight the incredible things Soldiers are doing for our country. But we cannot do it alone.

We need our Soldier and veteran community to help us tell the Army's story. Your voices are vital to advocate for solutions that honor the service and sacrifices of past, present, and future generations.

As we look to the future, we must set the United States Army on a path that eclipses our first 250 years. This will require all of us—Soldiers, veterans, families, and communities—working together to ensure the Army remains the most lethal, powerful force in history. Thank you for your service, your sacrifices, and your continued commitment to our nation.

Dan Driscoll  
26th Secretary of the Army

### FROM THE DIRECTOR, ARMY RETIREMENT SERVICES:

I want to thank you for the many letters, emails, and phone calls we have received regarding the transition away from printing and mailing the *Army Echoes* newsletter. Your feedback matters, and I appreciate the time you took to share your concerns.

The decision to move *Army Echoes* to a digital-only format was not made lightly, and supports broader Army priorities while also aligning with modern communication practices and environmental sustainability efforts. While the format is changing, our commitment to keeping Retired Soldiers, survivors, and their families informed remains unchanged. *Army Echoes* continues to be easily accessible through the *Army Echoes* mobile app and on the Soldier For Life website. Accessing the newsletter digitally allows you to receive timely updates, view enhanced graphics and links, and access current and past editions at any time—without waiting for mail delivery.

We recognize that not everyone is comfortable using digital tools. If you need assistance, your local Retirement Services Officer (RSO) is available to help you access the newsletter and navigate online resources. In addition, many local libraries, community centers, and senior support organizations offer free computer access and basic technology assistance.

Your connection to the Army community is important to us. We remain committed to ensuring you have reliable access to the information and resources you've earned through your service, and we appreciate your understanding as we modernize how we deliver that information.

Thank you for your continued engagement and for being a valued part of the Army family.

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

Published four times each year in accordance with Army Regulation 600-8-7. Past editions of the *Army Echoes* newsletter are available for free download from <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter>. Some of the information contained in *Army Echoes* comes from outside sources and was current at press time.

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

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at [ArmyEchoes@army.mil](mailto:ArmyEchoes@army.mil).

#### Leadership

**Deputy Chief of Staff, G-1:** Mr. Roy A. Wallace, (Acting)

**Co-Chairs, Chief of Staff, Army Retired Soldier Council:** Lt. Gen. Joseph Anderson and Sgt. Maj. of the Army Michael A. Grinston (both USA Retired)

**Director, Army Retirement Services:** Maria G. Bentinck

**Army Echoes Editor:** Reina A. Vasquez

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# Preparing for the 2026 tax season

By Defense Finance and Accounting Service (DFAS)

**Important note:** The following information is specific for retirees. For tax resources, annuitants and former spouses should visit myPay and our dedicated webpages on [www.dfas.mil](https://www.dfas.mil).

The 2026 tax season is here and DFAS wants to make sure that retirees, annuitants, and former spouses are prepared. Now is the best time to verify everything is correct in your myPay account so you can retrieve your tax documents when you need to file.

## Start with myPay

The best tool DFAS offers to ensure a smooth tax season is myPay (<https://mypay.dfas.mil>). The most important step to take is to log in to your myPay account and ensure your mailing address is correct.

An easy, online stop for your tax season needs, myPay offers printing or downloading of your tax statements for your retired pay. You can download and print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees). If you need it, you can also download and print IRS Form 1095-B.

You will have earlier access to your tax documents through myPay; 1099-Rs are currently available in myPay, while paper copies are mailed in mid-to-late January. If you haven't logged in to myPay recently, this is a good time to log in and update your password before this busy tax season.

## Changing federal tax withholding

It's easy to review your current federal withholding status in myPay. If needed, you may adjust it through the corresponding menu option or view withholding amounts on your latest Retiree Account Statement (RAS). If you prefer, you may also update your withholding by filling out the IRS Form W-4, accessible at the Internal Revenue Service (IRS) website (<https://www.irs.gov>) or our Forms Library (<https://www.dfas.mil/raforms>).

## Use the IRS Tax Withholding Estimator

The IRS has an online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions, and credits. You may access the Tax Withholding Estimator here: <https://www.irs.gov/individuals/tax-withholding-estimator>

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.

## State taxes for retirees

Retirees can start, stop, or change their State Income Tax Withholding (SITW), but only if that state has an agreement in place allowing DFAS to withhold state tax. In some states, portions of your retired pay may be tax exempt.

Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

Any changes to SITW must be made in writing, by submitting a DD 2866 form or by using myPay. DFAS can only withhold income tax for one state at a time, and the designated state must have signed the standard written SITW agreement with the Department of War (DOW). Additional details on changing SITW are available on the DFAS website (<https://www.dfas.mil/RetiredMilitary/manage/taxes/sitw/>).

## Federal taxability of retired pay

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

A military retiree can either use myPay or send an IRS Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay. An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on military retired pay.

**Please note:** the IRS requires any individual claiming exemption from federal withholding to provide a new IRS Form W-4 at the beginning of each tax year certifying their exemption from withholding. Please see our webpage regarding taxation of retired pay (<https://www.dfas.mil/retpaytax>).

## Retirees and SBP annuitants: 2025 tax year statements

Tax statements for retirees, SBP annuitants, and former spouses are currently available in myPay.

Tax statements sent through the U.S. Postal Service will be in the mail prior to Jan. 31, 2026. In many cases, the electronic online forms are available through myPay much earlier and more securely than those sent to customers electing delivery by mail.

The Affordable Care Act (ACA) 1095-B and 1095-C statements are available in myPay as of January 31, 2026. The 1095-B and 1095-C tax statements for tax year 2025 are available for reissue via askDFAS at: <https://corpweb1.dfas.mil/askDFAS/custCategories.action?pgModId=5060>.



# 2026 Cost-of-Living Adjustments (COLAs) to retired and retainer pay, survivor annuities, and premiums

By Office of the Assistant Secretary of Defense

The following Cost-of-Living Adjustments (COLAs) are effective Dec. 1, 2025, based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through the third quarter calendar year 2025. The term "retired pay" includes retainer pay and the term "members" includes former members. Where applicable, the appropriate section of United States Code (U.S.C.) is cited.

## COLAs for retired pay

1. The retired pay COLA for those who first became members of a Uniformed Service before Sept. 8, 1980, is specified according to the effective date of their retirement, as follows:

Retired pay based on rates of pay effective	Percent increase	10 U.S.C. authority
Before Jan. 1, 2025	2.8 percent	1401a(b)(2)
Jan. 1 - Dec. 31, 2025	2.6 percent	1401a(c)

2. The retired pay COLA for those who first became members of a Uniformed Service on or after Sept. 8, 1980, including those members covered by the High-3 or Blended Retirement System (BRS), is specified according to the effective date of their retirement, as follows:

Retirement effective	Percent increase	10 U.S.C. authority
Before Jan. 1, 2025	2.8 percent	1401a(b)(2)
Jan. 1 - March 31, 2025	2.6 percent	1401a(d)
April 1 - June 30, 2025	1.6 percent	1401a(d)
July 1 - Sept. 30, 2025	0.7 percent	1401a(d)
Oct. 1 - Dec. 31, 2025	0.0 percent	1401a(d)

3. The retired pay COLA for those who first became members of a Uniformed Service on or after Aug. 1, 1986, and also elected to receive a career status bonus under the provisions of sections 322 (as in effect before Jan. 28, 2008) or 354 of Title 37 U.S.C. as specified according to the date of their retirement, as follows:

Retirement effective	Percent increase	10 USC authority
Before Jan. 1, 2025	1.8 percent	1401a(e)
Jan. 1 - March 31, 2025	1.8 percent	1401a(e)
April 1 - June 30, 2025	1.1 percent	1401a(e)
July 1 - Sept. 30, 2025	0.5 percent	1401a(e)
Oct. 1 - Dec. 31, 2025	0.0 percent	1401a(e)

## COLAs for survivor annuities

4. Retired Serviceman's Family Protection Plan annuities payable on Dec. 1, 2025, under the provisions of Subchapter I of Chapter 73, Title 10, U.S.C., to the spouse or child of a member who died on or before March 20, 1974, will be increased by **2.8 percent** (ref: 10 U.S.C. 1434 (e)).
5. Annuities under the Survivor Benefit Plan (SBP) and Reserve Component Survivor Benefit Plan (RCSBP) under the provisions of Subchapter II of Chapter 73, Title 10, U.S.C., will be increased by the same percentage specified in paragraphs 1, 2, or 3 above, by which the retired pay of the person providing the annuity would have been increased at such time if the person were alive and otherwise entitled to such pay (ref: 10 U.S.C. 1451 (g)).
6. COLAs for supplemental annuities paid to certain low income widows of members who were deceased before Nov. 1, 1953, will be increased **2.8 percent** (ref: Public Law (P.L.) 100-456, section 653(c), as amended; see 10 U.S.C. 1448 note).
7. Annuities for Certain Military Surviving Spouses (ACMSS) payable monthly under the provisions of section 644, P.L. 105-85, Nov. 18, 1997 (as amended), will be increased **2.8 percent** from \$329.56 to **\$338.79** effective Dec. 1, 2025 (ref: P.L. 105-85, sec 644, as amended; see 10 U.S.C. 1448 note).
- Increase in the SBP low-cost premium threshold**
8. Previous amounts with respect to which the 2.5 percent factor of the SBP premium (cost) formula apply will be adjusted effective Dec. 1, 2025, in conjunction with the adjustments in retired pay made under the provisions of Section 1401a of Title 10, U.S.C. (ref: 10 U.S.C. 1452(a)(4) (B)). The Defense Finance and Accounting Service (DFAS) will perform necessary calculations to determine actual premiums based on the individual circumstances of each case.
9. The amount with respect to which the 2.5 percent factor of the SBP premium (cost) is applied will be increased **\*3.8 percent effective Jan. 1, 2026**, from \$1,056 to **\$1,096**. The threshold premium is **\$27.40**. Therefore, the low-cost threshold premium is **\$27.40 plus 10%** of the difference between retired pay and the threshold amount. The breakeven base amount is **\$2,348.57** (ref: 10 U.S.C. 1452(a)(4)(A)).

\*3.8 percent is assumed based upon the President's FY2026 budget request.



# Your 2026 TRICARE pharmacy costs

By TRICARE Communications

Do you get prescription drugs through the TRICARE Pharmacy Program (<https://www.tricare.mil/pharmacy>)? You may have new copayments starting Jan. 1, 2026.

The National Defense Authorization Act (NDAA) for Fiscal Year 2018 established TRICARE prescription drug costs. The costs will be in effect through Dec. 31, 2027.

“Most beneficiaries will pay \$1 to \$9 more per copayment for covered drugs they get through TRICARE Pharmacy Home Delivery and TRICARE retail network pharmacies,” said U.S. Public Health Service Cmdr. Teisha Robertson, chief of the Pharmacy Benefit Integration Branch at the Defense Health Agency. “The cost of generic formulary drugs at retail network pharmacies will stay the same.”

A few things affect your costs, as noted in the *TRICARE Pharmacy Program Overview Fact Sheet* (<https://www.tricare.mil/PharmacyOverview>).

## 1. Your beneficiary category:

- Active duty service members (ADSMs): You’ll pay nothing for covered drugs from military pharmacies (<https://www.tricare.mil/militarypharmacy>), home delivery (<https://www.tricare.mil/homedelivery>), and retail network pharmacies (<https://www.tricare.mil/networkpharmacy>).
- Survivors of ADSMs and medically retired service members and their family members: Your copayments won’t change in 2026. Go to Pharmacy Costs (<https://www.tricare.mil/pharmacycosts>) to learn more.
- All other beneficiaries: Most copayments will increase in 2026.

## 2. Your drug’s category:

TRICARE groups prescription drugs into four categories:

- Generic formulary drugs (<https://www.tricare.mil/genericdrugs>)
- Brand-name formulary drugs (<https://www.tricare.mil/genericdrugs>)
- Non-formulary drugs (<https://www.tricare.mil/nonformulary>)
- Non-covered drugs (<https://www.tricare.mil/CoveredServices/Pharmacy/Drugs/MedsNotCovered>)

There are a few things you should know about drug categories:

- Generic formulary drugs are the least expensive. This is followed by brand-name formulary drugs and nonformulary drugs.
- You can get a non-formulary drug at the lower formulary cost if your provider establishes medical necessity (<https://www.tricare.mil/CoveredServices/Pharmacy/FillPrescriptions/PreAuthMedical>) and the medical necessity authorization request is approved.

- If you fill a prescription for a non-covered drug, you’ll pay the full cost of the drug.

Not sure which category your drug is in? You can search the TRICARE Formulary at: <https://www.express-scripts.com/frontend/open-enrollment/tricare/fst/#/> to check.

## 3. The type of pharmacy you use:

Where you get your prescription also affects your costs. TRICARE pharmacy costs (2026–2027)

See the new copayments (**in bold**) below.

## Military pharmacies (up to a 90-day supply)

- You’ll pay nothing. (Call the pharmacy to confirm they carry your drug.)

## Home delivery (up to a 90-day supply)

- Generic formulary drugs will increase from \$13 to **\$14**.
- Brand-name formulary drugs will increase from \$38 to **\$44**.
- Non-formulary drugs will increase from \$76 to **\$85**.

## Retail network pharmacies (up to a 30-day supply)

- Generic formulary drugs will still be \$16.
- Brand-name formulary drugs will increase from \$43 to **\$48**.
- Non-formulary drugs will increase from \$76 to **\$85**.

## Non-network pharmacies (Up to a 30-day supply)

Your TRICARE health plan determines your non-network pharmacy (<https://www.tricare.mil/nonnetworkpharmacy>) costs in the U.S. and U.S. territories.

(Note: Go to Pharmacy Costs (<https://www.tricare.mil/pharmacycosts>) to find cost-shares for overseas pharmacies.

Do you have a TRICARE Prime (<https://www.tricare.mil/prime>) plan? If so, your non-network pharmacy costs will stay the same. With a TRICARE Prime plan:

- You must meet your point-of-service (<https://www.tricare.mil/pointofservice>) deductible for covered drugs.
- You’ll pay a 50% cost-share for covered drugs after you meet this deductible.

Do you have another TRICARE plan? You’ll pay a copayment or cost-share after you meet your annual deductible (<https://www.tricare.mil/costterms>). These costs are:

- Generic and brand-name formulary drugs will cost **\$48** (up from \$43) or 20% of the total cost, whichever is more.
- Non-formulary drugs will cost **\$85** (up from \$76) or 20% of the total cost, whichever is more.

(Continued on page 7)

# Retiree Account Statement: What is it and why it matters

By Defense Finance and Accounting Service (DFAS)

As a military retiree, your financial security is important. One of the most useful tools for managing your retirement pay is the Retiree Account Statement (RAS). Issued by the Defense Finance and Accounting Service (DFAS), the RAS provides an overview of your pay, benefits, and deductions. Think of it as a preview of what you can expect to see on your next pay date. Understanding your RAS is a vital step to ensuring your financial well-being.

## Where can you find your RAS?

The most convenient and reliable way to access your RAS is through myPay, the official online account management system for current and retired military members. You can access your RAS on myPay 24/7.

- Monthly access: An electronic RAS is available by the first of each month; giving you access to the past 12 months' statements.

Account changes: You'll also receive a RAS whenever you make changes to your account. Tip: To ensure you never miss an update, register your email address in your myPay account. You'll receive an email reminder each month when your RAS is available. To register your email in mypay, visit: <https://mypay.dfas.mil>.

## Why the RAS is important?

Having access to your RAS is essential and is a great tool for:

- Managing your retirement Income: Gain an

understanding of where your money is going and how it's being allocated.

- Ensuring Accuracy: Verify the accuracy of your pay, benefits, and deductions. Catching discrepancies early will help you down the road.
- Tax Preparation: The RAS is essential for tax preparation. The figures on your year-end RAS should match those on your IRS Form 1099-R. Keep both handy when filing your taxes.
- Stay Informed: Be aware of any changes affecting your retirement pay, such as cost-of-living adjustments (COLAs) or changes to your benefits.
- Planning for the Future: By understanding your current financial situation, you can better plan for your future financial needs.

## Understanding your year-end RAS package

Each year, DFAS mails a year-end RAS package to retirees who haven't opted for electronic delivery. This package contains several important documents. Take the time to review these documents carefully. They provide a valuable overview of your retirement benefits and are crucial for tax filing.

Need help understanding your RAS? Contact the Customer Care Center at 800-321-1080 or visit the RAS page (<https://www.dfas.mil/RetiredMilitary/manage/ras/>). Please note: DFAS cannot offer tax advice. For tax-related questions, consult with the IRS or a qualified tax advisor.

# Direct Remittance Roundup: Billing changes and payment options

By Defense Finance and Accounting Service (DFAS)

**Important Note:** This information is for retirees who pay their monthly Survivor Benefit Plan (SBP) premiums directly to the Defense Finance and Accounting Service (DFAS). If SBP premiums are automatically deducted from your pay, this article does not apply to you.

## What changed with your bill?

As of August 2025, DFAS improved the billing process for retirees who pay their SBP premiums directly, which is a process known as direct remittance. Direct remitters now receive monthly bills directly from DFAS, which are more detailed than the previous billing statements from the U.S. Department of Treasury centralized receivables service.

Your new bill clearly shows important information in itemized blocks, including:

• Remaining balance due from prior month: Any past-due SBP premiums from previous months. This will be \$0.00 if you do not owe any past-due premiums.

• Interest charge on remaining balance due: Any interest applied to past-due balances (currently 4.0% annually).

You can learn more about the new billing format by reviewing the helpful explainer that was printed on the reverse side of your October 2025 billing statement.

## The importance of paying SBP premium balances

Retirees who continue to carry a "remaining balance due from prior month" will soon see additional reminders from DFAS about the importance of promptly paying any outstanding balance for past due SBP premiums.

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## Your 2026 TRICARE pharmacy costs

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Keep in mind that if you use a non-network pharmacy, you'll have to pay full price for your drug up front.

Then you can file a claim (<https://tricare.mil/pharmacyclaims>) for reimbursement.

Reimbursements are subject to applicable deductibles, cost-shares, and copayments. Do you have questions about copayment changes? Call the TRICARE Pharmacy contractor, Express Scripts, at 877-363-1303.

Want to learn more about your pharmacy benefits?

Go to TRICARE Pharmacy at: (<https://www.tricare.mil/pharmacy>) for more information.



## Direct Remittance Roundup

(Continued from page 6)

DFAS wants to work with you to bring your account up to date as soon as possible, and we encourage you to pay your past due SBP premiums in full promptly. If you've made a recent payment to satisfy your outstanding balance after receiving your new DFAS billing statement - thank you.

You will continue to receive a monthly bill for each month's SBP premiums until you reach "paid-up" status (attained once a retiree has made 360 months of SBP premium payments and has reached the age of 70). If at any time your net retired pay becomes sufficient to cover your monthly SBP premium, your premium will revert to being deducted from your retired pay.

**Please note:** Upon your death, any unpaid premium balance will be deducted from your Arrears of Pay (AOP) and the SBP annuity payable to your SBP beneficiary until paid in full. No annuity will be paid to your SBP beneficiary until all outstanding premiums, including interest, have been paid. Prompt payment of any past due premium amounts is in the best interest of both you and your beneficiaries.

### Convenient options for SBP payments

There are other convenient options for paying your monthly SBP premiums. DFAS recommends using the Pay.gov website at: (<https://www.pay.gov/public/home>) to make your payments directly.

Pay.gov is convenient, simple, and secure. You will need your DOD ID number to make your payment. You can find this number on the lower-left portion of your monthly

billing statement. Please visit <https://www.pay.gov/public/form/start/1463931154> to get started.

If you receive VA disability compensation, you may request to have future monthly SBP premium payments deducted from your VA pay. Please complete "DD Form 2891 Interim" and submit it back to DFAS. You can learn more and locate the form on our Forms Library at <https://www.dfas.mil/raforms>.

### Important note for payments from online bill pay services

If you use your bank's online bill pay service to remit your monthly SBP premium payment, the process is entirely digital from your perspective. You may be surprised to know, however, that your bank makes the payment on your behalf by mailing a paper check to DFAS.

Since the payment arrives by paper check, it is very important that you enter your DOD ID number in the "Account Number" field on the online bill pay form. This will help ensure your payments get credited to your SBP premium balance promptly and accurately. Please visit the webpage listed below for additional tips to ensure successful payment.

### Visit the "Pay for SBP" webpage to learn more

If you are a direct remitter and want to learn more about direct remittance and all your payment options, please visit our "Pay for SBP" webpage: <https://www.dfas.mil/RetiredMilitary/provide/sbp/payment/>.



## CASUALTY ASSISTANCE CHECKLIST

If you died tomorrow, would your loved ones know what to do? Would they know where all the important documents and accounts (physical and online) are and how to access them? Would they know if you want to be buried in uniform and how to access the Survivor Benefit Plan if you die on active duty? Regardless of your age or retirement status, filling out the Casualty Assistance Checklist, found in a printable PDF format online at the Army Retirement Services section (<https://soldierforlife.army.mil/Resources/Retirement-Quick-Links>) can help ease their burden during a difficult time.

Don't wait to have the conversation. Start filling it out now, continually update it as needed, and make sure your loved ones know where to find it.

## Ask Joe: Your benefits guru

Dear Joe,

I received a 100% P&T service-connected disability rating from the Department of Veterans Affairs (VA) in 2022. I'm married with five children that range in age from toddler to young adult. The oldest children (ages 17, 19, and 21) are planning to go to college or another education program and I'm trying to find out what education benefits are available for them. I heard they might be eligible for a program through the VA due to my disability. Can you give me information on what the VA program might be and if there are other programs they may qualify for?

Seeking Education

Dear Seeking Education,

Congrats on your kids getting ready for the next steps in furthering their education! The VA program you're probably referring to is the VA Survivors' and Dependents' Education Assistance (DEA) Program (also known as Chapter 35). The program provides 36 months of education benefits for the spouses and children of 100% P&T disabled veterans (service-connected) and the surviving spouses and children of service members that died on active duty or as a result of a service-related condition. You must apply for this program, it is not automatic. Be sure to review the eligibility and other information in the MyArmyBenefits DEA fact sheet and check into other scholarship opportunities in the federal benefits (<https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits?type=category>) (under the education category) and state/territory fact sheets (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>) on the MyArmyBenefits website ([myarmybenefits.us.army.mil](https://myarmybenefits.us.army.mil)). Good luck with your search!

Joe

Dear Joe,

I'm recently retired, and I created a DS Logon account to access several Department of War (DOW) websites, as well as the Department of Veterans Affairs. I'm hearing that my DS Logon account is useless, and I won't be able to use it to access DOW websites soon. What can I do to make sure I don't lose access to my information on these sites?

Login Needed

Dear Login,

You're right! DS Logon is being phased out. After 30 September 2025, the Department of Veterans Affairs (VA) requires uses of an id.me or login.gov account to access their websites. Go to <https://www.va.gov/resources/creating-an-account-for-vagov/> for more information. Over the next 12 months, other sites will be transitioned to myAuth as well. If you don't receive an email letting you know of the change, the next time you attempt to login to a site that has transitioned to myAuth you will be prompted to create an account ([https://myaccess.dmdc.osd.mil/identitymanagement/help/topics/creating\\_a\\_new\\_myauth\\_account.htm](https://myaccess.dmdc.osd.mil/identitymanagement/help/topics/creating_a_new_myauth_account.htm)). No need to worry about losing access. You'll still be able to use your DS Logon until myAuth is implemented on all DOW sites.

Joe

U.S. ARMY

MyArmyBenefits



# State tax breaks expand for Retired Soldiers and survivors

By MyArmyBenefits staff

Two states recently passed legislation that partially exempts military retired pay from state income taxes, making it easier for military retirees and surviving spouses to keep more of their hard-earned benefits. The state of California (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/California>) is offering an exemption for the first time and the state of Vermont (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Vermont>) expanded eligibility for their existing exemption for qualifying recipients. Both benefits are partial, based on specific net income, and retroactive to Jan. 1, 2025.

What qualifying retirees need to know:

## California

- California's new partial exemption, beginning in 2025, subtracts up to \$20,000 from state income tax on military retired pay or survivor benefits annuities. This is available for those with a federal adjusted gross income (AGI) of less than \$125,000 for single filers or \$250,000 for joint filers.
- This benefit is open to the U.S. Army and other uniformed services, including the U.S. Public Health Services (USPHS) and the National Oceanic and Atmospheric Administration (NOAA).

The California benefit was enacted on June 27, 2025, and will remain in place through tax year 2030 unless renewed. Advocates are excited about the forward movement although it was not approved for the full exemption originally proposed.

## Vermont

- Vermont expanded to a full exemption for retirees and survivors with a federal AGI less than \$125,000.

• Retirees and survivors with an AGI receive a partial tax exemption for AGI between \$125,000 and \$175,000, calculated proportionally.

- No exemption for federal AGI above \$175,000.
- Vermont tax exemptions also apply to USPHS and NOAA.
- Expands current limitations that exempted only the first \$10,000 of military retired pay, for those with an AGI of \$60,000 or less for single filers or \$75,000 for joint filers, and for survivors with an AGI of \$60,000 or less.

There are other states that retirees should keep an eye on for progression in reducing income tax for retired military. Oregon (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Oregon>) is currently considering legislation that would fully exempt military retired pay for all veterans, with the new law potentially taking effect for tax years beginning on or after Jan. 1, 2026. While a bill for full retired pay exemption in Delaware (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Delaware>) did not pass, the state has an existing military retired pay exemption of up to \$12,500 for those at or under age 60. After age 60, Delaware offers a pension exemption of up to \$12,500 that includes retired military pay. If you are approaching retirement or receiving survivor benefits, be sure to check your state/territory laws (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>). Changes like these could make a significant difference in your annual retirement or survivor income.

Find information on your state/territory benefits and stay up to date on your federal benefits at MyArmyBenefits (<https://myarmybenefits.us.army.mil>) under the Benefit Library menu.



## Do you need to update your SBP election?

It's important to know that, if you did elect SBP, you are still responsible for updating your SBP election during retirement when certain life events occur.

Every issue of *Army Echoes* reminds Retired Soldiers to update their SBP election within one year of a change in dependent status such as gaining a child, marriage, divorce, or death. Ignoring this reminder can result in a Retired Soldier or surviving spouse accumulating a substantial debt or, in some cases, losing SBP coverage for a dependent. To change an SBP election, unless otherwise noted, submit a DD Form 2656-6 (SBP Election Change Certificate), to DFAS with supporting documentation (for example, divorce decree, marriage certificate, death certificate, birth certificate, adoption decree, or guardianship decree). The mailing address is on the DD Form 2656-6 or you can submit it through askDFAS (<https://www.dfas.mil/dfas/AskDFAS/>) - a customer service tool. For more detailed information and access to the form wizard for the DD Form 2656-6, go to the DFAS website (<https://www.dfas.mil/RetiredMilitary/provide/sbp/maintain/>).

SBP premiums are suspended when DFAS is properly notified there is no eligible SBP beneficiary for an SBP category. However, a retired Reserve Soldier will continue to pay child RCSBP costs for the RCSBP coverage previously received even when there is no eligible child.

# Army senior leaders highlight transformation initiatives, Soldier readiness during town hall at Fort Drum

By 10th Mountain Division (LI) Public Affairs

Secretary of the Army Dan Driscoll, Army Chief of Staff Gen. Randy A. George, and Sgt. Maj. of the Army Michael R. Weimer, discussed transformation initiatives, emerging technologies, and Soldier readiness on Jan. 12, during the first Army Senior Leader Situation Report, hosted by the 10th Mountain Division and broadcast to the total Army from Fort Drum.

"As we travel around, one of the things we have learned is that you, the American Soldier, are the greatest innovator," Driscoll said to an audience of 10th Mountain Division (LI) and Army National Guard Soldiers. "And as we're traveling, we are listening to you and basically saying, 'What are the things that are working, and how can we scale them across the Army?' And we have seen success all over the Army."

Driscoll highlighted the 10th Mountain Division's deployment to the southern border last year, which helped test the effectiveness of counter-drone technology. He also cited the 25th Infantry Division's Lightning Lab where Soldiers can produce drones.

Under the Army Transformation Initiative (ATI), Driscoll said Soldiers are training and deploying with next-generation equipment that will give them superior advantages on the battlefield. George added that Soldiers should feel empowered to become subject matter experts on new technologies so their feedback can inform the Army's procurement decisions.

"We want to give things to units and let you tell us what works, what doesn't, and you should be the ones deciding what we buy and don't buy," George said. "It has been unit leaders who have told us what our new mobile brigades are going to look like."

This feedback is critical, George noted, as infantry brigade combat teams are slated to become mobile brigades within the next year to 18 months. In the face of continuous change, he said that Soldiers will still need to rely on the basics.

"We have to stay ruthlessly focused on the fundamentals," George said. "What's not going to change on the battlefield is that you will have to be extremely fit and disciplined. No matter how much tech you throw in there, it is critically important – and I think all of you know this – if you are not disciplined and if you are not good at the basics, it will have long term impacts."

During an hourlong Q&A session, Soldiers asked about counter-UAS systems, barracks improvements, re-enlistment incentives, and dwell time between CONUS deployments.

**"We have to stay ruthlessly focused on the fundamentals."**  
**- Gen. Randy A. George**

Spc. Colton Bush, an infantryman assigned to the 10th Mountain Division, asked senior leaders to predict what new technology they expect to see in the next decade.

"I think a lot of what's going to happen is you will see very modular systems," Weimer said. "We're trying to make things smaller ... lighter."

He also cited advanced night vision goggles and the Next Generation Command and Control initiative to create faster, integrated C2 capabilities.

"How much time you have left on this enlistment?" Weimer asked the Soldier.

"One and a half years," he responded.

"You'll see some of it," Weimer said. "And when you re-enlist, you'll get the rest of it."

To watch the Army Senior Leader Situation Report, visit <http://www.youtube.com/USarmy>.



Secretary of the Army Dan Driscoll, Army Chief of Staff Gen. Randy A. George, and Sgt. Maj. of the Army Michael Weimer speak with 10th Mountain Division (LI) Soldiers during the Army Senior Leader Situation Report, Jan. 12, 2026, at Fort Drum, N.Y. The senior leaders informed Soldiers on a variety of topics currently affecting the force and discussed the Army's modernization efforts while taking questions from the audience. Pictured left, Command Sgt. Maj. Brett Johnson, 10th Mountain Division (LI) senior enlisted adviser, moderates the event at the After Action Review facility. (Photo by Sgt. 1st Class Travis Fontane, 10th Mountain Division (LI) Public Affairs)





# Happy 70th anniversary, Army Retirement Services!

By Army Retirement Services

On Nov. 14, 1955, then-Army Chief of Staff, Gen. Maxwell D. Taylor created the Army Retirement Services Office (Army RSO) with the mission of serving as an advocate and resource for the approximately 79,000 Retired Soldiers at the time. By the mid-1990s, there were 500,000 Retired Soldiers, and today, Army RSO serves more than a million Retired Soldiers in all three components, including more than 251,000 surviving spouses.

We have expanded to 130 Retirement Services Officers (RSOs) worldwide, providing retirement benefits information, and referrals to Retired Soldiers and their families, taking care of them post-retirement.

Director of Army Retirement Services, Maria Bentinck, emphasized the significance of reaching this historic milestone.

"Seventy years of Retirement Services reflects a steadfast commitment to all who have worn the uniform – whether they are currently serving or have already retired. Our Soldiers, past and present, along with surviving spouses remain an enduring part of our Army family. They deserve our strongest advocacy and support."

Bentinck also highlighted the responsibility of serving such a large and diverse retired community.

"As our retired population grows, so does our obligation to serve them with precision, compassion, and excellence. Every Soldier—past, present, and future—deserves to understand the benefits they've earned and to feel connected long after their service ends."

Presently, Army RSO is charged with overseeing the current retirement services program and writing Army policy for Soldiers preparing to retire. Retirement planning is a critical service we provide to Soldiers who have 17 or more years of service. To ensure long-term readiness, we communicate with those still wearing the uniform and work in collaboration with field-based RSOs, by delivering essential briefs, checklists, and counseling in preparation for their eventual retirement.

As the population of Retired Soldiers has grown, so too has the retirement services program. The Army RSO works in partnership with DOW and the Defense Finance and Accounting Service (DFAS) for the four military retired pay plans, the Survivor Benefit Plan, the Annuity for Certain Military Surviving Spouses (ACMSS), the MyArmyBenefits website, the Army Chief of Staff's Retired Soldier Council, portions of the Uniformed Services Former Spouse Protection Act (USFSPA), the RSO training and certification program, Army Regulation 600-8-7 (Retirement Services

Program), and strategic communications about the program.

Serving our retired community involves countless tasks for Army RSO, but it is a mission that is highly rewarding, says Deputy Director of Army RSO, Patricia Cruz.

"Retired Soldiers bring value to every community they're a part of; whether they advocate for the value of a veteran in their new career field, or they are busy volunteering, their selfless service continues, it does not stop once they take off the uniform. It is our duty to make sure we honor their service and ensure that they know everything they're entitled to."

Echoing Cruz, our commitment to Soldiers does not end with their service. Army RSO is here to ensure our retiring Soldiers feel supported, appreciated, and connected to their Army family, ultimately strengthening the prosperity of our nation.

The two main purposes of Army RSO, says Cruz, are to prepare Soldiers and their families for their retirement and to keep in constant communication with those who have already retired.

"A substantial portion of our work is on updating the retired community on laws, changes, and benefits they've earned."

In addition to communicating with retiring and Retired Soldiers and their families with newsletters and a comprehensive website (<https://soldierforlife.army.mil/Army-Retirement/Post-Retirement>), Army RSO's services and support is executed by the RSOs in the field and our partner agencies.

"Our RSOs are really our key folks in the field that are going to help on an individual level. We're here when they hit those roadblocks and can provide that connection with different agencies on a higher level," said Cruz. One of the things we do very well in this office is listen to what's happening in the field and if there is a trend, we work diligently to rectify the issue, asking questions like: what caused the issue, when did it start, who is being impacted, and so forth, she said.

"If we weren't out there teaching courses and going to Retiree Appreciation Day events, and having the relationships we have with the RSOs, we wouldn't get those examples and be able to work with agencies like DFAS to resolve issues together," Cruz stated.

Mitigating issues before they become problems and

*(Continued on page 12)*

# Maintaining your records and files

By Maj. Alisia Mahatoo, Army Reserve Retirement Services Office

Retiring from the military can feel exhilarating, overwhelming, and deeply relieving all at once. With this transition comes a wide range of benefits, and the responsibility to stay organized. It's essential to have a plan in place to maintain your records and important files.

As a retiree, you can obtain copies of your files from your Official Military Personnel File (OMPF) using your DS Logon account at: <https://www.hrcapps.army.mil/portal>. If you need to acquire your lost records, the repository for U.S. Army military personnel, health and medical records is located at the National Archives' National Personnel Records Center in St Louis, MO. For medical and dental records you will first determine where the record is located at the following website, <https://www.archives.gov/veterans/military-service-records/medical-records.html>.

Retiree's who have a current VA claim will contact the VA to determine the location of their medical records.

For correction of your military records, the retiree, surviving family members, or legal representative can request corrections using the Application for Correction of Military Records (DD Form 149) and submit to the Army Review Boards Agency (ARBA) at 251 18th Street South, Suite 385, Arlington VA 22202, or send to: <https://www.army.mil/arpa#org-other-military-records-corrections>.

All Retired Soldiers, Gray Area Retirees (GAR) (those in the Retired Reserve who are not yet receiving retired pay) and surviving spouses receiving a Survivor Benefit Plan (SBP) annuity must update both the Defense Finance

and Accounting Service (DFAS) and the Defense Enrollment Eligibility Reporting System (DEERS) whenever they move or change their email address.

Update your address using myPay at: <https://mypay.dfas.mil/> or calling (800) 321-1080. Soldiers can complete a retiree change of address using the Retiree Change of Address Request/State Tax Withholding Authorization (DD Form 2866) and mail to: DFAS U.S. Military Retired pay, 8899 E. 56th Street, Indianapolis, IN 46249 or online through askDFAS at: <https://corpweb1.dfas.mil/askDFAS/custCategories.action?pgModId=12>.

Family members receiving SBP annuities must also complete the DD Form 2866 and mail to DFAS, U.S. Military Annuitant Pay, 8899 E. 56th Street, Indianapolis, IN 46249. Non-annuitant surviving spouses, who are not in receipt of SBP must make address changes in DEERS. Former spouses who are eligible for ID card benefits should also keep their address current in DEERS.

Retirees and surviving spouses receiving benefits from the VA should change their address by logging into the VA website at: <https://www.va.gov/change-address/> or calling (800) 827-1000.

For most, family is the most important aspect of an individual's life, so listing assets, important contacts, the locations of documents, and how to make updates, will ensure families can easily access their Soldier's earned benefits.



(Continued from page 11)

## Happy 70th...

minimizing negative impacts to our retired community is something Army RSO excels at, due in part to the collaboration with various stakeholders and partners.

As we commemorate 70 years of supporting our Soldiers, we thank you for allowing us to serve you, and invite you

to continue serving the nation, in your communities, and on behalf of the Army. Who better to tell the Army story than the men and women who have worn the uniform?



Patty Cruz, deputy director, Army Retirement Services, speaks with Retirement Services Officers about using the SBP calculators on the MyArmyBenefits website, at the 2025 All Component Retirement Services Officer Training Symposium, June 4, 2025, at Fort Belvoir, Va.



Maria Bentinck, director, Army Retirement Services, answers questions from Soldiers about retirement at AUSA, Oct. 2024.



Patty Cruz, deputy director, Army Retirement Services, discusses retirement planning with a Soldier at AUSA, Oct. 2024.





# How to file claims with TRICARE For Life

By TRICARE Communications

If you have TRICARE For Life (TFL), you'll get health care from Medicare providers. There are certain times you may need to file your own claims with Wisconsin Physicians Services (WPS), the TFL contractor. Here's what you need to know about when to file claims when you have Medicare and TFL.

"Always be prepared to show your Medicare card along with your military ID card at any medical appointment for a smooth claims process," said Anne Breslin, TRICARE For Life program manager, TRICARE Health Plan, at the Defense Health Agency.

## Who files my claims?

In most cases, your provider files your health care claims with Medicare first. Medicare pays its share and sends the claim to WPS for processing and payment of TRICARE's portion of the claim.

Sometimes, you'll need to file your own claim with WPS. This happens when:

- TRICARE is your primary insurance.
- Medicare doesn't cover the service.
- You have other health insurance (OHI).

## What you need for filing claims

When you file a claim, include:

- Patient's Request for Medical Payment (DD Form 2642) (<https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2642.pdf>).
- Medicare Summary Notice (<https://www.medicare.gov/basics/forms-publications-mailings/mailings/costs-and-coverage/medicare-summary-notice>).
- Your OHI explanation of benefits (if you have OHI)
- Provider's bill with all required information

## Required information on bills

Make sure your provider's bill shows:

- Your name

- Provider's name and address
- Date and place of service
- Description of services
- Charges for each service
- Diagnosis

## Filing deadlines

You have one year from the date of service to file claims in the U.S, as described in the *TRICARE For Life Handbook* at: [https://www.tricare.mil/Publications/Handbooks/tricare\\_for\\_life](https://www.tricare.mil/Publications/Handbooks/tricare_for_life). Send claims to the WPS mailing address at: <https://tricare4u.com/en/portal/beneficiary/contact-us>.

## Filing claims overseas

When you get care overseas, TRICARE pays first (unless you have OHI). Medicare doesn't pay for overseas care. You must submit proof of payment (<https://tricare.mil/PatientResources/Claims/MedicalClaims/FilingOverseas/ProofofPayment>) with all overseas claims.

This can be:

- Credit card receipts
- Canceled checks
- Credit card statements
- Provider invoices showing payment

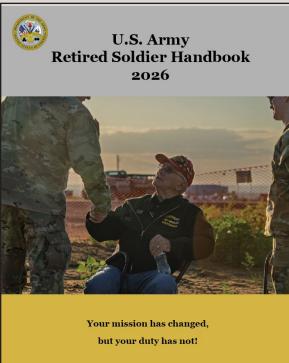
File overseas claims (<https://tricare.mil/PatientResources/Claims/MedicalClaims/FilingOverseas>) where you received care. You have three years from the date of service to file these claims.

## How do I get help?

- WPS (U.S. claims): Call 866-773-0404.
- Overseas claims: Contact your regional call center (<https://www.tricare-overseas.com/contact-us>).

Remember: Seeing Medicare participating providers gives you the lowest out-of-pocket costs. To learn more, visit the TRICARE For Life website (<https://tricare.mil/Plans/HealthPlans/TFL>).

## The 2026 U.S. Army Retired Soldier Handbook has arrived!



The 2026 U.S. Army Retired Soldier Handbook is now available at your local Retirement Services Office and online at: <https://soldierforlife.army.mil/Retirement/>.

The purpose of the U.S. Army Retired Soldier Handbook is to provide current and updated information for Retired Soldiers and their families, about the benefits and entitlements they've earned through their years of faithful service.

It is important that all Retired Soldiers maintain a working knowledge of their benefits and entitlements in order to take full advantage of them. In addition to the information presented here, Retired Soldiers should refer to Army Echoes which also highlights changes in benefits and entitlements. The current and previous editions of Army Echoes dating back to 2022 are available on the SFL website at: <https://soldierforlife.army.mil/Army-Retirement/Post-Retirement/Army-Echoes-Newsletter/Army-Echoes-Past-Issues>.



## 2026 RETIREE APPRECIATION DAYS

LOCATION	DATE	CONTACT
Fort Stewart, GA*	18 Apr	(912) 767-5013
JB McGuire-Dix-Lakehurst, NJ	18 Apr	(609) 562-2666
Fort Wainwright, AK	25 Apr	(907) 353-2095
West Point, NY	25 Apr	(845) 938-4217/2355
Fort Hamilton, NY	1 May	(718) 630-4754
West Virginia NG	2 May	(304) 561-6355
JBER-Richardson, AK	2 May	(907) 384-3500
Fort Jackson, SC	14-16 May	(803) 751-6715
JB Lewis-McChord, WA	26 Jun	(253) 966-5884
Fort Hood, TX	18 Jul	(254) 287-5210
Tobihanna Army Depot, PA	15 Aug	(570) 615-7019
USAG Stuttgart, Germany	1 Sep	+49-9641-70-596-2010
USAG Bavaria (Grafenwoehr)	4 Sep	09641-83-8709
USAG Rheinland-Pfalz/Ramstein, Germany	10 Sep	+49-611-143-541-1021
Fort McCoy, WI	11 Sep	(502) 898-3716
Fort Leonard Wood, MO	11-12 Sep	(573) 596-6637

\*Location is University of Central Florida,  
4000 Central Florida Blvd, Orlando, FL 32816

LOCATION	DATE	CONTACT
USAG Italy	16 Sep	011-39-044-71-4831
Aberdeen Proving Ground, MD	17 Sep	(410) 306-2322
JB Myer-Henderson Hall, VA	17 Sep	(703) 696-5948
USAG Benelux-Brunssum (Netherlands)	18 Sep	+31-45-534-0260
USAG Benelux (SHAPE)	19 Sep	+0032-68-25-5581
USAG Ansbach, Germany	23 Sep	09641-70-587-1814
Rock Island, IL	25 Sep	(563) 508-5123
Fort Lee, VA	26 Sep	(804) 734-6973/7345
Luke AFB, Phoenix, AZ	26 Sep	(623) 856-3923
JB Langley-Eustis, VA	27 Sep	(757) 878-3648
USAG Weisbaden, Germany	3 Oct	0611-143-548-1614
Fort Huachuca, AZ	23 Oct	(520) 533-1120/1383
Fort Rucker, AL	30 Oct	(334) 255-9124
Fort Leavenworth, KS	31 Oct	(520) 692-6598
Fort Benning, GA	6 Nov	(706) 545-1805
Fort Polk, LA	7 Nov	(726) 780-0895/0903

## When to sign up for Medicare

By Social Security Administration

Most people sign up for Part A (hospital insurance) and Part B (medical insurance) when they're first eligible, typically at age 65.

It's important to sign up promptly to avoid gaps in coverage or late enrollment penalties. However, if you're already covered through an employer group health plan, it might make sense to sign up for Medicare later or delay Part B.

If you are age 65 or older and receive Social Security benefits, you will be automatically enrolled in Part A. Part A coverage begins up to 6 months before the month you apply if you are over 65. Contributing to a Health Savings Account (HSA) after your Medicare coverage begins may result in additional taxes. Learn more at IRS.gov (<https://www.irs.gov/publications/>).

### The 3 enrollment periods

#### 1. When you're turning 65

You should apply for Medicare during your 7-month "Initial Enrollment Period," which begins 3 months before the month you turn 65, includes your birthday month, and ends 3 months after. For guaranteed coverage to start on the first day of your birthday month, you should apply during the first 3 months before your 65th birthday.

#### 2. After 65 and you've been covered by an employer group health plan

This is a "Special Enrollment Period," and there are no penalties if you sign up or add Part B during this time. If you or your spouse have health insurance through your job, you can sign up:

- Any time while working and still covered by the group health plan.
- Within 8 months of the day you or your spouse stop working, even if your group health plan continues for a time.
- Within 8 months of the group health plan ending while you or your spouse continue to work.

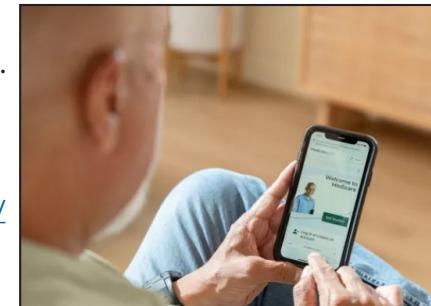
Your coverage typically begins the month after you sign up. In some cases, it may start sooner or up to three months later, depending on your circumstances.

#### 3. When you miss the other periods (likely penalties involved)

This is the "General Enrollment Period," and there is typically a life-long penalty if you sign up during this time. If you have not filed during the other periods, you can still sign up between January 1 and March 31 each year. Your coverage begins the month after you sign up.

#### \*Special situations

We offer a Special Enrollment Period for some unique situations. Learn more at Medicare.gov (<https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>).



# RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related?

Contact the RSO for your area or go to the directory on the Soldier For Life website at:

<https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>.

## INSTALLATION RSOs

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

### ALABAMA

- Redstone Arsenal  
(256) 842-2719  
[usarmy.rsa.rso@army.mil](mailto:usarmy.rsa.rso@army.mil)
- Ft. Rucker  
(334) 255-9124  
[usarmy.rucker.rso@army.mil](mailto:usarmy.rucker.rso@army.mil)

### ALASKA

- JB Elmendorf-Richardson  
(800) 478-7384 (AK only)  
(907) 384-3500  
[usaf.jberrsso@us.af.mil](mailto:usaf.jberrsso@us.af.mil)
- Ft. Wainwright  
(907) 353-2095  
[fwarso@wainwright.army.mil](mailto:fwarso@wainwright.army.mil)

### ARIZONA

- Ft. Huachuca  
(520) 533-1120  
[usarmy.huachuca.id-training.mbx.sfl-rso@army.mil](mailto:usarmy.huachuca.id-training.mbx.sfl-rso@army.mil)

### ARKANSAS

See Ft. Sill, OK

### CALIFORNIA

- Presidio of Monterey  
(831) 242-4986  
[usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@army.mil](mailto:usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@army.mil)

### COLORADO

- Ft. Carson  
(719) 526-2840  
[usarmy.carson.rso@army.mil](mailto:usarmy.carson.rso@army.mil)

### CONNECTICUT

See West Point, NY

### DELAWARE

See Ft. Meade, MD

### D.C.

See JB Myer-Henderson Hall, VA

### FLORIDA

• Central & West

### MacDill AFB

(813) 828-0163  
[usarmy.macdill.imcom-atlantic.mbx.rso@army.mil](mailto:usarmy.macdill.imcom-atlantic.mbx.rso@army.mil)

• Rest of FL, see

Ft. Stewart, GA

### GEORGIA

- Ft. Benning  
(706) 545-1805/4434  
[usarmy.benning.imcom.mbx.g1hrd-rso@army.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@army.mil)

• Ft. Gordon

(706) 791-2654/4774  
[usarmy.gordon.imcom.list.fg-retiree-service-office@army.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@army.mil)

• Ft. Stewart

(571) 801-3333/31  
[usarmy.stewart.usag.mbx.dhr-retirement-services@army.mil](mailto:usarmy.stewart.usag.mbx.dhr-retirement-services@army.mil)

### HAWAII

• Schofield Barracks  
(808) 787-3213  
[armyschofieldrso@army.mil](mailto:armyschofieldrso@army.mil)

### IDAHO

See Ft. Carson, CO or  
JB Lewis-McChord, WA

### ILLINOIS

See Ft. Leonard Wood, MO,  
Ft. McCoy, WI, or  
Ft. Knox, KY

### INDIANA

See Ft. Knox, KY

### IOWA

See Ft. McCoy, WI

### KANSAS

• Ft. Leavenworth  
(502) 706-8789  
[usarmy.leavenworth.imcom.mbx.retirements@army.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@army.mil)

• Ft. Riley

(785) 239-3320/3667

<https://home.army.mil/riley/index.php/my-fort-all-services/retirement-services>

### KENTUCKY

- Ft. Campbell  
(270) 798-5280/3310  
[CampbellRSO@army.mil](mailto:CampbellRSO@army.mil)

• Ft. Knox

(502) 624-7236/1280  
[usarmy.knox.rso@army.mil](mailto:usarmy.knox.rso@army.mil)

### LOUISIANA

• Ft. Polk  
(337) 531-0363/0402  
<https://home.army.mil/polk/about/garrison-directorates-and-support-offices/directorate-human-resources/RSO>

### MAINE

See Ft. Drum, NY

### MARYLAND

• Aberdeen Proving Grnd  
(410) 306-2322/2345  
[apgrso@army.mil](mailto:apgrso@army.mil)

• Ft. Meade

(301) 677-9603  
[usarmy.meade.usag.mbx.fort-meade-retirement-services-officers@army.mil](mailto:usarmy.meade.usag.mbx.fort-meade-retirement-services-officers@army.mil)

### MASSACHUSETTS

See West Point, NY

### MICHIGAN

• UP: See Ft. McCoy, WI  
• Lower Mich.

Selfridge ANGB  
(586) 239-5580

### MINNESOTA

See Ft. McCoy, WI

### MISSISSIPPI

See Ft. Rucker, AL

### MISSOURI

• Ft. Leonard Wood

(573) 596-6637/0947  
[usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil](mailto:usarmy.leonardwood.id-training.mbx.usag-flw-dhr-rso@army.mil)

### MONTANA

See JB Lewis-McChord, WA

### NEBRASKA

See Ft. Riley, KS

### NEVADA

See Pres. of Monterey, CA

### NEW HAMPSHIRE

See Ft. Drum, NY

### NEW JERSEY

• JB McGuire-Dix-Lakehurst  
(609) 562-2666  
[usarmy.jbmd.limcom-northeast.mbx.dhr-hr-m-rso@army.mil](mailto:usarmy.jbmd.limcom-northeast.mbx.dhr-hr-m-rso@army.mil)

### NEW MEXICO

See Ft. Bliss, TX

### NEW YORK

• Ft. Drum  
(315) 772-6434/6339  
[usarmy.drum.rso@army.mil](mailto:usarmy.drum.rso@army.mil)

• Ft. Hamilton

(718) 630-4552/4930  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

• Watervliet Arsenal  
See Ft. Drum, NY

### TEXAS

• West Point  
(845) 938-4217/2355  
[usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil](mailto:usarmy.westpoint.id-training.mbx.westpoint-rso@army.mil)

### NO. CAROLINA

• Ft. Bragg  
(910) 396-5304  
[usarmy.brag.usag.mbx.dhr-rso@army.mil](mailto:usarmy.brag.usag.mbx.dhr-rso@army.mil)

### NO. DAKOTA

See Ft. Riley, KS

### OHIO

See Ft. Drum, NY

See Ft. Knox, KY

### OKLAHOMA

• Ft. Sill  
(520) 442-2645/6131  
[usarmy.sill.rso@army.mil](mailto:usarmy.sill.rso@army.mil)

### OREGON

See JB Lewis-McChord, WA

### PENNSYLVANIA

• Carlisle Barracks  
(717) 245-4501/3894  
[usarmy.carlisle.usag.mbx.transition-assistance-carlisle-barracks@army.mil](mailto:usarmy.carlisle.usag.mbx.transition-assistance-carlisle-barracks@army.mil)

### PURITO RICO

• Ft. Lee  
(804) 734-9673/7345  
[usarmy.lee.imcom.mbx.dhr-mdp-rso@army.mil](mailto:usarmy.lee.imcom.mbx.dhr-mdp-rso@army.mil)

### RHODE ISLAND

See West Point, NY

### SO. CAROLINA

• Ft. Jackson  
(803) 751-6715/5495  
[usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil](mailto:usarmy.jackson.imcom-hq.mbx.dhr-rso@army.mil)

### SO. DAKOTA

See Ft. Riley, KS

### TENNESSEE

See Ft. Campbell, KY

### UTAH

• Ft. Bliss  
(915) 568-5204/569-6233  
[FortBlissRSO@army.mil](mailto:FortBlissRSO@army.mil)

### WEST VIRGINIA

• Ft. McCoy  
(502) 898-3716  
[usarmy.mccoy.rso@army.mil](mailto:usarmy.mccoy.rso@army.mil)

### WISCONSIN

• Ft. McCoy  
(502) 898-3716  
[usarmy.mccoy.rso@army.mil](mailto:usarmy.mccoy.rso@army.mil)

### WYOMING

See Ft. Carson, CO

### ARMY RESERVE RSOs

### Bavaria

09641-70-526-4430  
[usarmy.srbavaria@mail.mil](mailto:usarmy.srbavaria@mail.mil)

### Grafenwoehr

09641-83-8709  
[usarmy.bavaria.ret-svcs@mail.mil](mailto:usarmy.bavaria.ret-svcs@mail.mil)

### Rheinland-Pfalz

0611-143-541-1021  
[usarmy.heinland-pfalz.id-europe.list.ret-svcs@army.mil](mailto:usarmy.heinland-pfalz.id-europe.list.ret-svcs@army.mil)

### Stuttgart

09641-70-596-2010  
[usarmy.stuttgart-ret.svs@army.mil](mailto:usarmy.stuttgart-ret.svs@army.mil)

### Wiesbaden

0611-143-548-1614  
[usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil](mailto:usarmy.wiesbaden.id-europe.list.retirement-services-office@army.mil)

### Belgium

011-32-65-32-6293  
[usarmy.srbabenelux@mail.mil](mailto:usarmy.srbabenelux@mail.mil)

### England

See HQ IMCOM Europe

### Middle-East

See HQ IMCOM Europe

### Netherlands

011-31-45-534-0260  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Italy/So. Europe/Africa

011-39-0444-71-4831  
[usarmy.usag-italy.id-europe.list.retiree-services@army.mil](mailto:usarmy.usag-italy.id-europe.list.retiree-services@army.mil)

### Japan

011-81-46-407-3940  
[usarmy.zama.imcom-pacific.mbx.usagi-mdp-rso@army.mil](mailto:usarmy.zama.imcom-pacific.mbx.usagi-mdp-rso@army.mil)

### Okinawa

06117-52-5560  
[usarmy.tori.usag.mbx.okinawa-transitions@mail.mil](mailto:usarmy.tori.usag.mbx.okinawa-transitions@mail.mil)

### Korea

Yongsan  
010-2916-0578  
[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

### Camp Humphreys

010-2916-0578  
[usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil](mailto:usarmy.humphreys.id-pacific.mbx.mpd-rso@army.mil)

## ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the directory (<https://soldierforlife.army.mil/About-Us/Contact-Your-RSO>) on our page, select Army National Guard and then the applicable state.

## HRC GRAY AREA RETIREMENTS (GAR) BRANCH

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