



A MESSAGE FROM

THE SERGEANT MAJOR OF THE ARMY

Greetings Soldiers for Life!

Once again, the Army has answered the call. Americans have counted on us to stand tall in the face of adversity and be the calming force in storm after storm for 245 years. For those of you reading this newsletter, the COVID-19 pandemic is likely one of many times during a career or a lifetime of service you've seen our Army in action. Yet thousands of our Retired Soldiers for Life raised their hands to contribute as we continue our efforts to kill the virus.

The desire of so many to continue service is a true display of what makes us the greatest Army in the world – the character and commitment of our people.

Beyond fighting the virus, there is another way you can help keep our Army strong. I ask that you continue to connect our Army with our communities, because they are the source of our greatest strength. We, you, me, the Army Chief of Staff and every Soldier who wears or has worn the uniform, started out as a member of a

“ I’m asking you to tell the Army’s story the way only you can, by sharing your unique experiences.

community. During my brief time as your Sergeant Major of the Army, I have had several opportunities to engage with the citizens we serve. I’ve met

with everyone from elected officials at the state and federal levels, to school superintendents and students, to small business owners and young entrepreneurs. Although my first commitment is to our Soldiers and families, I never miss a chance to connect with people outside the gates of our Army’s camps, posts and stations throughout the world. However, I know that my efforts alone are not enough. I’m asking you to tell the Army’s story the way only you can, by sharing your unique experiences. Together, we will inspire our future Soldiers and inform leaders in our communities that we are their Army, not someone else’s.

Lastly, I want you to know that you are still a member of my Squad. The Army initiative “This is My Squad” focused on taking care of each other as a group. With an emphasis on the small teams, we’re building on the strengths of our strong, cohesive and physically fit Army. This is My Squad is not just about an infantry squad. We all have a squad that we can count on – families, co-workers and friends. I ask that you remember your squad as you connect with the people in your community. They should know that when things get tough, it’s our squad that keeps the Army going.

People First! Winning Matters! Army Strong!

Michael A. Grinston
16th Sergeant Major of the Army

Jun - Sep 2020

Features

Army general to co-lead Operation Warp Speed for COVID-19 vaccine	4
Survivor Benefit Plan school certifications now easier	6
ETS Sponsorship Program	12
Army National Hiring Days	12
Army announces new Retired Soldiers shoulder sleeve insignia	16

Articles

Plan to use Retired Soldiers as volunteer CAOs moves forward	3
Coronavirus & Medicare enrollment: Get the coverage you need	4
VA and DoD Identification Card renewal and issuance guidance during the Coronavirus pandemic	5
National Museum of the United States Army to delay opening	5
Have you done your retired pay account checkup?	7
Federal and state tax on military retirement, veterans' disability and social security	9
Would you like to serve again?	10
U. S. Army Reserve retirement services available for you!	11
Army Emergency Relief is here for you!	13
TRICARE revises telehealth policy to respond to COVID-19	14
What is a special needs trust?	15
Join the conversation	16
How Army JROTC has impacted my community, my school, and myself	17
The Armed Forces Retirement Home offers affordable independent living for eligible veterans!	18
U.S. Army birthday!	19
Don't be a passive bystander	20
Employment resources available to retirees	21
Army & Air Force Exchange Service puts safety first	21

Regular Items

Echoes from the past: News from 60 years ago	2
Ask Joe: Your benefits guru	8



Echoes from the past: News from 60 years ago

The more things change, the more they stay the same!

The **June 1960** edition listed 28 State Soldiers' homes for Army veterans. [Ed. Note: There are now 163 State Veterans homes listed at <https://www.veteransaidbenefit.org/list-state-veterans-homes.htm>. Every state has one. California, Texas, and Florida each have eight. State veterans homes mostly support veterans with low incomes.]

The **July 1960** edition announced that the Army's new main battle tank, the M-60, was now coming off the assembly line. Another article explained that many members' arrears of pay (AOP) – their last pay in the month of their death -- was actually going to deceased personnel and former spouses because members were not maintaining their DD Form 93 (Record of Emergency Data). [Ed. Note: Members' AOP still commonly goes to former spouses and deceased personnel because some Retired Soldiers do not update their AOP beneficiary, which can be

done using myPay or by calling DFAS at (800) 321-1080.]

The **August 1960** edition explained that extra monthly VA disability compensation for dependents was paid to members whose disability rating was 50 percent or more, but that was limited to three children. [Ed. Note: This extra disability compensation is now paid to members whose disability is 30 percent or higher and the number of children is still not limited.]

The **September 1960** edition announced that "An improved Nike-Hercules guided missile destroyed a Corporal ballistic missile fired at White Sands Missile Range, New Mexico. This was the first known kill of a guided ballistic missile by another missile." [Ed. Note: The Army's Terminal High Altitude Area Defense and Patriot missile systems and the Navy's Aegis system can now shoot down ballistic missiles.]

The Soldier for Life sticker

The Soldier for Life sticker promotes the Soldier for Life mindset among Soldiers, Retired Soldiers, and veterans, uniting them in their desire to be Army advocates and demonstrate the value of a lifetime of service to the nation.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label 180 uses normal adhesive and is affixed to the outside of windows, on books, and other



appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be provided by your RSO or purchased from the Exchange and other retail businesses.

The sticker does not include the word "Retired" because it represents every Soldier for Life, including veterans who are not retired.

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 changes within the U. S. Army and to urge them to remain Soldiers for Life, representing the Army in their civilian communities.

Published as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a daily blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading from <https://soldierforlife.army.mil/retirement/army-echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg. 23.

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

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Thomas C. Seamands
Co-Chairs, Chief of Staff, Army Retired Soldier Council: Lt. Gen. David Halverson (USA Retired) and Sgt. Maj. of the Army Raymond F. Chandler (USA Retired)
Director, Army Retirement Services: Mark E. Overberg
Army Echoes Editor: Maria G. Bentinck

Circulation: 471,885 hard copies; 648,723 electronic copies

Plan to use Retired Soldiers as volunteer CAOs moves forward

WASHINGTON — When the Army Chief of Staff's Retired Soldier Council met in April 2019, Brig. Gen. Robert W. Bennett, The Adjutant General, stated that his staff would undertake a comprehensive review of the proposal from the Ft. Stewart Retiree Council to use Retired Soldiers as volunteer "limited duty" Casualty Assistance Officers (CAO) to assist the next of kin of other Retired Soldiers. Despite the impact of the novel coronavirus on Army operations, the Army G-1's Retirement Services Office (Army RSO), U.S. Army Human Resources Command (HRC), and U.S. Army Installation Management Command (IMCOM) are developing plans to test this proposal.

In February's Army Echoes, Army RSO requested that Retired Soldiers interested in volunteering for CAO duty and a pilot program to test this concept to send an email with their name and contact information. Over 540 Retired Soldiers volunteered for the pilot.

HRC, IMCOM, and the Army G-1 have begun developing plans for the pilot, including training, operating procedures, and communications about the pilot to the retired community in the pilot areas. The dates and location for conducting the pilot should be announced this summer.

The screenshot shows a two-column article from Army Echoes. The left column contains the main text of the article, and the right column contains a list of questions and answers regarding the CAO pilot program. The article title is "Retired Soldiers as casualty assistance officers for their peers". The text discusses the Army's plan to use retired soldiers as volunteer CAO's to assist the next of kin of other retired soldiers. It mentions that the program is being tested in several areas and that interested soldiers should contact their local CAO's. The right column lists questions such as "Why is the Army doing this?", "What are the volunteers expected to do?", "How much work is involved?", and "What is the purpose of the pilot?".

Your mission has changed, but your duty has not!



Kitti Einseln (center) holds the American flag from her husband, Col. Aleksander Einseln's, casket during the full honors funeral of U.S. Army Col. and Estonian Gen. Einseln in Section 34 of Arlington National Cemetery, Arlington, Virginia, Apr. 2, 2018. (Photo by Elizabeth Fraser)

Did you know that a CAO can assist your next of kin when you die?

By Mark E. Overberg, Director, Army Retirement Services

Army regulations state that Casualty Assistance Centers (CACs) "will provide assistance to the next of kin of a Retired Soldier who dies. When contacted concerning a deceased Retired Soldier, the CAC will communicate with the next of kin to determine the extent of assistance needed. When Families of deceased Retired Soldiers request assistance, CACs will assign a Casualty Assistance Officer." To find the closest CAC, visit <https://www.hrc.army.mil/content/Casualty%20Assistance%20Centers%20Locator>.



Army general to co-lead Operation Warp Speed for COVID-19 vaccine

WASHINGTON — President Donald J. Trump recently announced that Army Gen. Gustave F. Perna, the commander of Army Materiel Command, will co-lead an effort, dubbed Operation Warp Speed, to find a vaccine for COVID-19 by January 2021.

Defense Secretary Dr. Mark T. Esper said the Defense Department is very excited and committed to partnering with the Department of Health and Human Services, across the government, and in the private sector to accomplish the mission. "Winning matters, and we will deliver by the end of this year a vaccine at scale to treat the American people and our partners abroad," he said.

The goal is to produce about 300 million vaccines by January, said Jonathan Rath Hoffman, assistant to the secretary of defense for public affairs, at a Pentagon press briefing in May.

Hoffman mentioned that it's a goal involving a whole-of-government approach, not just the DOD.

Regarding DOD and the Pentagon, Hoffman said neither has been shut down and daily operations continue, albeit with mitigation steps that include social distancing, face masks, quarantine when necessary and telework if the situation allows.

As for increasing the number of personnel at the Pentagon, Hoffman said it will be conditions-based and informed by medical experts. The Pentagon, he said, is in consultation with the governments of the District of Columbia, Virginia and Maryland. Policy and decisions are currently under review and are expected to be released in a matter of weeks.

Regarding the hospital ships USNS Comfort and Mercy, Hoffman said they have completed their work in New York City and Los Angeles and are standing by if their services are needed elsewhere.

Coronavirus & Medicare enrollment: Get the coverage you need

BALTIMORE, Md. — To help stop the spread of the coronavirus disease 2019 (COVID-19), many businesses have temporarily closed. If you recently stopped working or lost your health coverage through your job (or another person's job, like your spouse), you may qualify for a Special Enrollment Period (SEP) to enroll in Medicare Part B (Medical Insurance). Visit <https://www.ssa.gov/benefits/medicare/> for additional information.

If you already have Medicare Part A (Hospital Insurance), and want to enroll in Part B, follow these steps:

1. Download and complete the following 2 forms at <https://www.medicare.gov/blog/coronavirus-medicare-enrollment>):
 - o Application for Enrollment in Part B (CMS-40B)
 - o Request for Employment Information (CMS-L564)
 - Fill out Section A, and ask your employer to complete and sign Section B.
 - If your employer can't complete Section B, you can fill it

out for them. Your employer doesn't need to sign the form. Instead, you'll send evidence of employment and health coverage, like health insurance cards with policy effective dates and pay stubs showing health insurance premium deductions. Get more information about evidence and filling out this form at [SSA.gov/coronavirus](https://ssa.gov/coronavirus).

2. Print and sign the forms.

3. Send the forms (and evidence, if your employer can't complete Section B) to the Social Security Administration.

You can send it one of these ways:

- o Mail to your local Social Security office (you can find your local Social Security office by using the zip code lookup tool at <https://secure.ssa.gov/ICON/main.jsp>)
- o Fax at (833) 914-2016

Social Security offices are currently closed to the public for in-person services due to COVID-19, but are able to process Medicare enrollments sent by mail or fax.

If you're signing up for Medicare for the first time:

Apply online at <https://www.ssa.gov/benefits/medicare/>.

During the online application, you can choose whether you want Part B.



VA and DoD Identification Card renewal and issuance guidance during the Coronavirus pandemic

WASHINGTON — The U.S. Department of Veterans Affairs and the Department of Defense (DoD) have taken action to minimize the number of non-essential required visits to identification (ID) card offices during the coronavirus public health emergency. If you have a U.S. Department of Veterans Affairs (VA) or DoD ID card that has expired or is getting ready to expire, here are your options.

VA-issued Veteran Health Identification Cards (VHIC):

- During the COVID-19 pandemic, veterans enrolled in VA health care who are seeking a brand new VHIC (initial) should contact their local VA medical facility for guidance on going to facility to request a card. Once issued, cards are valid for 10 years.

- Most Veterans will be able obtain a replacement VHIC (not initial VHIC) by contacting their local VA medical facility and making their request by phone, or they can call (877) 222-8387, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET. Once their identity has been verified, a replacement card will be mailed to them.

DoD-issued ID Cards:

Detailed information concerning DoD ID Card operations during the coronavirus pandemic can be found at the DoD Response to COVID-19 – DoD ID Cards and Benefits webpage (<https://www.CAC.mil/coronavirus>).

For all information regarding DoD-issued ID cards, please contact the Defense Manpower Data Center Identity and ID Card Policy Team at dhrcacpolicy@mail.mil. Limited information follows:

Common Access Cards (CAC) (including military and civilian personnel):

- DoD civilian cardholders who are transferring jobs within DoD are authorized to retain their active CAC.
- Cardholders whose DoD-issued CAC is within 30 days of expiration may update their certificates online to extend the life of the CAC through Sept. 30, 2020, without having to visit a DoD ID card office in person for reissue. Directions for this procedure may be found at <https://www.CAC.mil/coronavirus> under News and Updates / User Guide – Updating CAC/VoLAC Certificates.
- Cardholders whose DoD-issued CAC has expired will have to visit a DoD ID card office in person for reissuance. Visit <http://www.dmdc.osd.mil/rsl> to find a DoD ID card office near you and schedule an appointment at <https://rapids-appointments.dmdc.osd.mil>.

DoD-issued Uniformed Services ID Cards (USID) (including Reservist, military retiree, 100% disabled veteran, and authorized dependent ID cards):

- Expiration dates on USID cards will be automatically extended to Sept. 30, 2020, within DEERS for cardholders whose affiliation with DoD has not changed but whose USID card has expired after Jan. 1, 2020.
- Sponsors of USID card holders may make family member enrollment and eligibility updates remotely.
- Initial issuance for first-time USID card-eligible individuals may be done remotely with an expiration date of one year from date of issue. The minimum age for first-time issuance for eligible family members has been temporarily increased from 10 to 14 years of age.

National Museum of the United States Army to delay June 2020 opening

WASHINGTON — (Apr. 16, 2020) The U.S. Army announced that the National Museum of the United States Army will delay its June 4, 2020 public opening. Due to the COVID-19 public health emergency, some of the exhibit gallery finishing work at the National Museum of the United States Army has been suspended, which impacts the project timeline.

The National Army Museum will be the first and only museum to tell the 245-year history of the U.S. Army in its entirety. Now under construction on a publicly accessible area of Fort Belvoir, Virginia, the museum will be open to the public with free admission.

The museum is a joint effort between the U.S. Army and the Army Historical Foundation, a non-profit organization. The Army Historical Foundation is constructing the building with private funds. The U.S. Army is providing the infrastructure, roads, utilities and exhibit work that transform the building into a museum. The Army owns and manages the museum.

To view a video of the National Museum of the United States Army, see <https://www.dvidshub.net/unit/NMUSA>.



Survivor Benefit Plan school certifications now easier and more convenient

CLEVELAND — Military Survivor Benefit Plan (SBP) recipients between 18 and 22 years old who must certify their status as a full-time student will benefit from sweeping changes the Department of Defense and the Defense Finance and Accounting Service (DFAS) made to simplify the process and the form.

College students will now certify annually instead of each term, students will no longer need a school official signature or school documentation when they certify, and the school certification form is shorter and simpler. The changes will significantly reduce the paperwork burden and make the process easier and more convenient for full-time student child annuitants.

The Survivor Benefit Plan provides an ongoing monthly annuity payment to military spouses or children when a military member dies while on active duty, on inactive duty or after retirement (if the retiree chooses to purchase coverage). The plan's payments to child annuitants typically end when they reach age 18. However, if the child annuitant attends school full-time - in high school or at an accredited trade school, technical or vocational institute, college or university - they are eligible to continue receiving payments until the end of the school year during which they turn 22, as long as they remain unmarried.

To continue the annuity payments, a child annuitant over 18 must regularly certify they are a full-time student.

The significant changes to the process include:

- Starting this summer, college student annuitants will only need to certify their full-time attendance once a year during the summer, instead of each term, significantly cutting the paperwork burden.
- Student annuitants will self-certify their attendance without the need for a school official signature or documentation from the school, making it quicker and easier for students.
- The school certification form is shorter and simpler, focusing on the student annuitant's future schooling plans. For certifying their past attendance, DFAS will also mail student annuitants a letter with pre-filled information for them to sign.
- Students can upload a PDF of their signed and dated school certification form and letter online on the DFAS website, which is mobile-friendly. The online upload tool is at: <https://go.usa.gov/xymaH>.
- If students provide an email address in myPay, the DFAS pay management portal, DFAS will send an email reminder when they have a school certification coming due.

Student SBP recipients can find out more about the new, easier process at: www.dfas.mil/schoolcerts

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 23 for assistance. When reporting the death, please provide as much of the information below as you have:

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

Have you done your retired pay account checkup?

CLEVELAND — It's important to regularly review and update your retired pay account. Keeping your account current will ensure that DFAS can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn't cause difficulties for you or your loved ones down the road. Use this handy roadmap to perform a retired pay checkup at least once a year.

1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you've moved and haven't told us, we won't know how to reach you. Let's keep the lines of communication open! Log in to your myPay account and check your "Correspondence Address" under "Pay Changes" on the side menu as part of your annual account check-up: <https://mypay.dfas.mil>

2. Do you have a current email address in myPay?

Make sure you have an email address in myPay and that it is current. Email is the easiest and fastest way to communicate with you. If we have your email address, you will hear news faster.

Take a minute right now and check to make sure your email address is current. At the top of your myPay account menu, select "Personal Settings" and then in the side menu on the left, select "Email Address" to view the email address(es) you have on file with DFAS. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use. While you are in myPay, add a mobile phone number (domestic numbers only) so you can receive key myPay account notifications via text.

3. Are your allotments correct?

Review your allotments at least once a year. Look under "Pay Changes" for "Allotments" in the menu on the left side of your myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

Please keep in mind that some allotments cannot be changed using myPay. Some of the common allotments that cannot be changed using myPay include FEDVIP, TRICARE and SGLI. If you have a question about any allotments that you cannot change on myPay, please contact that company or organization directly.

4. Have there been changes in your family?

If you get married, lose a spouse, or have a child, the change can affect your account. You may need to change your income tax withholdings or notify us to change your Survivor Benefit Plan information. If there have been any changes in your family, please send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for how you want us to update your account.



Always notify DFAS as soon as possible about a major life change. You can fax your documents to (800)469-6559 or mail them to DFAS, 8899 E 56th Street, Indianapolis, IN 46249-1200. Make sure your Social Security Number is clearly visible on each document so we can identify your account to update it.

5. Is your Arrears of Pay beneficiary correct?

Who did you choose as a beneficiary for any arrears of retired pay that may be due when you pass away? Make sure your designation is current and confirm that your beneficiary's address is up to date.

You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. You can make changes to your designation and update address information through myPay.

6. Is your Survivor Benefit Plan (SBP) coverage and beneficiary(ies) correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about your pay, deductions, taxes and SBP. The SBP section has five lines on it for members who participate in SBP. The most important for you to check: your type of coverage, and date of birth of your spouse beneficiary (if applicable).

So, pick a date! It doesn't matter if it's your retirement anniversary date, your birthday, or the first of the year. Set a yearly reminder to look over your information to make sure your account is up to date.



Ask Joe: Your Benefits Guru

Dear Joe,

I retired last September and moved the family to Maryland. My wife works in a motel as a daytime desk clerk and I got a non-union job fabricating railroad track switch points. We were getting by all right what with my retirement and us both working but then the COVID-19 virus hit and we both got laid off. Now things are getting tight. My wife applied for and is receiving unemployment, but I was told because I am drawing a pension, I'm not eligible for unemployment insurance. I don't know why that would be, I got laid off through no fault of my own, seems I would qualify for unemployment. What's the truth?

Matt in Maryland

Dear Matt,

The truth is that it depends on the state where you reside. Each state has unique requirements, and some may provide full unemployment benefits even though you are receiving military retirement pay. Other states may prorate the amount of military retired pay received (to include military disability pay in some instances) to a weekly amount and then subtract that amount from the unemployment benefits the retired service member receives.

Service members released from active duty due to the Selective Early Retirement Board or retirement may file a claim for unemployment compensation after your separation date, line 12b of the DD Form 214. Criteria for eligibility to be paid unemployment compensation include reason of separation, characterization of service, and other eligibility requirements such as ability to work, availability for suitable full-time work, and actively seeking work.

The Department of Labor's Unemployment Compensation for Ex-servicemembers (UCX) program provides unemployment benefits for eligible ex-military personnel who become unemployed through no fault of their own and meet certain other eligibility requirements. The program is administered by each state, which may have unique requirements.

Service members are advised to directly contact the state agency responsible for unemployment to ask questions and understand state specific eligibility criteria, UCX requirements and benefit amount determination.

For more information, please visit the MyArmyBenefits State/Territory Fact Sheets at <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits> to view UCX information for the state where you reside.

Good Luck!

Joe

Dear Joe,

I retired to Brunswick, Georgia two years ago but my home of record is Texas. Should I get a driver's license in Georgia or can I keep my one from Texas?

Don and Marie – Not Born Here

Dear Don,

When you retire you must obtain a driver's license for the state where you reside. Most states will let you keep your driver's license while on active duty, but not after retirement. So, check with the Georgia Department of Driver Services (<https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits/Georgia#DDS>) for current information on getting your new Georgia driver's license. The good news is if you served in the Persian Gulf or Operation Iraqi Freedom you are eligible for a free special version of the Georgia driver's license which includes a U.S. flag and the word VETERAN prominently displayed on the front. For this and other state benefits check out the MyArmyBenefits State/Territory Fact Sheets.

Joe

Federal and state tax on military retirement, veterans' disability and social security

WASHINGTON — As tax season approaches every year there are questions on whether retirees owe federal taxes on military retirement or veterans' disability pay and what is taxed by state governments. Sometimes changes in law at the federal or state level affect the taxes on military retirement pay, making it important to stay aware of what is taxable from year to year.

For federal tax purposes, military retired pay based on age or length of service is considered taxable income as a pension. A portion of your military retired pay may be exempt, such as the amount of premiums paid for participation in the Survivors Benefit Plan (SBP). The percentage of federal taxes that Retired Soldiers pay may also be reduced by U.S. Department of Veterans Affairs (VA) disability compensation and disability payments for combat-related injury or sickness. Additionally, certain other benefits provided to veterans and their families such as training, education, and insurance proceeds are not taxed.

States and territories vary on the taxation of military retirement pay. The MyArmyBenefits website provides fact sheets for all 54 U.S. states and territories that include information on taxes and more.

VA Disability Compensation is not taxable at the federal or state level and should not be reported in gross income. This includes other payments considered to be VA disability benefits such as grants for homes designed for wheelchair living, grants for specialized motor vehicles for disabled veterans, and dependent-care assistance program benefits. The VA Disability Pension, a program that provides assistance to low-income wartime veterans that meet certain criteria, is also a tax-free benefit.

Social Security payments, including Social Security Disability Insurance (SSDI), monthly retirement, and survivor benefits are taxed by the federal government and some state governments. For the 2019 tax year, states that tax Social Security benefits include Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Utah, Vermont and West Virginia. Social Security Income (SSI), a separate program, is not taxed. According to the Social Security Administration, you may have to pay taxes on your benefits if you file:

- a federal tax return as an "individual," with income of more than \$25,000
- a joint return with your spouse with a combined income of more than \$32,000
- a separate return as married and lived with your spouse at any time during the tax year

For more information on Social Security benefits and taxes see page 4 at <https://www.ssa.gov/pubs/EN-05-10153.pdf>.

For those that have not yet filed their 2019 taxes, take note that as a response to the COVID-19 pandemic, the deadline to file and pay federal taxes has been extended to July 15, 2020. Taxpayers do not have to be sick, quarantined, or impacted in any other manner by COVID-19 to qualify for relief. There is also no need to file any additional forms to take advantage of the extension and you will not be subject to any added penalties or interest. If an individual expects a refund from the government, the IRS is still urging those taxpayers to submit their taxes as soon as possible in order to receive their refund within the current 21-day turnaround.

Consult a professional tax advisor with any specific questions regarding federal taxes and income tax information for your state. You can also find out more at the links below:

- <https://www.irs.gov/individuals/information-for-veterans> (see the heading "VA Disability Benefits")
- <https://www.irs.gov/faqs/social-security-income/regular-disability-benefits/regular-disability-benefits>



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



Would you like to serve again?

By Maj. Monique G. Pulley, Army National Guard Retirement Services Section Chief

We hope you and your families are doing well and staying healthy during this COVID-19 Pandemic. It is certainly an unprecedented time for us all as a nation and an Army. Recently, we have received numerous inquiries about the process and qualifications for Retired Soldiers to serve again in the Army National Guard. We are thankful for your desire to want to serve again.

The qualifications for Retired Soldiers not in receipt of retired pay to serve again are:

- Meet medical fitness standards in accordance with AR 40-501
- Meet Army weight control standards/body fat standards of AR 600-9
- Meet grade and skill requirements
- Have required security clearance
- Not have any unfavorable information in their records (UCMJ, civil convictions, letter of reprimand)
- Must not be filling a key or emergency essential position in the civilian sector

If you meet the qualifications, the first step in the rehire process is to contact our Army National Guard recruiting team by calling 800-GO-GUARD (800-464-8273) or visiting the recruiting website at <https://www.nationalguard.com/>. This step will allow you to be connected with your local Army National Guard Recruiting and Retention NCO (RRNCO) or Officer Strength Manager (OSM).

The next step would be for you and the RRNCO/OSM to request through Human Resources Command, Gray Area Retirements Branch a voluntary transfer from the Retired Reserve to the Individual Ready Reserve and ultimately be

accessed into your respective state, territory or the District of Columbia.

You would be accessed into a Traditional M-Day status. Depending on your MOS/AOC there may be a possibility to serve in a temporary full time status through Active Duty Operational Support orders in support of COVID-19 response. This process is strictly voluntary and there are no plans to involuntary recall ARNG Retired Soldiers.



Additionally, if you know of someone else who is interested in becoming a Soldier they too can contact the 800-GO-GUARD phone number or visit the website <https://www.nationalguard.com/> to start their process of becoming a Soldier in the Army National Guard.

ARNG Retired Soldiers, surviving spouses and families: We want to hear from you. What retirement questions or topics would you like to see discussed in Army Echoes? Please email your recommendations to ArmyEchoes@mail.mil.

Do you need other assistance?

There is an appointed Retirement Services Officer (RSO) and Retirement Points Accounting Management (RPAM) Administrator assigned to each state/territory and the District of Columbia. They are there to provide answers and information to assist you. To find your respective RSO use the Resource Locator on the My Army Benefits website at <https://myarmybenefits.us.army.mil/Benefit-Library/Resource-Locator>.

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

Use the link below to access the Army Service Center's answers to Frequently Asked Questions (FAQs) for Soldiers, Retired Soldiers, and family members.

<https://www.hrc.army.mil/content/Army%20Service%20Center>



U. S. Army Reserve retirement services available for you!

By Maj. Chris Henderson, USAR Retirement Services Office Program Manager

Did you know the Army Reserve Readiness Divisions conduct retirement planning briefings each month? Do you know how to apply for your retirement pay, and when to do it? Or what about your Survivor Benefit Plan? The Reserve Retirement Service Officers (RSO) provide all this information and more during the 8-hour briefing, focused specifically on the Reserve Component Soldier.

These 8-hour briefings, typically held on a Saturday, cover the retired pay application process and timeline, VA benefits, TRICARE benefits, Survivor Benefit Plan, benefits available to you as a gray area Retired Soldier, points corrections process and how many points you are authorized during different periods of time.

While all this information is available online, we bring the subject matter experts from each of the specific areas to better explain the benefits you are eligible to receive. They are also available to discuss your specific situations so you have the information you need to make informed decisions.

What's more, the RSOs will sit with you to discuss retirement points, assist you in filling out the retired pay application, and further discuss the survivor benefit plan options and properly complete the appropriate documents. The Army Reserve, through its RSOs want to ensure Soldiers beginning the process of transitioning to the gray area, or those already in the gray area, are provided the information needed to make informed decisions in order to enjoy their well-deserved retirement.

Many of the above services are available remotely if you are unable to attend an in-person briefing due to COVID-19 related travel issues, or they are too far from your home. Contact your servicing RSO and they will be able to assist you. To find your RSO or obtain information regarding the retirement planning briefings scheduled for your area visit visit: <https://www.usar.army.mil/Retirement/> or <https://soldierforlife.army.mil/Retirement/ArmyReserve>.



RETIREE APPRECIATION DAYS

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

Location	Date	Contact	Location	Date	Contact
Fort Leonard Wood, MO	Sep. 11-12	(573) 596-0947	USAG-Ansbach	Oct. 21	0981-183-3301
Fort Sill, OK	Sep. 17-18	(580) 442-2645	USAG-Stuttgart	Oct. 22	(09-641-70-596-2010
Fort Belvoir, VA	Sep. 18	(703) 806-4551	Fort Knox, KY	Oct. 23	(502) 624-1765
Selfridge, MI	Sep. 19	(586) 239-5580	Fort Meade, MD	Oct. 23	(301) 677-9600
Fort Campbell, KY	Sep. 25	(270) 798-5280	Redstone Arsenal, AL	Oct. 23	(256) 876-3987
Presidio of Monterey, CA	Sep. 25	(831) 242-4986	Fort Hamilton, NY	Oct. 24	(718) 630-4552
Fort Lee, VA	Sep. 26	(804) 734-6555	USAG-Italy	Oct. 27	0039-0444-61-7747
Fort Bliss, TX	Sep. 26	(915) 569-6233	Fort Rucker, AL	Oct. 30	(334) 255-9124
JB Myer-Henderson Hall, VA	Oct. 2	(703) 696-5948	Fort Hood, TX	Oct. 30-31	(254) 287-5210
Schinnen, Netherlands	Oct. 16	0032-65-44-7267	Fort Leavenworth, KS	Oct. 31	(913) 684-5583
Fort Bragg, NC	Oct. 16-17	(910) 396-5304	USAG-Wiesbaden	Oct. 31	0611-705-5338
Carlisle Barracks, PA	Oct. 17	(717) 245-4501	USAG-Rheinland-Pfalz/Ramstein	Nov. 4	0631-411-8838
Fort Riley, KS	Oct. 17	(785) 239-3320	Fort Benning, GA	Nov. 6	(706) 545-1805
Fort Polk, LA	Oct. 17	(337) 531-0402	Daegu, Korea	Nov. 7	0505-768-8803
Fort Wainwright, AK	Oct. 17	(907) 353-2095	Schofield Barracks, HI	Nov. 7	(808) 655-1514
USAG-BENELUX-Brussels	Oct. 17	0032-65-44-7267	Fort Gordon, GA	Nov. 7	(706) 791-2654
USAG-Bavaria	Oct. 20	0964-183-8709	Yongsan, Korea	Nov. 21	010-2916-0578
			Camp Humphreys, Korea	Nov. 21	010-8944-2188



Army National Hiring Days

FORT KNOX, Ky. — The Army is launching its first nationwide virtual recruiting event June 30-July 2 with a goal of hiring 10,000 new Soldiers to join our team. The Army is up for the challenge, but we need your help!

Army National Hiring Days is an Army-wide virtual campaign showcasing the U.S. Army's 150 full-time and part-time career options, training, benefits and education to inspire individuals to consider military service.

Here's How You Can JOIN US

Support the Army National Hiring Day campaign throughout the month of June.

- June 15-29 is when we will begin promoting Army National Hiring Days on social media. Please help us encourage young people in your community to "Join Us."
- June 30-July 2 is Army National Hiring Days. Encourage young people to apply online at www.goarmy.com/hiringdays.

Share information on Army National Hiring Days on social media.

- Visit @usarec and @goarmy on Facebook, Twitter or Instagram June 15-July 2 for daily content about Army National Hiring Days, career and benefit highlights, and personal Soldier stories.



Future Soldiers from the Baltimore area were sworn into the U.S. Army during the opening ceremony at the Association of the United States Army annual meeting by the Army's most senior leaders in Washington, DC. (U.S. Army by Lara Poirrier)

ETS Sponsorship Program - continued service for Soldiers for Life

By Gail Dwyer, Senior Advisor, The ETS Sponsorship Program

FORT KNOX, Ky. — Looking for a way to continue to serve in a meaningful role? Check out the Expiration of Term of Service (ETS) Sponsorship Program (ETS-SP).

ETS-SP, a partnership program between the Department of Veterans Affairs (VA) and the U.S. Army, provides an opportunity for Retired Soldiers to make a real difference in the lives of our fellow veterans and their families.

We all know the concept. We remember the PCSs in which a good sponsor eased our transition to our new unit by serving as a resource and assisting when needed. Sponsors gave us information about our unit, our job responsibilities, housing, medical, and family considerations. Sponsors were our first bonds to our new unit; they made our units stronger.

When we retired, we had no sponsor. Some of us returned to our hometowns where family or friends may have helped with our relocation. But most of us moved to "new hometowns" with no assistance. Wouldn't it have been helpful to have a sponsor?

The ETS Sponsorship Program assigns sponsors to service members who are transitioning to civilian communities. ETS sponsors, who are trained and certified, reduce the stress of the transition by mentoring veterans in critical domains, including employment, housing, family considerations, social/physical activities and medical concerns.

(Continued on page 13)



(Continued from page 12)

Sponsors share their knowledge of the local area and available resources; they assist the transitioning service member in identifying goals and creating action plans to achieve these goals. Sponsors make a difference in the life of the veteran. And, as good PCS sponsors made our Army units stronger, good ETS sponsors will make our communities stronger.

Sponsoring veterans in transition is part of a public health approach that acknowledges that connecting service members to the web of social supports in their post-military communities is important. Pilot programs conducted in New York City with over 200 certified sponsors resulted in reduced social determinants of health stressors and increased ratings of social support.

If you're interested in serving as a sponsor, you'll be asked to participate in three virtual training sessions, approximately two hours each. You'll be asked to engage at least quarterly in one-hour virtual professional development courses, offered monthly. Once trained and certified, sponsors are asked to contact their veteran weekly and meet (or teleconference) monthly. Many sponsors choose to meet at Starbucks, using free gift cards provided by Starbucks to ETS-SP.

Soldiers for Life embody service long after their uniform is taken off. But often, it's challenging to find ways to make a difference. ETS Sponsorship provides the opportunity to continue our service by assisting our fellow veterans. For more information, visit <https://etssponsorship.com/>.

Army Emergency Relief is here for you!

WASHINGTON — Army Emergency Relief's (AER) singular mission is to provide financial assistance for active duty, Retired Soldiers, surviving spouses, Reserve Component Soldiers, and family members when they need it most. The most common assistance requests are for basic living expenses such as personal vehicle repair, rent, mortgage, and utilities. Additionally, AER adjusts eligibility and assistance levels to help the entire Army team when they are impacted financially by natural disasters such as hurricanes, floods and fires.

COVID-19 required a new approach to supporting Soldier and family needs. We created additional categories of assistance to address critical concerns, such as impacts from the DOD travel ban or stop movement orders, demands arising from spouse loss of income, financial requirements of quarantine, as well as expanding support for Reserve Component Soldiers activated in response to COVID-19. We are also providing assistance to ARNG & USAR Soldier not activated who are unable to cover their TRICARE and Soldier / Group Life Insurance premiums. For more information or to apply for assistance related to COVID-19, please visit: <https://www.armyemergencyrelief.org/covid19/>.

As of May 27, AER has disbursed more than \$104,000 to 55 Retired Soldiers for COVID-19 related requests. Overall, AER has responded to over 200 requests for COVID-19 assistance, providing nearly \$400,000 in financial

assistance. Since January, AER has provided over \$14 million in zero-interest loans and \$2 million in grants to 8,400 members of the Army team.

Due to COVID-19, the Annual Active Duty fundraising campaign was postponed and will resume on July 1, and run through July 30. As a Retired Soldier, you should have received your annual letter about our programs, application process, and donation form. If you would like to make a gift online to support your fellow Soldiers, you can make a donation or set up an allotment at: <https://www.armyemergencyrelief.org/donate/>.

All Retired Soldiers receiving pay from DFAS are eligible to apply for AER assistance. AER covers needs in over 30 categories, however, if your specific need is not listed (see <https://www.armyemergencyrelief.org>), ask your AER Officer to submit your case to AER Headquarters to be considered as an exception to policy. We fully review all requests.

Many of global AER's 70 offices are working remotely. If you have trouble reaching them, fill out an application online available on our website. You can also receive AER assistance through the American Red Cross (ARC) by calling (877)272-7337, then select the option for financial assistance. ARC will rapidly process your request, however, the dollars that are provided still come from AER.

In these uncertain times, know that AER is here to support you and your family. Asking for help is a sign of strength, if you are facing financial challenges please do not hesitate to reach out to AER at <https://www.armyemergencyrelief.org/assistance/>.



TRICARE revises telehealth policy to respond to COVID-19

WASHINGTON — To improve virtual access to health care during COVID-19, TRICARE recently revised its policy on telehealth services. This temporarily allows you access to care more easily during the constraints of the pandemic. These changes will remain for the duration of the stateside public health emergency. They may be in place overseas beyond the U.S. national emergency end date, based on local conditions.

“Telemedicine has become an important tool in caring for patients while keeping providers and others safe during the COVID-19 pandemic,” said Christopher Priest, deputy assistant director, Health Care Operations, Defense Health Agency. “These changes will help TRICARE beneficiaries by making it easier for you to use telehealth services for your health care needs.”

Here’s what you need to know about each of these temporary changes to telehealth visits:

1. Addition of audio-only health care visits

- Covered telehealth visits required both live video and audio. TRICARE will now also cover audio-only telehealth services. This allows you to continue care with providers who may not usually use telemedicine. It allows those who don’t have in-home technology, such as smartphones or computers, to access care. This also makes it easier if you live in a rural area without broadband internet.

2. No out-of-pocket costs for covered telehealth services

- You won’t have out-of-pocket costs for telehealth services that TRICARE covers. TRICARE will now waive your cost-shares and copayment, and deductible (if applicable) for covered telehealth services you get from a military provider or TRICARE network provider. This waiver applies to all covered in-network telehealth services, not just the services related to COVID-19.

- What if you do have to pay? TRICARE can’t immediately waive all copayments and cost-shares. You may have to pay up front and file a claim with your TRICARE contractor for reimbursement. If you have questions, contact your TRICARE contractor at <https://www.tricare.mil/About/Partners>.

3. More providers able to offer covered telehealth services

- TRICARE policy requires providers to have a license in the state where they practice and where the patient lives. TRICARE will now reimburse providers for interstate care to patients. The care must be permitted by federal or state licensing laws.

- This change will allow providers to respond to areas of high-need (physically and via telemedicine) during the COVID-19 emergency without risking loss of reimbursement.

- This change will also apply overseas. But, the provider must hold an equal license in the other country and the country where the provider practices must permit such practice.

Remember that not all providers offer telehealth services. You may need to ask your provider if they do. Depending on your TRICARE plan, you may also first need a referral or authorization. Your TRICARE contractor can assist you.

Learn more about telemedicine and telemental services that TRICARE covers at <https://tricare.mil/CoveredServices/IsItCovered/Telemedicine> or <https://tricare.mil/CoveredServices/IsItCovered/TelementalHealth>.

Stay safe and take command of your health.

What is a special needs trust?

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager



One of the big worries as a parent is making sure that your children grow up to become self-sufficient. Unfortunately, for some parents out there, your child may be disabled or become disabled and will be incapable of self-support. If that permanent disability occurred before age 18 or before age 22 as a full time unmarried student, then they may be eligible to have Survivor Benefit Plan (SBP) coverage for life.

If you elected child(ren) only, spouse and child(ren), or former spouse and child(ren) SBP at retirement, that SBP annuity for your child is paid as unearned personal income. This may adversely affect other disability benefits that your disabled-dependent child may receive.

Federal law allows SBP annuity payment to a special needs trust (SNT) established for the disabled-dependent child. The SBP annuity payment into an SNT does not count as the child's income and therefore will not negatively impact the child's other disability benefits. Keep in mind, payment of SBP to an SNT only applies to a disabled-dependent child SBP beneficiary.

You will need to take a look at your unique family situation and decide if this option is right for your family. Remember, electing to have your disabled-dependent child's SBP annuity paid to a SNT is irrevocable.

So when can you make this election?

You may elect to pay the SBP annuity to a SNT for your disabled-dependent child at any time following retirement. Even after your death, the surviving parent, grandparents, or other court appointed guardians of your disabled-dependent child may elect to have your child's SBP annuity paid to a SNT for your child.

I have other children. Will electing to have my disabled-dependent child's SBP annuity paid to an SNT affect my other children's SBP annuity?

No. Electing to have SBP paid to an SNT for your disabled-dependent child does not affect your other non-disabled SBP eligible children. All of your eligible children will continue to receive an equal share of the SBP annuity and your disabled child's share will pay into their established SNT.

So how does this work? What do I need to do?

A valid SNT for your disabled-dependent child's benefit must be established before any of their SBP annuity can be paid into it. If you decide to establish a SNT for your disabled-dependent child, consult an attorney well versed in this specialized and complex area of law to establish the SNT.

We have established an SNT for our disabled-dependent child. What do we do next?

You will need to submit your signed written request to have your disabled-dependent child's SBP annuity paid to an SNT to the Defense Finance and Accounting Service (DFAS). This request must include your child's name and tax identification number. Lastly, the request must also include a separate signed statement from an actively licensed attorney certifying that the SNT was created for the benefit of the disabled dependent child and is in compliance with all federal and state laws. For more information on requesting payment to an SNT for an SBP eligible disabled-dependent child go to the DFAS homepage at <https://www.dfas.mil/retiredmilitary/provide/sbp/special-needs-trust.html>.

If you have additional questions, you can contact your nearest Retirement Services Officer for assistance. The Retirement Services Officer contact information is listed on page 23.



Join the conversation

By Lt. Col. Olivia Nunn, Director of Communication, U.S. Army Soldier for Life

Hello? Are you there? Can you hear me? Sounds pretty familiar right? It's the way our world has communicated for the past 144 years. The first telephone call happened on Mar. 10, 1876, and you can say the rest is history. But like anything, change happens, and the growth and use of technology have catapulted today's environment. Today we communicate at a faster pace and across multiple mediums. The most extensive and most accessible way that people can connect is through the use of social media.

Social media has changed the way we interact with you. Here at Soldier for Life, we use popular platforms such as Facebook, Twitter, LinkedIn, and Instagram to stay connected with you and others globally. We use these social media platforms not only to keep you current on what our Army is doing; but to update you on issues impacting the retired community. Our social media platforms serve as an opportunity for you to tell your Army story. Your stories of bravery and courage while serving our country will inspire our youth to serve. Send us your Army story at ArmyEchoes@mail.mil and we may feature it on one of our social media platforms.

Now, there are many other uses for social media. You can catch up with friends on their status, photos, videos, and other personal life tidbits. With a few strokes of keys, swipe of some photos, or videos, you can connect with friends and loved ones. You can share exciting news, details of your day, and your pondering thoughts from anywhere! On the metro, while at home, or your desk, you can quickly scan and get a sense of those that matter to you in a matter of minutes. But why are we even talking about social media? Why is the use of social media vital if you would instead not share your life with the world?

Here are a few reasons why people use social media.

- 1) To stay in touch with what friends are doing
- 2) To stay up to date with news and current events
- 3) To fill up spare time
- 4) To find funny or entertaining content
- 5) General networking with other people
- 6) Because friends are already on them
- 7) To share photos or videos with other
- 8) To share your opinion
- 9) To research new products to buy
- 10) To meet new people.

In today's fast-paced world, the majority of people are short on time and taking advantage of the features of

social media to curate what content, news, stories that matter to you are highly attractive. The most important factor besides the reasons listed above and the ability to fine-tune your content, social media creates community. Community is everything for us. We surround ourselves with those people and ideas that matter the most to us. Our communities give us strength and a means to share our lives with others. Besides the simple reason to stay connected, social media can be a potent tool to help shape the way you communicate with those around you.

Let's address the security concerns of social media. Like anything you participate in, you must understand the platforms you choose to use. Know how to protect your identity and information you choose to share. What I want to stress is you control your story or narrative. If you don't interact on social media, someone else can be you and shape how people perceive you in cyberspace. Take control of your cyber identity and create and monitor some of the most used social media platforms. You do not need to create a profile on every social media platform. Create one or two to observe, design, and share on them. You can never go wrong with a Facebook account or LinkedIn account. If you want more news go with Twitter, and if you want pictures/videos, users go with Instagram. Don't be afraid, share as little or as much as you are comfortable with. Stick to the basic rules

- 1) If you don't have something beautiful to say, don't say anything at all
- 2) Keep your content clean, which including the words, videos, and photos
- 3) Ask yourself before you post, if this was on the cover of *New York Times* would you be ok with it?

At the end of the day, technology will continue to evolve. Learn to embrace the new ways in which we communicate. You might be pleasantly surprised! Join Soldier for Life on one of our social media platforms. Join the conversation:

Facebook: www.facebook.com/CsaSoldierForLife

Instagram: www.instagram.com/csasoldier4life

LinkedIn: www.linkedin.com/company/us-army-soldier-for-life

Twitter: www.twitter.com/csaSoldier4Life

YouTube: www.youtube.com/c/USArmySoldierforLife

Flickr: www.flickr.com/photos/usarmysoldierforlife

Soldier For Life Podcast: <https://directory.libsyn.com/shows/view/id/usarmysoldierforlife>

How Army JROTC has impacted my community, my school, and myself

By Cadet Capt. Dea Patio, Tinian Junior/Senior High School JROTC Stallion Battalion

Being a Junior Reserve Officers' Training Corps (JROTC) Cadet throughout my four years of high school has allowed me to be a part of an amazing program that promotes discipline, citizenship, and military skill development. I've seen what this program is capable of achieving. JROTC has not only affected my life in such a positive way but my school and community as well. I am confident anyone that is part of this program would say something similar.

I live on an island in the Pacific called "Tinian," which is part of the Commonwealth of the Northern Mariana Islands. Living on a small island, there aren't a lot of activities to take part in. That is why the Tinian JROTC Stallion Battalion is always finding ways they can serve others. JROTC Cadets have volunteered innumerable hours of community service to Tinian. Many of their service projects include hosting a field day at the elementary school, conducting food drives, trash-pick ups, and assisting teachers whose houses have been affected by Super Typhoon Yutu. Whenever the Tinian mayor's office hosts special events on federal holidays such as Veterans Day, Memorial Day, Field of Heroes, etc., the Stallion Battalion is always present and provides their service in whatever ways they can. Tinian JROTC Cadets conduct community service as a part of their JROTC curriculum while improving their development as citizens of society.

When people think of JROTC, the first thing that comes to mind is the military. JROTC indeed helps you get a headstart if you're pursuing a military career. However, that is just the tip of the iceberg when it comes to this program. JROTC encompasses a four-part curriculum: leadership development, citizenship, character education, and life skills. There are many scholarship opportunities, as well. If you're new to the program, you get a chance to be mentored by the upperclassmen in JROTC. It's a constructive environment of students teaching students, you learn from each other. In addition, JROTC has many activities that challenge cadets such as the Drill Team, JROTC Cadet Leadership Challenge (JCLC), and Raiders Challenge. Although JROTC may not be for everyone, the program has numerous benefits that will aid you in building patriotism, good citizenship, leadership skills, and enhancing your ability to work with a team.

I will admit I did not think JROTC was for me. It turns out I was completely wrong about that. I was a freshman who

was trying to find my place in this school. Many of my friends were taking JROTC so my best bet was to roll with the punches and try it out. During my freshman year, I was fascinated by the job of the battalion Public Affairs Officer (PAO). That was when I realized I had found my niche. Since then, I was determined to become the next PAO for the Tinian Jr./Sr. High School JROTC Stallion Battalion. That goal was the driving force for me to be active in the program. Along the way, my JROTC instructors taught many important aspects of becoming a model cadet.



Cadet Capt. Dea Patio

Senior year was nearing and when I was informed that I would become the next Public Affairs Officer -- I knew that I had finally achieved my goal. My instructors saw potential in me and entrusted that I would do an outstanding job in promoting the battalion and JROTC. I get to work with an amazing team of leaders who have the ability to influence others positively.

JROTC has value to me today. I am the product of everything I have learned in this program. I saw myself transforming into a better version of myself that I did not think I could become. If I had not been a part of this excellent program, I would not be where I am today, feeling the way I do about myself, and doing what I love the most.

If you are interested in becoming an Army JROTC instructor or would like to learn more about the program please visit the Army JROTC website at <http://www.usarmyjrotc.com/jobs> or call (800)347-6641.

U.S. Army JROTC instructor applicants must be retired from the Army no longer than 3 years, in the grades of E-6 to E-9, W-1 to W-5 or O-3 to O-6. To learn more about the program, view [instructor vacancies](#), estimate [minimum instructor pay](#), and [begin the application process](#) visit.





ECHOES

The Armed Forces Retirement Home offers affordable independent living for eligible veterans!

WASHINGTON — The Armed Forces Retirement Home (AFRH), which offers affordable independent living to eligible veterans in its Washington, D.C., and Gulfport, Miss. locations, is now accepting applications for residency in 2020! To qualify, veterans must be 60 or older and served at least 20 years on active duty, with the majority of that time spent in the enlisted ranks. For those with less than 20 years on active duty, we welcome applications from those who have at least a 50% service-connected disability, or from those who served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Rooms are currently available at both locations with no waiting period, down payment or contract required! For eligible veterans moving into AFRH in 2020, the rate for independent living is 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less.

All applicants must be able to live independently upon moving to the AFRH. This means being able to care for personal needs, attend a dining facility for meals, and keep all medical appointments.

AFRH is fully accredited by The Joint Commission and the Commission on Continuing Care Retirement Communities and provides advanced levels of care to our residents after they have been accepted into independent living. This includes assisted living, long-term care, and memory support – assuring life-long supportive care that will always remain within your budget.

Eighty-five percent of our residents spent a career in the military, retiring honorably in the enlisted ranks following 20 or more years of active duty service to our nation. Military veterans from each service branch live at the Home. The largest group represented served during the Korea and Vietnam eras.

In Washington, D.C., AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of local entertainment, sports and other cultural options. Residents will enjoy all the advantages of city life in a safe gated community with quiet beautiful grounds. Campus amenities include a nine-hole golf course and driving range, walking paths, stocked fishing ponds, and modern recreation facilities.

In Gulfport, Miss. AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center, numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

Married couples are welcome to apply for residency at AFRH:

- If both individuals meet all military and other eligibility requirements in their own right, or
- If the eligible veteran completed at least 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding married couples' fees – discounts are available!

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become residents. For further information or to request an application visit <https://www.afrh.gov/> to apply or contact the Office of Public Affairs at admissions@afrh.gov or (800) 422- 9988.



U.S. Army birthday!

WASHINGTON — On Jun. 14, 2020, we celebrated 245 years of defending and protecting America, and salute the generations of Soldiers who have answered the call to serve. No matter the challenges we face as a nation, America's Army will always be there when needed.

What is it?

The U.S. Army was established Jun. 14, 1775, and this year marks 245 years of the Army's legacy of service to the nation.

During the Army Birthday observance, the Army focuses on its people and their accomplishments. This year, the tagline is, America's Army: When We are Needed, We are There. It provides an overarching framework to champion stories of bravery, patriotism and legacy of service.

What are the current and past efforts of the Army?

Since its establishment, the Army has played a vital role in the defense and protection of America.

The Army remains committed to upholding the Army Values, serving with honor and making a difference in communities throughout the nation. Through the Army's steadfast dedication to the mission and its core values, the Army safeguards the hard-earned trust and confidence of the American public.

What continued efforts does the Army have planned?

The Army continues to increase and strengthen its readiness to fight against any threat in an increasingly complicated global security environment by:

- Training to shape the ready Soldier of the future.
- Modernizing concepts, equipment and training to be ready for any challenge ahead.
- Developing interoperability with allies and partners to make coalition operations stronger, more efficient and more effective.

Why is this important to the Army?

The Army is America's first national institution. It was established before the Declaration of Independence was signed and before the Continental Congress approved the design for the first U.S. flag. There is a deep and powerful bond between the Army, the flag and the nation.

Soldiers, Army civilians, veterans and Retired Soldiers embody the Army Values of loyalty, duty, respect, selfless service, honor, integrity and personal courage.





Don't be a passive bystander

Army Office of the Provost Marshal General, Antiterrorism Division

What is a bystander? In general terms, a bystander is a person who is present at an incident or event but does not take part, or an individual who may witness a range of concerning behavior prior to an attack, incident, or event.

The Bystander: While the term bystander traditionally refers to individuals who witness a specific event, counterterrorism professionals sometimes use an expanded definition of bystander. The FBI defines bystanders "as individuals whose relationship and level of interaction with a person of concern enables them to witness or become aware of activities or behavior that may indicate radicalization or mobilization to violence."

The FBI groups bystanders into categories:

- Family: Individuals such as parent, spouses, stepparents, sibling, aunts and uncles.
- Peers: Individuals such as coworkers, classmates, close friends, and acquaintances
- Authority figures: Individuals such as religious leaders, professors, employers, mental health professionals, and law enforcement
- Strangers: Individuals such as persons from commercial establishments who sold precursor material or weapons, or individuals who witnessed offender behavior in online or offline public spaces

Some people believe that reporting is "not their responsibility," when in reality community safety should be viewed as everyone's responsibility. In fact, local law enforcement are counting on citizens' observations and information to help protect the community. Community members provide the eyes and ears where we work and live.

The Bystander Effect is widely used in education programs for anti-bullying or to teach ways to identify sexual violence. The same concepts can apply to our willingness to report suspicious activity. As it relates to possible terrorist/extremist activities, many signs of suspicious activity are precursors toward a mobilization to violence.

In most terrorist or extremist attacks, concerning behavior was observed in the year before an attack. Examples (not all inclusive) of the type of behavior or activity which bystanders may observe, and should report to local law enforcement, is provided below. No one behavior, standing alone, should be considered an indicator of potential violence; rather all behaviors and circumstances should be considered in totality.

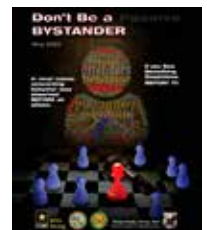
- Persons advocating loyalty to a foreign interest over loyalty to the U.S.
- Persons expressing hatred for or advocating violence against American society or government.
- Persons advocating support for terrorist or violent extremist organization.
- Evidence of terrorist training or attendance at terrorist facilities.
- Persons repeatedly viewing websites that promote terrorism.
- Persons exchanging information on websites that promote use of force against the U.S.
- Seeking religious or political justification for a planned violent act.
- Expressing acceptance of violence as a necessary means to achieve ideological goals
- Communicating a desire for revenge, promoting violent extremist narratives, sharing and praising violent extremist videos.
- Attempts to radicalize others, especially peers and family members.
- Participating in on line sites

or groups that promote violent extremism.

- Seeking or claiming relationships with incarcerated or infamous violent extremists.
- Changing vocabulary, style of speech or behavior to reflect hardened point of view or new sense of purpose associated with violent extremist causes.
- Persons joking or bragging about association with a foreign intelligence service, terrorist group, or violent extremist group.
- Persons sending large amounts of money to foreign countries.
- People photographing, drawing or measuring important facilities.
- Persons asking questions about sensitive information such as building blueprints, security forces/plans/procedures, or VIP travel schedules without a need to know.
- Persons purchasing explosive devices or bomb-making materials or seeking instructional information on their design and use.
- A briefcase, suitcase, backpack or package left unattended.
- Vehicles left unattended in No Parking zones adjacent to important buildings.
- Intruders found in secure areas where they are not authorized/don't belong.

An aware society is the best foundation for preventing terrorism and targeted violence. Bystanders are often best-positioned to spot indicators of radicalization and mobilization toward violence before it occurs.

Be an ACTIVE Bystander – See Something, Say Something!



Employment resources available to Retired Soldiers



By Rose Marie Tinker, *Transition Policy Analyst, U.S. Army Human Resources Command*

Are you thinking about returning to the workforce? Or you are already working, want to do something different, and don't know where to start? The solution may be as close as your personal computer and the RecruitMilitary employment website.

On Apr. 1, 2020, Bradley-Morris/RecruitMilitary received a contract to support the Army's Transition Assistance Program (TAP) employment connection efforts. RecruitMilitary is the largest veteran-only employment web-based platform, offering physical and virtual hiring events, digital information resources, and interactive exchanges between employers and job seekers. As a Retired Soldier, you are eligible to use their website and benefit from all of their resources.

"We're excited to work with RecruitMilitary. Soldiers asking "How can I connect with an employer back home?" and employers questioning "How can I find Army talent that will fit with my team?" can get the same answer - log onto RecruitMilitary.com", stated Walter M. Herd, Director of the Army's Transition Assistance Program.

Retired Soldiers can search and apply for jobs without incurring any costs, while gaining access to potential employers who want to hire veterans. Through the interactive web-based tool, retirees can create and upload a resume and search for employment by key words, locations, specific occupations, education required, and compensation offered. Recruiting professionals, many of whom are veterans and have already experienced the military to civilian transition; provide advice on the website to support you in your search for a new career opportunity or job.

The RecruitMilitary Resource Center contains how to videos and tools to help you prepare a resume and create a 30-second elevator pitch to use at job fairs. Tips for preparing for a hiring event, including networking and succeeding in an interview are tools offered as well. Don't forget, as a Retired Soldier, you retain life-long eligibility to use the TAP services at your nearest Army installation.

Finally, spouses of Retired Soldiers may also use the resources provided within the RecruitMilitary employment web-based platform at no cost. To learn more about the resources available to retirees, visit <https://recruitmilitary.com>.

Army & Air Force Exchange Service puts safety first

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

Your Army & Air Force Exchange Service team is all in to ensure all Soldiers For Life can get the critical products they need while maintaining physical distancing in a safe environment during the COVID-19 pandemic.

For contactless shopping, ShopMyExchange.com is always open. Authorized shoppers with installation access can also use the buy online, pick up in store option by going to ShopMyExchange.com and selecting "Pick Up in Store." The Exchange will contact you when your order is ready to be picked up at the Customer Service desk.

At many installations, the Exchange is introducing curbside pickup. After placing orders online, park in a designated space, call the phone number on the sign and your order will be delivered to your vehicle.

Your Exchange is transforming to protect you and your family. Recent initiatives include:

- Installing acrylic shields at point of sale and customer service areas.
- Disinfecting customer service and sales points multiple times daily.
- Keeping restaurants open for carry-out service.
- Deploying posters, floor decals and other visual reminders for shoppers to keep a safe distance between themselves and others.
- Reducing cash transactions in favor of MILITARY STAR®, credit or debit cards to limit the handling of cash, which can transmit bacteria and viruses.
- Transitioning the school meal program for military schoolchildren overseas to a grab-and-go format so Warfighters' children have nutritious meals while they learn remotely.

Find out more about how your safety and well-being are our top priorities at <https://publicaffairs-sme.com/Community/covid19>.

Now more than ever, the Exchange is family serving family. We are steadfast in our commitment to provide Warfighters, past, present and future, a shopping experience that is safe, secure and sanitized.

Soldier For Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Arlington National Cemetery: (877) 907-8585 <https://www.arlingtoncemetery.mil/#/>

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

Army & Air Force Exchange Service: www.shopmyexchange.com

Army Echoes: <https://soldierforlife.army.mil/retirement/army-echoes>
Editor's e-mail address: ArmyEchoes@mail.mil

Army Echoes Blog: <https://soldierforlife.army.mil/retirement/blog>

Army Emergency Relief: (866) 878-6378; <https://www.armyemergencyrelief.org/>

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

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

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

Army mobile phone apps: <https://www.army.mil/mobile/>

Army Retirement Services: <https://soldierforlife.army.mil/retirement/home>

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

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

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

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

Casualty Assistance Checklist for Retired Soldiers: <https://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retired Soldier Council: <https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

Combat-Related Special Compensation: (866) 281-3254
[https://www.hrc.army.mil/content/CRSC%20\(Combat-Related%20Special%20Compensation\)](https://www.hrc.army.mil/content/CRSC%20(Combat-Related%20Special%20Compensation))

Commissary: <https://www.commissaries.com>

Concurrent Retired & Disability Pay: (800) 321-1080, <https://www.dfas.mil/retiredmilitary/disability/crdp>

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

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

DS Logon: <https://myaccess.dmdc.osd.mil/identitymanagement/>

Federal Employees Dental and Vision Insurance Program: <https://www.benefeds.com/>

Funeral Honors (Military): Army Coordinator: (502) 613-8218
<https://www.dmdc.osd.mil/appj/dwp/entitlements.jsp>

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

Legal Assistance Locator (Military): <https://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Legal-Assistance-Services>

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

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

Survivor Outreach Services: (855) 707-2769, <https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach>

Reserve Component Retirements (888) 276-9472
[https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)

Space-Available Travel: <https://www.amc.af.mil/Home/AMC-Travel-Site>

Soldier for Life on Facebook: www.facebook.com/CSASoldierForLife

Soldier for Life on Instagram: <https://www.instagram.com/csasoldier4life>

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life


Soldier for Life on RallyPoint: <https://www.rallypoint.com/organizations/soldier-for-life>

Soldier for Life on LinkedIn: <https://www.linkedin.com/company/us-army-soldier-for-life/>

Soldier for Life Transition Assistance Program: (800) 325-4715; <https://www.sfl-tap.army.mil/>

Survivor Benefit Plan: <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

Uniformed Services Former Spouse Protection Act: <https://soldierforlife.army.mil/Retirement/former-spouses>

 **U. S. Army Retired Lapel Button and Badge:** Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>

Veterans Service Records — Replace DD Form 214, awards: Retired 4/1/1996 or later: Visit <https://www.hrcapps.army.mil/portal/> and click on DS "Use your DS Logon".

Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit <https://www.archives.gov/veterans/military-service-records> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST) <https://www.dfas.mil/>
myPay (888) 332-7411; <https://mypay.dfas.mil>
Retiree/Annuitant web page <https://www.dfas.mil/retiredmilitary/>

Social Security (800) 772-1213 <https://www.socialsecurity.gov/>; If overseas, contact the American Embassy/consulate, or visit <http://www.socialsecurity.gov/foreign/phones.html>.

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

TRICARE <https://tricare.mil/>

Health Beneficiary Counseling Assistance Coordinator: <https://tricare.mil/bcacdcao>, or nearest military treatment facility

TRICARE East: (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

TRICARE West: (844) 866-9378; <https://www.tricare-west.com/>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

TRICARE Overseas: (888) 678-1207; <http://www.tricare-overseas.com>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405
<https://tricare.mil/Plans/HealthPlans/TFL.aspx>

TRICARE Pharmacy Home Delivery: (877) 363-1296; <https://tricare.mil/homedelivery>

TRICARE Network Pharmacy: (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

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

Armed Forces Recreation Centers <https://www.armymwr.com/>

Hale Koa Hotel, Hawaii: (800) 367-6027; <https://www.halekoa.com/>

Edelweiss Resort, Bavaria: 011-49-8821-9440
<https://www.edelweisslodgeandresort.com/>

Shades of Green, Florida: (888) 593-2242
<https://shadesofgreen.org/index.php>

Dragon Hill, Korea: 011-822-790-0016 <https://www.dragonhillodge.com/>

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

Burial & Memorial Benefits: <https://www.cem.va.gov/> (877) 907-8199

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

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

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

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

Sister Service Publications for Retired Service Members

Air Force Afterburner: <http://www.retirees.af.mil/Library/Afterburner/>

Coast Guard Retiree Newsletter: <https://www.dcms.uscg.mil/ppc/ras/retnews/>

Marine Corps Semper Fidelis: <https://www.manpower.usmc.mil/>

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

Are your mail and email addresses up to date?

The fastest and surest way for Retired Soldiers in receipt of retired pay to update address information with DFAS is to use myPay at <https://mypay.dfas.mil/mypay.aspx> or by calling (800)321-1080.

Gray Area Retired Soldiers (in the Retired Reserve not receiving retired pay), should use the Human Resources Command (HRC) database at <https://www.hrcapps.army.mil/portal/> using their DS Logon or by calling (888)276-9472.



Army Retirement Services
251 18th Street South, Suite 210
Arlington VA 22202-3531
OFFICIAL BUSINESS

Army announces new Retired Soldier shoulder sleeve insignia

WASHINGTON — On Nov. 18, 2019, Lt. Gen. Thomas C. Seamands, the Army G-1, approved a change to the shoulder sleeve insignia worn by Retired Soldiers on their Army service uniforms during retirement. The new policy aligns the appearance of the retired shoulder sleeve insignia with the U.S. Army Retired Identification Badge and the U.S. Army Retired Lapel Button.

When Soldiers retire, Army policy permits them to wear uniforms only “while attending military funerals, memorial services, weddings, inaugurations, and other occasions of ceremony [including] attending parades on national or state holidays, or other patriotic parades or ceremonies in which any active or reserve U.S. military unit is taking part. Uniforms for these occasions are restricted to service and dress uniforms.”



In 2020, the U.S. Army is replacing the blue Army Service Uniform with the new Army Green Service Uniform. A key difference between the uniforms is the shoulder sleeve insignia of the wearer’s unit of assignment that is sewn on the wearer’s left shoulder of the Army Green Service Uniform, but is not worn on the Army Service Uniform.

Before Retired Soldiers may wear their service uniforms, they must replace their last unit’s shoulder sleeve insignia with the new 3-inch diameter retired shoulder sleeve insignia (pictured above). These new insignias will soon be available for purchase at military clothing sales stores and other locations where military insignia are sold.

Retired Soldiers not on active duty may wear either the service uniform in which they retired or the service uniform prescribed for current active duty Soldiers, but may not mix the two uniforms. Retired Soldiers who wear the blue Army Service Uniform, must wear the Retired Identification Badge, a two-inch badge that identifies them as retired. Soldiers who wear the new Army Green Service Uniform and older service uniforms that include a shoulder sleeve insignia should wear the new retired shoulder sleeve insignia.