



DEPARTMENT OF THE ARMY  
CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL  
OFFICE OF THE DEPUTY CHIEF OF STAFF G-1  
300 ARMY PENTAGON  
WASHINGTON, DC 20310-0300

DAPE-MPR (600-8-7)

2 May 2025

MEMORANDUM FOR CHIEF OF STAFF, ARMY

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

1. The sixty-fifth meeting of the Chief of Staff, Army Retired Soldier Council (CSARSC) was hosted at the Pentagon from 28 April to 2 May 2025. The Council is established in accordance with Army Regulation 600-8-7, Retirement Services Program and is administered in accordance with its charter, which will be renewed by the Secretary of the Army this year. The Council remains your voice of 1.25 million Retired Soldiers and surviving spouses, and as such, reviewed thirteen issues nominated by Installation Retired Soldier Councils discussed in detail in Enclosure 3 (CSA Retired Soldier Council Installation Report).

2. Council's impact on your priorities:

a. **Delivering Ready Combat Formations** - Our Retired Soldiers continue to help the Army recruit the next generation of Soldiers within their communities. As LTG Davis stated in *Army Echoes*, “We still could not have accomplished this mission without the support of our Soldier for Life family!” Recommend the Army continue to explore ways to recognize and formalize a partnership between our Retired Soldiers and Recruiting Command. A formalized program such as Retired Soldier Recruiting Ambassadors would do exactly that.

b. **Strengthening the Profession**

(1) Maintaining America’s trust requires caring for our Soldiers and their Families. Our Retired Soldiers also participated in a Casualty Assistance Officer (CAO) pilot program at Ft Stewart to assist the Families of Fallen Retired Soldiers. Unfortunately, this program did not get as much traction since most, if not all, of these Families preferred an active duty CAO over a Retired Soldier. Recommend that Human Resources Command (HRC) and Installation Management Command (IMCOM) continue to develop this initiative.

(2) Compo 2/3 Gray Area retirement processing backlog was resolved with Active Duty Operational Support (ADOS) funding through FY25. However, ADOS funding for FY26 has been cut by 50% and the Gray Area Retirement Branch has also been downsized at HRC. Recommend that the Army G1, Army G3, OCAR and the NGB assess this critical issue to prevent this backlog from occurring again.

DAPE-MPR

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

(3) The Council met with a Federal Benefit Unit (FBU) representative from the Department of State (DOS) concerning lack of support for our overseas Retired Soldiers. The primary issue remains the processing of Medicare enrollment applications while Retired Soldiers wait to receive TRICARE for Life medical benefits when they turn 65 years old. Recommend adding a DOS Fellow similar to the Senior Enlisted Advisors at the Departments of Labor (DOL) and Veterans Affairs (VA) to facilitate communication and resolve issues.

3. Future Actions:

**a. Delivering Ready Combat Formations**

(1) The current Survivor Outreach Services (SOS) program is strained to meet the needs of the total force. We have been asked to extend the same services to the retired community. The SOS program does not have the resources or capabilities to do so. Recommend the Army establish formal partnerships with VSO/MSOs to meet the requirement.

(2) The situation remains very clear that we need a solution to keep our Retired Soldiers, Veterans and Surviving Families informed and connected. The Council understands that the Soldier For Life (SFL) Network is still being worked by the staff. The current data providers from DMDC/DFAS are not mutually supporting or reliable. More importantly, this shortfall challenges the ability to recall Retired Soldiers and the Individual Ready Reserve (IRR). Recommend the Army find a solution to solve this problem.

**b. Continuous Transformation** - The existing Transition Assistance Program (TAP) contract will renew in June 2026. The Council believes this is an opportunity to update the Program of Instruction (POI) to better educate and inform our Soldiers during their transition. In addition to SOS partnerships, the Council believes there is value in adding a VSO/MSO component to the program to better prepare our Soldiers for their future. Recommend that HRC/IMCOM pursue this effort.

4. The Council extends our sincere appreciation for the continued support by Ms. Maria Bentinck, Ms. Patty Cruz and the rest of the Army Retirement Services staff. This program remains critically important and should be preserved. We also appreciate the group of distinguished speakers at Enclosure 1 for the valuable information and insights that they provided.

5. Thank you for recognizing the value of a continuing mission for those who no longer wear the uniform, but still have the heart, skills and capacity to contribute to the Total Army Force. The

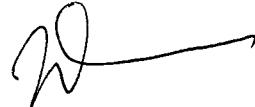
DAPE-MPR

SUBJECT: Annual Report of the Chief of Staff, Army Retired Soldier Council

THIS WE'LL DEFEND!



MICHAEL A. GRINSTON  
Sergeant Major of the Army  
U.S. Army, Retired  
Co-Chairman



JOSEPH ANDERSON  
Lieutenant General  
U.S. Army, Retired  
Co-Chairman

Enclosures

1. Guest Speakers
2. Council Members
3. CSA Retired Soldier Council Installation Report

## **GUEST SPEAKERS**

Lieutenant General Johnny Davis, Commanding General, U.S. Army Recruiting Command

Lieutenant General Brian S. Eifler, Deputy Chief of Staff, G1

Lieutenant General Omar J. Jones IV, Commanding General, U.S. Army Installation Management Command

Lieutenant General Joseph A. Ryan, Deputy Chief of Staff, G3

Major General Jill K. Faris, Chief of Staff, Office of the Surgeon General

Major General Deborah L. Kotulich, Deputy Chief, U.S. Army Reserve Command

Major General Hope C. Rampy, Commanding General, U.S. Army Human Resources Command

Brigadier General Antoinette Gant, Chief, Army Enterprise Marketing Office

Brigadier General Gregory S. Johnson, Director, Military Personnel Management

Brigadier General Lavetta Bennett, Assistant Director, Personnel and Talent Management, National Guard Bureau, Army National Guard

Colonel Jarrett A. Thomas II, Director, Soldier for Life

Sergeant Major of the Army (Retired) Michael (Tony) Grinston, CEO Army Emergency Relief

Sergeant Major of the Army Michael R. Weimer, Sergeant Major of the Army

Sergeant Major Christopher Truchon, Senior Fellow to the Department of Veterans Affairs

Ms. Maria G. Bentinck, Director, Army Retirement Services

Ms. Julie R. Burandt-Partin, Director, Retired and Annuitant Pay, Defense Finance and Accounting Service (DFAS)

Ms. Bonnie Carroll, Founder/President, Tragedy Assistance Program for Survivors (TAPS)

Mr. Jeffrey Cereghino, Department of Veteran Affairs

Mr. Ellis Craig and Mr. Victor Lance, FourBlock

Mr. Steven Feigel, Guidehouse and FourBlock Organizations

Mr. John Hall, Director/CEO, Defense Commissary Agency

Mr. Yonas Hunegnaw, Management and Program Analyst, Department of State

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

Mr. Michael Von Fange, Regional Federal Benefits Officer, Frankfurt, Germany

Ms. Renea C. Yates, Director, Office Army Cemeteries

## 2025 CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL ROSTER MEMBERS

### NAME

### INSTALLATION COUNCIL

#### Co-Chairmen:

LTG Joseph Anderson (RA)	At-Large
SMA Michael A. Grinston (RA)	At-Large

#### Members:

COL Mark A. Rado (RA)	HQs, Army in Europe and Africa
LTC David (Blair) Craig (RA/Medical)	Fort Stewart, GA
LTC Karen L. Nigara (RA)	Fort Stewart, GA
LTC Jerry Wood (RA)	West Virginia National Guard
CW5 Douglas M. Englen (RA)	Fort Campbell, KY
CSM Donna M. Balderston (USAR/AGR)	Joint Base San Antonio, TX
CSM Leon Caffie (USAR/AGR)	Fort Stewart, GA
CSM Micheal D. Sutterfield (RA)	Fort Novosel, AL
SGM Keith E. Hammack (ARNG/AGR)	West Virginia National Guard
SGM William Hursh (RA)	Fort Belvoir, VA
SGM Scott A. Leeling (RA)	Fort Carson, CO

AGR = Active Guard Reserve Representative  
ARNG = National Guard Representative  
RA = Regular Army Representative  
USAR = Reserve Representative

**Issue 2025-01-01**

**INSTALLATION COUNCIL:** Fort Drum, NY Retired Soldier Council

**SUBJECT:** Protect TRICARE for Life with No Enrollment Fees

**DISCUSSION:** Nearly a decade has passed since the Department of Defense (DoD) proposed TRICARE for Life (TFL) enrollment fees in five consecutive administration budget requests from FY2013 to FY2017. The recently released FY2025 DoD budget request does not mention new TFL fees. TFL is a top priority issue for retirees and surviving spouses. Aside from military retirement pay, it is the most valued part of the military retirement package. It ensures access to affordable, preventive and routine medical care. It protects uniformed services retirees and their dependents and survivors from financial risk associated with unexpected costs for serious and unexpected illness or injury. Although there are currently no active proposals for TFL fee increases, credible threats to the benefit loom on the horizon. The Congressional Budget Office (CBO) has consistently included TFL fees in its Options for Reducing the Deficit report released at the beginning of each new Congress. We feel it is important to voice our opposition to these proposals now before any consideration by legislators. We understand the military health care benefit remains a prime target for those seeking funding for other priorities. We must keep in mind the price a military retiree and their family have paid upfront for their health care with their service and sacrifice.

**RECOMMENDATION:** We oppose any proposal that increases costs to retirees who rely on TFL for their health care. Most of these beneficiaries are on fixed incomes and cannot absorb hundreds or thousands in additional healthcare costs. Retirees have earned these benefits.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL  
CHAIRPERSON(S):**

COL (R) Charles E. Frost, Ft. Drum Retired Soldier Council, Co-Chair  
MSG (R) David M. Pearson, Ft. Drum Retired Soldier Council, Co-Chair

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** TRICARE for Life is now in its 24th year of operation and enrollment fees are NOT under consideration by the Department and this issue is closed.

**Issue 2025-01-02**

**INSATLLATION COUNCIL:** Fort Drum, NY Retired Soldier Council.

**SUBJECT:** Include No-Cost Preventative Annual Physical Exams in TRICARE for Life Coverage

**DISCUSSION:** Enrollees who participate in Medicare Part B (Medical Insurance) for over 12 months are eligible for a yearly “Wellness” visit to develop or update their personalized plan to help prevent disease or disability, based on current health and risk factors. This yearly “wellness” visit is not a physical exam. An annual physical exam is a broad assessment of your body’s health. Its primary purpose is to screen for emergent health problems and assess the efficacy of ongoing treatment, if any. During an annual physical exam physicians employ personal observation and a variety of tests to gauge how a person’s body is performing. Based on what’s learned, the physician may schedule additional tests to discover or rule out possible health problems. The annual physical serves as an early warning mechanism that screens for common ailments such as high blood pressure, diabetes, several forms of cancer, and respiratory and heart disease, among others. In addition to the health benefits accruing to individuals by completing an annual physical exam, certain conditions, caught early, are treatable at a lower cost than later discovered, when such conditions may be more advanced. Annual physicals may lower overall health-care costs borne by the government on behalf of retirees.

**RECOMMENDATION:** No cost preventive annual physical exams be covered by the TRICARE for Life benefit coverage. This will ensure Retired Soldiers, and their spouses can maintain their good health and quality of life without the fear of paying expensive medical cost that were covered before they turned 65.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL  
CHAIRPERSON(S):**

COL (R) Charles E. Frost, Ft. Drum Retired Soldier Council, Co-Chair  
MSG (R) David M. Pearson, Ft. Drum Retired Soldier Council, Co-Chair

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** TRICARE for Life (TFL) offers Medicare coverage for eligible beneficiaries. TRICARE already covers certain health promotion and disease prevention visits in conjunction with specific cancer screenings and immunizations as a preventive service. To the extent that services are covered by both Medicare and TRICARE, TFL beneficiaries enjoy no cost-sharing consistent with the overall design of the program. There are other options available through various Medicare Advantage plans designed for TFL beneficiaries which do provide annual physicals vs annual wellness exams.

**Issue 2025-01-03**

**INSTALLATION COUNCIL:** Army Europe and Africa Retired Soldier Council

**SUBJECT:** Improving Military Retiree Access to Veterans Affairs Care in Germany

**DISCUSSION:** As the Defense Health Agency (DHA) continues to seek efficiencies, their actions are reducing the available military medical manpower available in our Military Treatment Facilities (MTFs), which is, in turn, further limiting Retiree access to health care at our MTFs.

In the U.S., the Department of Veterans Affairs (VA) operates the largest healthcare system with over 1,400 sites of care nationwide. However, there are no similar VA programs overseas except for VA facilities in the Philippines and global support through foreign providers via Foreign Medical Program. Here in Germany, the VA Benefits Office located at Landstuhl Regional Medical Center (LRMC) does support initial transition claims, but this office does not provide health care services.

Recently, the VA announced three more military bases will soon "open hospital doors" to Veterans: Fort Campbell, Fort Sill, and Tinker Air Force Base. These expansions are some of the largest VA and Department of Defense (DOD healthcare partnerships to date, with more expected to follow. The trend is clearly to have VA and DOD healthcare partnerships to revamp and improve healthcare access for veterans.

This issue paper seeks to generate interest and energy in possibly having the VA partner with one or more of the MTFs in Germany as a test program, similar to what is being done in the U.S., to improve the healthcare access for our Retiree population in Europe. The positive impacts for both the affected MTFs and Retirees, we believe, would be immediately seen and felt.

**RECOMMENDATION:** CSA seek VA support in researching the feasibility of establishing a partnership with MTFs in Germany.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL CHAIRPERSON(S):**

LTC (Ret) David V. Fulton, President, Army Europe and Africa Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Department of Defense is working several initiatives to increase overall access to care for all beneficiary categories. The Wrap Around pilot program serves to increase capacity and capability in the network while freeing up access for enrolled beneficiaries in the MTF. These initiatives will be utilized to inform Senior Leaders for potential expansion across all OCONUS locations. The DOD has

established a one-year pilot program to explore the provision of certain health care support to DOD civilian employees in Japan, which will assist eligible civilian employees with health care navigation, to include provider funded services, direct billing agreements and insurance reimbursement. The DHA Strategic Plan 2025-2030 aims to modernize military healthcare by leveraging technology, focusing on patient-centered care, and improving access for 9.6 million beneficiaries worldwide. Based on the current condition in the European theater, we recommend that DOD create an additional pilot program in Europe to support DOD retirees with the same Wrap Around concept established in Japan.

**Issue 2025-01-04**

**INSTALLATION COUNCIL:** Fort Belvoir, Retired Soldier Council

**SUBJECT:** Review DOD and VA Policies to Resource Quality Health Care Based on Predicted Current and Future Nationwide Shortage of Health Care Workers

**DISCUSSION:** Healthcare is the number one issue the Chief of Staff of the Army Retired Soldier Council receives from Retired Soldiers and their Families. There is a reported current and future predicted shortage of health care workers in the United States. The nationwide healthcare worker shortages directly affect the quality of the Military Health System (MHS) and Veterans Affairs (VA) Health Care services as they compete for the same scarious medical personnel resources. By 2036 the National Center for Health Workforce Analysis (NCHWA) projects a US shortage of 160,450 physicians. The NCHWA also predicts by 2036 a shortage of 337,970 registered nurses and 97,070 licensed nurses nationwide as well as shortages in allied health care workers. There are distinct reasons given for the current and future healthcare worker shortages as well as possible short- and long-term solutions. The policies MHS and VA Health Care implement to solve the healthcare worker shortages are critical to continuing to provide Retired Soldiers and their Families quality healthcare.

**RECOMMENDATION:** That the Chief of Staff of the Army Retired Soldier Council request the Office of the Army Surgeon General, Defense Health Agency, and the VA provide the near- and long-term policies implemented to mitigate both the current as well as future projected healthcare worker shortages. Based on the projected healthcare worker shortage through at least 2036, further recommend the council periodically review the status of this issue.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL**

**CHAIRPERSON(S):**

MAJ (Ret) Karan Cerutti

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Defense Health Agency (DHA) is already addressing the shortage of healthcare professionals by expanding telehealth services and using technology such as artificial intelligence to enhance patient care, increase access, and decrease administrative burdens on healthcare professionals. To attract and retain talent, the DHA works to offer competitive pay under Title 38 and has a dedicated recruiting team for civilian healthcare positions. The DHA Strategic Plan 2025-2030 aims to modernize military healthcare by leveraging technology, focusing on patient-centered care, and improving access for 9.6 million beneficiaries worldwide. The Council recommends that the OTSG monitor DHA's progress.

**Issue 2025-02-05**

**INSTALLATION COUNCIL:** Fort Drum, NY Retired Soldier Council

**SUBJECT:** Surviving Spouse Losing All Retirement Benefits Upon Remarriage

**DISCUSSION:** A surviving military spouse loses all retirement benefits upon remarrying like TRICARE health insurance, access to bases for Commissary and Main Exchange privileges and education funds. If a surviving spouse remarries before the age of 55, the Survivor Benefit Plan (SBP) annuity is suspended. However, if the remarriage ends in death, divorce, or annulment, eligibility for SBP annuity can be reinstated but the other retirement benefits are lost forever. There have been efforts to change this. A bill introduced by Senators Jerry Moran and Raphael Warnock aims to eliminate the age restriction, and allowing surviving spouses to keep benefits even if they remarry, at any age. The Love Lives On Act proposed by Senators Warnock and Moran seeks to address this issue and allow surviving military spouses to retain their benefits even if they choose to remarry. A military spouse who was married to a service member for 20+ years could lose all her/his earned benefits if they remarry after the passing of the service member. This provision of the law is archaic. It prevents the surviving spouse from living a fulfilling life with a new spouse for fear of losing the benefits they earned from their service alongside the deceased spouse. Military service is family service, and our country owes a great debt to the surviving spouses.

**RECOMMENDATION:** Remove the suspension on the SBP annuity for any remarriage and allow the Surviving spouse to remarry without losing any benefits or privileges. We need to make sure surviving spouses can retain their benefits from both the Department of Veterans Affairs (VA) and the Department of Defense (DoD) upon remarriage at any age. We support legislation like The Love Lives On Act to be fair and equitable to our military retired spouses.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL**

**CHAIRPERSON(S):**

COL (R) Charles E. Frost, Ft. Drum Retired Soldier Council, Co-Chair  
MSG (R) David M. Pearson, Ft. Drum Retired Soldier Council, Co-Chair

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Council recommends endorsement and supports a legislative change to allow the spouse of a retired deceased service member to retain all benefits upon remarriage prior to age 55. Recommend the Army G-1 Retirement Services Office continue to work with the Army Family Action Plan (AFAP) to coordinate the Army's position on this issue with the other military services and DOD.

**Issue 2025-02-06**

**INSTALLATION COUNCIL:** Joint Base Myer-Henderson Hall Retired Soldier Council

**SUBJECT:** Survivor Benefit Plan (SBP) Shared Entitlements

**DISCUSSION:** Title 10 USC Chapter 73 provides for the Department of Defense (DoD) Survivor Benefit Plan (SBP). At retirement, Soldiers may elect to receive reduced retired pay to provide eligible beneficiaries in one of six categories with an annuity. The law does not permit the division of the annuity between former spouse or former spouse and child and spouse or spouse and child. If an individual divorces and then remarries, the SBP entitlements can only be awarded to one spouse (former or current; not both). A current spouse is only eligible if married at least one year prior to the retiree's death. If former spouse or former spouse and child coverage is less than the full retired pay, a legislative change could allow retired service members to provide the remainder of the SBP benefit for a new spouse or spouse and child.

**RECOMMENDATION:** That the Chief of Staff of the Army Retired Soldier Council support a legislative proposal to authorize the option for partial or split benefits to a former spouse of the Survivor Benefit Plan annuity.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL  
CHAIRPERSON(S):**

LTC (Ret) Randy Potter, Co-Chairman, Joint Base Myer-Henderson Hall Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Council believes that a legislative change to allow the sharing of the SBP entitlement between a former spouse and current spouse and children is currently unattainable.

**Issue 2025-02-07**

**INSTALLATION COUNCIL:** Army Europe and Africa Retired Soldier Council

**SUBJECT:** Augmented Support by Survivor Outreach Services (SOS) to Survivors of Retired Soldiers

**DISCUSSION:** SOS demonstrates the Army commitment to Families of the Fallen by providing support and standardized service to Active, Reserve and National Guard Families. SOS is a holistic and multi-agency approach to delivering services by providing access at garrisons and communities closest to where Families live. This service should be expanded, on a space-available basis, to include the Families of Retired Soldiers consistent with the "Soldier for Life" charter acknowledging that many of these Retired Soldiers were combat veterans.

Typically, Survivors of Retired Soldiers are in their geriatric years and often have difficulty navigating the internet to obtain their due benefits, which include DFAS, Social Security, Insurance claims, etc. Additionally, many are foreign widows who are not proficient in English. SOS offices overseas have staff familiar with host nation skills for settling legal requirements, language, banking laws, etc.

Currently, volunteers augmenting Garrison Casualty Officers and Retirement Service Officers assist survivors with these issues, but these volunteers are neither formally trained nor protected from possible legal actions. SOS employees are appointed, trained, and legally protected. Further, the 5-year rule requiring the rotation of civilian employees has decimated the dual-language employee base and volunteer recruitment by Army Community Services is not a "growth industry".

**RECOMMENDATION:** CSA support the expansion of Survivor Outreach Services to include Survivors of Retired Soldiers on a Space Available basis. This would enhance Retirement Services to our retired community and be consistent with the Soldier for Life charter.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL CHAIRPERSON(S):**

LTC (Ret) David V. Fulton, President, Army Europe and Africa Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Council recognizes the validity of this issue and the potential value of expanding SOS services to survivors of Retired Soldiers; however, it also recognizes this expansion of services as an unfunded program. Recommend that HQDA G-1 establish a working group consisting of key stakeholders such as IMCOM and VSO/MSOs to develop a way forward to providing these critical services to survivors of Retired Soldiers.

**Issue 2025-02-08**

**INSTALLATION COUNCIL:** Army Europe and Africa Retired Soldier Council

**SUBJECT:** TRICARE for Life Support for Retirees >65 Years Old Awaiting MEDICARE Registration Due to No Fault of their Own

**DISCUSSION:** The Federal Benefits Unit (FBU) at the U.S. Consulate in Frankfurt has been designated to support U.S. beneficiaries located in the five U.S. Army Garrisons (USAG) in Germany; the FBU in the U.S. Embassy in Dublin is designated to support those personnel in USAG Benelux, and the FBU in the U.S. Embassy in Rome supports those in USAG Italy. A similar agreement exists in the Far East and in the U.S. Forces Korea.

Since 2022, military beneficiaries in Germany have continued to experience difficulty in obtaining support from the FBU in Frankfurt. One can no longer reach a FBU service agent on the phone, making it very difficult for Retirees to obtain answers to questions or to schedule appointments for starting/stopping payments or making necessary account changes. On-line and email requests to the FBU also often go without responses or even acknowledgements.

During an in-person visit to the FBU by the EUCOM CSM and the Army Europe and Africa Retired Soldier Council President, the FBU stated they have a significant manpower shortage, which is limiting their ability to provide timely service to all FBU requests for support. The FBU manager went further, stating that not it was not realistic for us to assume that all MEDICARE enrollment requests made 90 days in advance of turning age 65, which is the specified open window period for enrolling in MEDICARE, will be completed by the time an individual turns age 65. As a result, some military beneficiaries relying on TRICARE For Life (TFL) for their medical coverage at age 65 will not be recognized as having TFL coverage due to no fault of their own.

**RECOMMENDATION:** CSA Retired Soldier Council seek Defence Health Agency assistance in determining how to recognize and provide TFL services, if required, to a > 65 yrs old Retiree and/or Annuitant who has properly and timely applied for MEDICARE with the FBU, but whose application is still pending completion by the Social Security Administration.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL CHAIRPERSON(S):**

LTC (Ret) David V. Fulton, President, Army Europe and Africa Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Council recommends continued work with the Federal Benefits Unit (FBU) to capitalize on their ongoing work so far (development of an interim solution that will allow Medicare applicants to highlight that their

application is related to maintaining their Tricare coverage while they work to institute permanent system enhancements). Recommend that this information is shared with our overseas Retired Soldier Councils and that it be passed on to our sister services as this situation is not unique to Army. Additionally, we recommend that new military retiree applicants filing for Medicare Part A & B when TRICARE for Life is involved be afforded an application window of "not earlier than 120 days and not later than 90 days prior to their 65th birthday" to ensure ample time is provided to the FBU to address any issues and process the request. The Frankfurt FBU acknowledges and concurs with the need for more time to process these time sensitive applications. The Council again recommends that a Sergeant Major of the Army Fellow be assigned to the Department of State to be a voice for the military retiree population in that cabinet level organization with touchpoints into the overseas FBUs.

**Issue 2025-03-09**

**INSTALLATION COUNCIL:** Fort Stewart, GA Retired Soldier Council

**SUBJECT:** Provide Army RSOs with Catchment of Retirees' Cellular Contact Information

**DISCUSSION:** During our lifetime, we change many things that were previously used to identify or locate us. Today, it could reasonably be said that there are only two common identifiers that we seldom, if ever, change: social security and cell phone numbers. In support of enhancing the Soldier for Life Program and Army Regulation 600-8-7, Retirement Services Program, it is critically important that the Army routinely communicates effectively with Retirees and their families to fulfill the Army's commitment to the Soldier for Life Program. Retirees need to be kept abreast of changes in the Army that affect their ability to be value added Army teammates in their communities, as well as how changes will impact them. Our Army Retired population should be leveraged to the maximum degree possible. For example, we see recruiting and JROTC as areas where the Army could greatly benefit. It all starts with rapid and effective communication with the Retired Army community. "Snail" mail is not the way the current generation communicates, and it is way too costly. Email, because of its over commercialization, is quickly declining in its usage, particularly for personal communication. Text messaging would speed and flatten the communication process with our Soldier for Life Retired population.

At Fort Stewart, the Army Retired population of 65,000+ extends from a portion of South Carolina, southern Georgia and through all of Florida, minus the Panhandle. Our most successful RADs in Central Florida had more than 1000 attendees. We think we can do even better by using advanced technologies like text messaging to communicate.

The use of text messaging could significantly reduce the cost burden to the Army and flatten communications. For these reasons, Fort Stewart Retired Soldier Council is suggesting a more efficient way to communicate with and disseminate information to Retirees in its service region. We believe text messaging would be the fastest, least expensive, most direct, and reliable method now available. According to the PEW Research Center Survey, 97% of the US population owns a cellular phone and, among cellular users, text, SMS and messages are the preferred method of non-direct communication.

**RECOMMENDATION:** Recommend HQDA share with Installation RSO's the ability to communicate using text messaging by providing cellular phone contact information lists to the RSOs for use as the primary means of communication with Retirees and soon to be Retirees who gave approval to share their cell number. The RSO receiving such information will be responsible for adherence to all security policies and directives.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL  
CHAIRPERSON(S):**

COL (Ret) Kin La Fate, Co-Chairman, Ft. Stewart, GA Retired Soldier Council  
CSM (Ret) Divina Bobb, Co-Chairman, Ft. Stewart, GA Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The Council recommends the Army Retirement Services Office (RSO) initiate a review to determine the legal and regulatory implications of using retiree cell phone data for official communications.

**Issue 2025-03-10**

**INSTALLATION COUNCIL:** Fort Stewart, GA Retired Soldier Council

**SUBJECT:** Veteran Readiness and Employment (VR&E); Army Retirees are Not Aware of this Benefit Until they Undergo their Army Transition Assistance Process (TAP)

**DISCUSSION:** Army Retirees, as a rule, formally learn about VR&E during their last months of service, primarily during their TAP. The TAP process is extensive and covers numerous topics for our soon to be Retirees during one of the most unique transition times in a Soldier's life; preparation to leave after serving 20 or more years. Veterans are not eligible for VR&E benefits until they receive a disability rating from the Veteran Affairs (VA). According to the VA, as of July 2024, it takes on average, 151.2 days to decide on a disability-related claim (<https://www.va.gov/disability/after-you-file-claim/>). Many Retirees find employment immediately upon retirement. A fair assumption is that Retirees accept under employment due to the requirements to wait on their disability rating and to financially care for themselves and their families. Once an Army Retiree gains employment, it is difficult for the Retiree to use the VR&E benefits. The VA VR&E program is not a Workforce Development program for our Army Retirees and Veterans. However, it is obvious that due to the timing of receiving their disability rating and the need for employment immediately after retirement, some of our Retirees cannot take advantage of this benefit they earned. Our Retirees gave our nation their best, and now as a Soldier for Life, it is imperative that our nation provide our Army Retirees with the appropriate employment options so that they can continue to serve our great nation.

**RECOMMENDATION:** HQDA develop a brief, light-touch information campaign external to TAP that informs soon to be Retirees of the VR&E benefit and continues to reinforce information on this benefit during the TAP briefings. Additionally, recommend that when the Soldiers receive their disability rating, the VA also inform them whether they may or may not be eligible for VR&E.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL  
CHAIRPERSON(S):**

COL (Ret) Kinard J. La Fate, Co-Chair, Fort Stewart, GA Retired Soldier Council CSM(Ret)  
Divina Bobb, Co-Chair, Fort Stewart, GA Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** It is not feasible to provide a complete overview of VA benefits—including VR&E—until the VA issues a formal Decision Letter. Until then, any discussion of benefits remains premature.

**Issue 2025-03-11**

**INSTALLATION COUNCIL:** Army Europe and Africa Retired Soldier Council

**SUBJECT:** Communicating with Retired Soldiers and Annuitants

**DISCUSSION:** The Department of Defense and our Army are unable to communicate effectively with all Retired Soldiers and Annuitants in a manner that is both timely and all-inclusive even though there are legal requirements to do so. This is because there is no governmental entity held accountable for maintaining, and making effective use of, a database containing accurate email and physical mailing addresses for our military Retiree population.

While there are efforts by DFAS, DMDC and other government entities having address information to share and synchronize their data in the hopes of better populating the information each entity possesses. However, this synchronization effort falls short in providing DoD and our Army complete and current contact info for all DoD Retirees and Annuitant.

Throughout the COVID-19 pandemic, there were multiple times when communication with all military Retirees was essential. Each time, because DoD lacked a comprehensive communications methodology, DoD's and Army's methods used to reach Retirees was haphazard and disjointed. Looking solely at the Army's considerable Retired Soldier population who are drawing Retired Soldier pay, using military medical facilities, commissaries, PXs, and influencing the next generation of servicemen and women, one can easily grasp that an inability to communicate to this large and influential community can lead to a degradation in the readiness of our All-Volunteer Force.

It is this Council's belief that DFAS is best positioned to have Retirees and Annuitants verify their email and physical mailing address. This can be done on an annual basis when Retirees and Annuitants log into their MyPay accounts to obtain their 1099-R. This Council acknowledges that there are Retirees and Annuitants who are currently unable or unwilling to communicate online or via email. Regardless, having DFAS establish this verification step and capture this contact information will, we believe, provide a foundation of accurate and comprehensive contact information that can support communicating with Retirees and Annuitants when required.

**RECOMMENDATION:** DFAS require all Retirees and Annuitants to verify their email and physical mailing address annually when logging into MyPay. It is proposed that this verification step occur when, and in order to, obtain one's 1099-R.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL  
CHAIRPERSON(S):**

LTC (Ret) David V. Fulton, President, Army Europe and Africa Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** To ensure contact records remain current, myPay includes built-in functionality to prompt military retirees to verify their mailing address, email address, and mobile phone number annually. The system triggers these prompts automatically when the retiree logs into myPay, provided that 365 days have elapsed since their last verification prompt.

**Issue 2025-03-12**

**INSTALLATION COUNCIL:** Army Europe and Africa Retired Soldier Council

**SUBJECT:** Simplifying the System of Authentication and Access to U.S. Government Websites

**DISCUSSION:** Once a Retiree no longer has a CAC Card, access to governmental websites becomes more complex and burdensome. In today's online environment, Retirees and Annuitants not having a CAC Card must navigate multiple methods to obtain authentication and access to governmental websites managing their benefits. For Retirees and Annuitants residing overseas, where foreign phone numbers, physical mailing addresses, and time zone differences add additional levels of complexity in obtaining authentication and assess, this issue paper seeks CSARSC support in simplifying the process of authentication and assess to U.S. government websites.

Attached to this issue paper is a matrix showing research done in August 2024 on international access and authentication for DoD and other U.S. Government online support systems. Our research indicates that there are multiple issues across the variety of available logon services and governmental websites that make it difficult for any beneficiary not having a CAC to assess these websites.

**RECOMMENDATION:** First, require all authentication services (DS Logon, ID.me, Login.gov) to improve their registration process so that it supports a beneficiary population that resides globally. Second, develop a digital website token card that a Retiree and Annuitant can obtain (purchase if necessary) at the time they turn-in their government CAC. This website token should facilitate a Retiree's secure access to specific websites essential to the management of their benefits. If a Retiree does not elect to obtain a digital website token when given the opportunity, then this Council believes the Retiree is tacitly agreeing to continue to navigate the ever-changing authentication websites that DoD is contracting with to provide user access to U.S. governmental websites.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL CHAIRPERSON(S):**

LTC (Ret) David V. Fulton, President, Army Europe and Africa Retired Soldier Council

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** The authentication services (DS Logon, ID.me, and Login.gov) would require extensive and costly modifications to implement these proposed augmentations. Additionally, it is essential to reiterate to Transition Assistance Program (TAP) personnel and Retirement Services Officers (RSOs) that, during the retirement process, Soldiers must establish their login credentials (DS Logon, ID.me, or Login.gov) prior to losing access to their Common Access Card (CAC).

**Issue 2025-03-13**

**INSTALLATION COUNCIL:** Fort Belvoir, Retired Soldier Council

**SUBJECT:** Use of DS Login to Access Retired Soldiers MyPay Account

**DISCUSSION:** On Retirement, military retirees no longer have a Common Access Card (CAC) to access military systems. During retirement processing, Retired Soldiers are briefed on DS Login replacing their CAC access to military systems. The Department of the Army Retirement Planning Seminar lists fifteen important websites to Retired Soldiers that can access through DS Login. These websites include access to interactive Personnel Electronic Records Management System (IPERMS) and My Record Portal, GENESIS, Army Transition Assistance Program (TAP) Portal, TRICARE, and U.S. Department of Veterans Affairs (VA) websites. However, DS Login will not allow Retired Soldiers access to their retired pay accounts on MyPay. Since Retired Soldiers use DS login to access their military records, medical systems/records, and the VA, they tend to keep their contact information and passwords more up to date than with MyPay. Retired Soldiers maintaining two different passwords to access military systems they need in retirement does not support the stated goal of DS Login replacing the CAC at retirement. Having DS Login provide access to MyPay would simplify access for Retired Soldiers and provide DS Login as a true replacement of the CAC card at retirement.

**RECOMMENDATION:** That the Chief of Staff of the Army Retired Soldier Council support the Defense Finance and Accounting Service – Cleveland using the DOD DS Login to access MyPay.

**APPROVED BY INSTALLATION/GARRISON/ASCC RETIRED SOLDIER COUNCIL**

**CHAIRPERSON(S):**

MAJ (Ret) Karan Cerutti

**CSA RETIRED SOLDIER COUNCIL COMMENTS:** Despite the initial convenience, the use of DS Logon for myPay access was ultimately terminated due to significant security concerns. To ensure that retiring service members do not face delays or disruptions in their post-service benefits, it is recommended that Retirement Services Offices (RSOs) and the Transition Assistance Program (TAP) reinforce the importance of credential establishment during the retirement process.