

Army Echoes, Issue 1, 2001

Army Surgeon General message on expanded health care for over-65 retirees

Dear Army Retiree:

I wanted to take this opportunity to speak directly to each of you about the significant and positive change that has recently been implemented in your Military Health System. For many years now there has been a gap between the level of care that military retirees believed they were promised and our authority to provide that level of care. The passage of the National Defense Authorization Act for fiscal year 2001, which was signed by President Clinton on October 30, 2000, will have a profound, positive impact on medical benefits for America's military retirees, especially those 65 years old and older.

For the first time, our most senior retirees will be genuine partners in the Military Health System beginning in October 2001. The act extends TRICARE benefits to all retirees regardless of age. To gain this coverage, retirees must purchase Medicare Part B at age 65. If you are already 65 and have not purchased Medicare Part B, you can sign up for Part B during the January 1 through March 31 open enrollment period. There will be a surcharge for those who did not sign up when they turned 65.

The act also provides for expansion of the DoD pharmacy benefit. On April 1, 2001, retirees 65 years and older may not only continue to use Military Treatment Facility pharmacies with no co-pay, but may also use both the National Mail Order Pharmacy (NMOP) and the TRICARE retail pharmacy network with no deductible and only minimal co-pays. The act further authorizes access to non-network pharmacies. This option includes an annual deductible of \$150 and a 20 percent co-pay or \$9.00 per prescription (whichever is greater). To be eligible for these expanded pharmacy benefits, Medicare Part B is required if you turn 65 after April 1, 2001.

Finally, the catastrophic cap has been reduced from \$7500 to \$3000 per year. This is a significant enhancement especially for those beneficiaries requiring extensive medical care.

The coverage under TRICARE is good news for our over-65 retirees! Now it is our job in the Army Medical Department, working with DoD Health Affairs and our sister Services, to fulfill the mandate. I pledge to each of you that we will move quickly to get the programs in place and provide the care you have earned.

Watch for more notes from me about your Military Health System in future editions of *Army Echoes*.

Sincerely,

James B. Peake, M.D.
Lieutenant General
The Surgeon General

Highlights from headquarters

General Peake's letter talks to the great progress made in addressing medical concerns. Thanks are owed to the great activism and grassroots efforts of retirees and our military associations. These accomplishments were a long time coming and we still have a long way to go. The Chief of Staff, Army Retiree Council played a major part in ensuring that the leadership remained focused on medical and other issues of retiree concern. You can help too by getting or staying involved. If you're not already active in your installation Retiree Council, you might want to join. See your Retirement Services Officer listed on page 9 or 10. Our Councils always need new members and new ideas.

Restricted resources continue to dictate that we pursue all methods to secure and save money. On page 8, there's an article on the Army Well-Being Program, an initiative aimed at improving and sustaining the institutional strength of the Army through a comprehensive strategy that

integrates initiatives, programs and resources to meet the well-being needs of the Army. Our office has been very active in the early stages of this program insuring retiree issues and concerns are included. We think this initiative will offer us an excellent opportunity to compete for resources on an equal footing with other Army programs. All our Army programs are important but there just aren't enough resources available to serve them all. We know we can make a strong case for the importance of supporting our Retirement Services programs and for the value these programs bring to the recruiting and retention efforts of our Army. We welcome the opportunity this program provides.

In our last issue we asked for those willing to receive ECHOES electronically on our HOMEPAGE (www.odcsper.army.mil/retire) rather than receiving a mailed copy. About 2500 of our 850,000 readers responded. Not a large number, but a start. We're still working on establishing and refining that program and it will remain an active, ongoing initiative. Others out there who are willing to try the homepage option can contact us at echoes@hoffman.army.mil. We're still working the bugs out of the system so don't be surprised if some of you still receive mailed copies.

This issue has many stories that refer to the availability of information using the computer. Like it or not, computers are becoming the principle commo link in today's world. We know not all of you have (or want) computers so we'll also always try to provide telephone or "snail" mail addresses too. You can use the option that best suits your needs and capabilities. Remember our youngest retiree is an 18 year-old disabled soldier and our oldest is over 100 years young. Trying to address the needs and desires of such a large, divergent group isn't always easy. You can help us by letting us know what kind of information you need and want in ECHOES. We're here to serve you.

Thanks for your support.
Gary F. Smith
Chief, Army Retirement
Services

Do you owe back taxes? IRS can levy monthly retired pay

If you owe delinquent federal taxes, the Internal Revenue Service is now authorized to collect your tax debt through a continuous levy instead of the one-time levy previously used. Through the Federal Payment Levy Program, the IRS can collect overdue tax debts by levying 15 percent of any federal payment due the taxpayer such as military retired pay. The IRS plan is, over the next three to four years, to match their delinquency files with military pay records on a regular basis. If you do owe delinquent federal taxes, start now to make settlement with the IRS through one of their taxpayer assistance programs. For tax settlement assistance and information on ways to resolve your delinquent tax account, contact the IRS at 1-800-829-7650 or visit their website at <http://www.irs.gov>.

Chief of Staff supports AER campaign

The Army's 2001 fund raising campaign for Army Emergency Relief begins on March 1, 2001. In his letter to all soldiers and their families, Army Chief of Staff General Eric K. Shinseki, wrote: "AER is a priceless national treasure to which almost 3 million former soldiers can attest. During the last 59 years, AER has provided emergency financial assistance to them and their families just as today they remain committed to you and your families."

Since 1998, Army Emergency Relief has paid all direct costs of emergency financial assistance provided to Army people by the American Red Cross (ARC). This reimbursement agreement is especially important for retirees because it insures that almost 1,300 ARC chapters remain available to assist soldiers and retirees.

Retirees needing emergency financial assistance can contact the AER section at the nearest Army installation, the nearest ARC chapter or the Relief Society office of the other military services located on most military installations worldwide. Reciprocal agreements exist with the other service's relief organizations whereby retirees will receive the same assistance that they would get directly from AER.

During last year, retirees and widows(ers) were assisted by AER more than 5,800 times with more than \$4.5 million. Every 90 minutes of every day in 2000, an Army retiree received financial help from Army Emergency Relief.

Your generous contribution will help insure that AER continues to provide increasing levels of assistance to retirees and survivors in the future. Please complete and mail the contribution form for your allotment to AER.

Retiree volunteers – still serving

“U.S. Army Retired – Still Serving” is a motto you see on bumper stickers and hear in Retiree Appreciation Day (RAD) speeches. Retirees and their spouses continue to serve in a variety of ways. One of the most visible ways retirees and spouses serve the military is as volunteers supporting military installation activities. Retirees and spouses contribute their time, experience and know-how to offices such as Retirement Services Offices and Army Community Services (ACS).

In Retirement Services Offices stretched thin by shrinking budgets and staff and expanding responsibilities, volunteers help make RADs and installation retiree newsletters possible. Retiree and spouse volunteers help the Retirement Services Officer serve other retirees and spouses. In ACS, these volunteers with years of military life behind them can speak from experience to young military families.

Retiree and spouse volunteers remind commanders, soldiers and families that retirement does not end their connection with and commitment to the Army family just as it does not end the Army's connection with and commitment to the retiree and spouse.

What was not in the DoD Authorization Act

One thing to keep in mind when you're reading (or hearing) about the DoD Authorization Act is that it goes through three phases -- there's a Senate version, a House version and the conference report put together by a conference committee with House and Senate members. Often the House and Senate versions disagree or one body addresses an issue and the other doesn't. When the conference committee is reviewing these sections, either the House or the Senate recedes, or agrees to the other's point of view.

Why is that important to retirees? You may read or hear about something that was passed in the Senate (or House) version of the DoD Authorization Act. Remember it's not law until it makes it into the conference report. For example, the Senate version included several changes to the Survivor Benefit Plan such as concurrent receipt of SBP and DIC, a change in the percentage of annuity payable after the beneficiary reaches age 62, and a change in the year in which retirees with 30 years of SBP coverage would stop paying premiums. It also had a provision for concurrent receipt of retired pay and VA compensation. **These provisions DID NOT become law.** None of them made it into the conference report.

Can any of these provisions be introduced in the new Congress? Yes. Whether you are for or against any of them, let your representatives know how you feel.

Army announces new slogan, logo

(USAREC/ARNEWS) “An Army of One” is the Army's new slogan, its first change since 1981.

Army Secretary Louis Caldera announced the slogan and unveiled a new logo — a white star superimposed over a yellow star.

“The ‘Army of One’ campaign focuses on the strength and teamwork of the U.S. Army as a united force of many soldiers, while reinforcing the concept that each individual makes a unique contribution to the Army's success,” Caldera said. “This campaign illustrates the personal transformation that occurs when young men and women become soldiers, and develop into leaders.”

One of the key reasons the Army needed to change its message was the fact that the Army has missed its recruiting goals three out of the past five years.

The company Leo Burnett USA, selected last June as the Army's lead advertising partner, has developed a campaign featuring real soldiers who personify “An Army of One” in a series of television, radio, print and web commercials. The ads highlight the range of career opportunities

"212 different ways to be a soldier" – available. Television ads will air on programs like "Friends," "The Simpsons," and "Buffy the Vampire Slayer," as well as MTV. The campaign will include direct mail, the web site www.goarmy.com and internet activities.

Leo Burnett USA leads a three-agency marketing alliance which developed the campaign with Army officials. Cartel Creativo, a San Antonio-based Hispanic agency, and IMAGES USA, an African-American agency in Atlanta, developed integrated cultural strategies to reach Hispanics and African-Americans.

Army meets recruiting goals

FT KNOX, KY (USAREC) — The U.S. Army Recruiting Command (USAREC) met its Fiscal Year (FY) 2000 recruiting mission with a net gain of 19,000 active Army and Army Reserve enlistments over FY1999. Recruiters enlisted 80,113 new soldiers for the active Army and 42,086 for the Army Reserve.

The Army had missed its goal in FY 98 and 99. FY 2000 is the first year since FY 97 that all services met their recruiting goals. USAREC achieved those missions because of the dedication and perseverance of Army recruiters, Army-wide support, and a summer surge that began in June and continued through September.

The FY 2001 recruiting missions are 78,950 for the active Army and 36,110 for the Army Reserve. Recruiting Command entered the new fiscal year with 15,000 recruits in the Delayed Entry Program, which was a good head start on the recruiting mission.

If you would like to learn more about the many enlistment benefits offered by the Army and Army Reserve, or if you know a young person who could use that information, check out the Army recruiting web site at: www.goarmy.com.

Korean War committee looks for new partners

WASHINGTON — The DoD 50th Anniversary of the Korean War Commemoration Committee has renamed the program formerly known as the Commemorative Community Program. Groups, organizations, schools, institutions, businesses, military units, veterans service organizations and governmental agencies worldwide which join DoD in thanking and honoring Korean War veterans are now known as Commemoration Partners.

The highly successful program is a major part of the commemoration. At the beginning of December, the program had more than 3,400 partners, from fewer than 1,000 in February 2000.

"The term 'Partner' better captures the relationship between the National Committee and the thousands of participants who are necessary to reach out to the nearly 1.8 million veterans who served in the Korean War," said retired MG Nels Running, Executive Director for the 50th Anniversary of the Korean War Commemoration Committee.

National events can touch only a limited number of Korean War veterans. The Commemoration Partner program is essential to the overall success of the commemoration because it reaches out to honor the many Korean War veterans in or near their home communities around the world.

Commemoration Partners have sponsored thousands of events this year and contribute immeasurably to increasing awareness about the Korean War.

This program gains about 50 Partners per week and is expected to near 10,000 before the Commemoration closes in November 2003. For more information or to join, call, toll-free, 1-866-KOREA50 or visit the web site at <http://korea50.army.mil/>.

Korean War commemorative events

25 th Inf Div Han River Assault	Ft. Lewis, WA	Mar 7
U.N. Participation	Pusan, Korea	Apr 18
2 nd Inf Div Stops CCF Spring Offensive	Ft Lewis, WA	May 17
Battle of Chipyeong-ni	Philadelphia, PA	May 24
Battle of the Punchbowl	Yongsan, Korea	Jun 9
PACOM Korean War Air Symposium	Hickham AFB, HI	Jun 25-29

Army seeks families of Korean War missing

In the last few months, the Army Central Identification Laboratory Hawaii has recovered what are believed to be the remains of 50 U.S. servicemembers who did not return from the Korean War. The unparalleled access last year into the North Korean battlefields, holding the remains of more than 8,100 servicemembers, has renewed hope for many families.

Since joint recovery operations began in 1994, a total of 92 remains have been repatriated. Five have been positively identified and many others are in the final stages of the forensic identification process.

To help identify servicemembers' remains, the Army is trying to locate the families of the more than 6,000 unaccounted for soldiers. For more than 40 years, the Army has had little or no contact with many of these families. The Army needs information such as the name, relationship, address, and telephone number of the primary next of kin of soldiers who did not return from the Korean War. The Army is trying to locate maternal relatives to obtain a particular type of DNA sample to aid in the identification of remains.

The Defense Prisoner of War/Missing Personnel Office sponsors monthly Family Member Updates in different U.S. cities, giving information on investigation efforts and the latest technologies used to identify remains. At the end of the all-day Saturday sessions, families are invited to privately review details of their own cases.

If you're a family member of such a servicemember or know someone who is, please contact the U.S. Total Army Personnel Command, Casualty and Memorial Affairs Operations Center at 1-800-892-2490, e-mail tapcper@hoffman.army.mil. web site <http://www.perscom.army.mil/tagd/cmaoc/rfad.htm>.

Quadrennial Defense Review

Army meeting challenges of new era

(Note: This article was contributed by the Army Quadrennial Defense Review Office.)

In the National Defense Authorization Act for Fiscal Year 2000, Congress called for a broad review of our nation's security challenges, defense strategy, policies and force structure to be conducted in the first six months of the new Administration in 2001. The Quadrennial Defense Review of 2001 (QDR) is a key part of reforming our nation's security structure to meet the challenges of the new century, the constant change that surrounds us, and the uncertainties that go with it.

QDR '01 is a time to consider the contributions to national security made by all the Services, as well as to better understand the fundamental role of forces operating on the ground. The new Administration has already promised a review that is thorough and comprehensive. Most importantly, the QDR also represents a key building block in the ongoing process of transforming the Army.

New era of promise

The world has entered a new era filled with promise. The end of the Cold War left the United States as the remaining superpower. The fear that Communism could one day control world order is gone. Democracy and free trade continue to blossom around the world. Global economies, instant communications, and open information systems have become the order of the day. Information and technological advances are available to ever-expanding areas of the world.

Yet despite the successes of the end of the 20th century, the security of the United States, prosperity of the nation, and stability of the globe remain high on our priority list. Technology is now widely available to friend and foe alike. Weapons of mass disruption and destruction are increasingly becoming the weapons of choice to adversarial nations, groups and even individuals. Failed states and ethnic rivalries consume financial, intellectual and manpower resources around the world. Transnational crime, natural resource competitions, environmental concerns, and rapidly spreading disease have become higher on our priority lists. Forces opposed to values of the United States and resentful of American power now hold the means to threaten our interests abroad and our safety at home. In short, globalism has brought both the power of interconnectedness, as well as the concern of interdependence.

New challenges to meet

Meeting new challenges, and continuing to confront old ones, is at the heart of the American military. In addition to fighting and winning our nation's wars, the United States military must now contend with conflicts and contingencies that cover a far wider range than ever before. The frequency and intensity of conflict and crisis is likely to increase over the coming years, not decrease. Ensuring a force that can take on multiple tasks in multiple places *simultaneously* is essential. America cannot retreat from one activity to handle another. Moreover, we must take on multiple tasks while operating as part of a joint force, in support of the Commander-in-Chief's requirements and, most typically, within a coalition effort.

Meeting these challenges and conditions is what Army Transformation is all about. Today's Army, and tomorrow's transformed one, must provide our nation's leaders with more options and increased flexibility to both respond to conflict, as well as prevent it. Reliance on the heavy forces of yesterday must now be complemented with expanded capabilities aimed at reducing suffering, restoring peace, and supporting new institutions. We must continue to make our heavy forces more deployable and their sustainment footprints smaller. Leaner and more agile formations are already underway. Yet despite the changes and challenges ahead, the critical value of land forces in controlling people, terrain and resources, and establishing decisive conclusions to complex problems remains a constant.

Transformation

Transforming the Army relies upon the strong foundation created by those who served and led in the past. Yet, it is not the domain of a single Chief or Administration. Transformation represents dynamic and fundamental organizational, technological and cultural changes. It manifests itself in the new platforms, strategies and leaders emerging both today and in coming generations. The pace of external change has been staggering; the pace of change within the Army must meet it. Our efforts in QDR '01 are key to the road to Transformation today and the ongoing security of our nation in the many decades to come.

AR-PERSCOM launches new website

ST. LOUIS — The Army Reserve Personnel Command (AR-PERSCOM) recently launched a customer-focused website, www.2xcitizen.usar.army.mil, to better support Army Reservists worldwide, replacing its existing website (www.army.mil/usar/ar-perscom/arpercom.htm).

The name for the new site was selected from over 100 entries in a Command-wide contest.

"We chose the winning entry, 2XCitizen, based on the long association of that phrase with the Army Reserve dating back to World War II. It was Sir Winston Churchill, Prime Minister of England during that period, who said the Reservist was 'twice the citizen'," COL Timothy Cannon, AR-PERSCOM Commander, said.

The site was completely redesigned in four months. Developers created a new home page, improved navigation and incorporated a comprehensive search capability. More than 60 subject matter experts developed the functional content for the site.

"The site is no longer organized by office; instead it's organized by what the soldier wants to do," Mark Tenholder, lead developer for the project, explained.

"By organizing the site by functional categories, Reservists can easily find answers to many of their common questions without having to call AR-PERSCOM," SFC Kimberly Hon, Tours/Training Working Group Leader, explained.

"If it is necessary to call someone for further assistance, we have that covered with newly reorganized contact information. We've made every effort to provide appropriate 800 numbers, e-mail addresses, and mail addresses that link directly to the responsible areas. Even if someone is not quite sure where to go within the site," Hon added, "with the new search capability, users can enter keywords to get the information they need."

Internet site is installation guide

You can find out what services the military installations in your area offer by visiting the internet. DoD's Standard Installation Topic Exchange Service (SITES) has a homepage

[http://www.dmdc.osd.](http://www.dmdc.osd.mil/sites)

[mil/sites](http://www.dmdc.osd.mil/sites) where you can get information by selecting an installation name or state/country.

For example, you can find out about Legal Assistance Offices near you — office hours, locations, telephone numbers, and services offered. Start at the SITES home page, then select an installation, Support Services, Legal Assistance to see information for the Legal Assistance Office on that installation. Most offices advise retirees, their spouses, and surviving spouses, although specific services may vary depending on available staffing and expertise.

Also of special interest to retirees and families is SITES information on Morale, Welfare and Recreation Activities, such as the pool, fitness center and arts and crafts center, also listed under Support Services; and Medical and Dental facility information, listed in its own category.

Please note that since SITES is an official DoD homepage designed for military families, you may have your eligibility to use the page verified through your record in the Defense Enrollment Eligibility Reporting System (DEERS).

If you don't have access to the internet, you can contact the nearest military installation to request a directory or newcomers' guide.

DFAS explains beneficiary card wording

Cleveland, OH — Wording may be misleading on the card the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) mailed to all retirees in October. The purpose of the card was to update the beneficiary information in retiree files.

Under Legal Order of Precedence, option (2), the card states “your children and their dependents, by representation”. It should state “your children and their *descendants*, by representation”. The form is being corrected. DFAS-CL apologizes for any confusion this may have caused. If you have any questions about the card (or if you never received it), call 1-800-321-1080.

Note: This card lets you update the beneficiary of your unpaid retired pay, that is, the retired pay for the month in which you die. **Completing this card does not affect any Survivor Benefit Plan (SBP) election you may or may not have made.**

Keep your retired pay records current

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child. We hear from surviving spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the soldier had elected at retirement.

We hear from former spouses who lost SBP because neither the former spouse nor the retiree notified the Defense Finance and Accounting Service within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the decree.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect. Clip this article to your files as a reminder to keep your retired pay records current when your status changes.

“Gray area” retirees – keep RCSBP record current

You are reminded that the Reserve Component Survivor Benefit Plan (RCSBP), which provides survivor coverage during the “gray area” (before age 60 and receipt of retired pay), is administered under the same federal guidelines as the Survivor Benefit Plan (SBP). Therefore, it is extremely important that you keep your Personnel Center updated on all RCSBP beneficiary status changes and additions as they occur.

Several routine RCSBP “change” scenarios which require action **within one year** are:

- switch spouse coverage to former spouse coverage so as to comply with a state court's order (or as a voluntary action);
- add a gained beneficiary to existing coverage (for example, if you had "spouse and child" coverage and you gained a child); or
- enroll a gained beneficiary in a category in which you previously had no eligible beneficiary (for example, if you had been unmarried when you made your RCSBP election and you just married.)

Your changes/updates must be made in writing and mailed to: CDR, AR-PERSCOM, ATTN: ARPC-PSP-T, 1 Reserve Way, St. Louis, MO 63132-5200.

Please note that, as with SBP, there are legal limits on what beneficiary "changes" you can make.

Well-being – part of Army strength

The Army is undergoing a significant transformation. Part of this transformation is establishing Army well-being as an integral part of the institutional strength of the Army. Well-being programs contribute to institutional strength by producing self-reliant individuals able to focus on the mission (thus supporting readiness), knowing their personal lives are in balance and needs are being met.

When GEN Eric Shinseki became Army Chief of Staff, he declared providing for the well-being of soldiers, civilians and family members one of the three important challenges for his tenure. Shinseki said the Army's readiness is inextricably linked to the well-being of its people and the Army's success depends on the whole team, soldiers, civilians, veterans, and their family members, all of whom serve the nation.

Since then, the Army has made changes to improve the well-being of soldiers and families, both at home and deployed. In 1999, well-being initiatives included quality-of-life improvements for soldiers deployed in Bosnia; a new child-development center at Ft Bliss; a new youth center at Ft Bragg; modernized barracks and improved family housing in Europe; and a new community activity center in Korea.

In 2000, Army family members got access to education about Army culture, benefits, family support and other programs through a website. The Chief declared that soldiers with families would move only during the summer when school was out and that orders would be received a year in advance. He said fewer soldiers will work weekends and many will receive more four-day holidays. Under Residential Communities Initiative (RCI), private developers are planning livable communities including contemporary housing, professional landscaping, community centers, recreation facilities and maintenance of public facilities. The four pilot installations are Forts Carson, Hood, Lewis and Meade.

Commissary sales on the rise

FT LEE, VA—Defense Commissary Agency (DeCA) retail sales rose 1.3 percent in fiscal year (FY) 2000, breaking the \$5 billion mark for the first time since 1997.

"We are hitting the mark and doing really well," Air Force MG Robert J. Courter, Jr., DeCA director, said. "This is the result of a balanced program that brings the best prices to our customers. We have strong brand-name promotions, Power Buys and good cooperation with our business partners. And we introduced Best Value Items, offering the best prices period, so military shoppers don't have to look for private labels downtown."

In FY 2000, DeCA marketed the commissary benefit to new service members. The agency also used focus groups to stay in touch with all customers - active duty, reserve, retired, and their families. More importantly, each store used focus groups to translate the customers' wants and needs into local action and improvements. If you would like to join your local focus group, contract your commissary store director.

Other factors leading to increased sales ranged from the construction of new commissaries, store upgrades and renovations, to earlier and later operating hours, transportation to the stores for young troops, in-store cooking classes and Grab 'N Go sections for those who need a quick meal.

In the end, it all comes back to customer service, keeping quality products on the shelves and offering it at a savings. "Our overall measurement is savings," Courter said. "The more we sell, the more our customers save."

Register tape, radio offer commissary savings

FT LEE, VA - The Defense Commissary Agency (DeCA) offers savings with manufacturer's coupons on the back of the commissary register tape, provided by Pinpoint Consumer Targeting Services. Coupons can range from a few cents off on popular products, to as much as \$175 for computer software that customers can purchase online.

According to Pinpoint, as many as one billion coupons could reach commissary shoppers. Commissary customers redeemed over 223 million coupons in FY 1999.

There are even more benefits to the coupon program. Part of Pinpoint's profits will be turned over to the commissary surcharge fund, used to refurbish older stores and build new commissaries.

Coupons on register tape is just one cost-saving program. Web surfers can find out more about commissary bargains by checking out the "Shopper's Cart" at <http://www.commissaries.com>.

Commissary customers can find out more about bargains by listening to the in-store radio. In-store radio lets DeCA air information on commissary programs such as "Best Value Items," as well as manufacturer commercials on the latest food products and "what's on sale." Messages in shopping cart baby seats are planned for this year.

Services consolidate Exchange charge cards

WASHINGTON (AFPS) — Life is simpler for military exchange customers: Now there's just one charge card instead of two. DoD mandated the consolidation of the AAFES Delayed Payment Plan charge card and the Navy and Marine Exchange NEXCARD. The Military Star Card is the result.

The Star Card will be accepted at all AAFES, Navy, Marine Corps and Coast Guard Exchange activities, including catalog and military clothing stores operated by AAFES and Marine Corps exchanges. Previously, the only exchange-issued cards that stores honored were their own command's.

The Star Card can't be used at Class VI package stores or exchange theaters. They also can't be used at food courts, usually operated by contractors.

Authorized customers who haven't received their Star Cards should call, toll-free, 1-877-891-STAR CONUS (includes Alaska and Hawaii); 0130-81-2469 Germany; 00531-114239 Okinawa, Japan; 8008-72683 Italy; 00308-130663 Korea; 800-96-1843 United Kingdom; 00531-11-4239 Japan; 0800-1-6374 Belgium; 1-800-546-7195 Guam; and, collect, 214-312-6030 Turkey, Saudi Arabia, Spain, Norway, Crete, Netherlands.

The Star Card features redesigned balance statements to help customers manage their accounts. It carries a 13.75 interest rate, effective Jan. 17, 2001. Earnings from the card go back into the military community as morale, welfare and recreation dividends. For online information, visit <http://www.aafes.com>.

TRICARE as second payer to Medicare

As you read in the message from the Army Surgeon General, Medicare-eligible military retirees, their spouses and survivors age 65 and older will be entitled to expanded health care benefits under the DoD Authorization Act. These benefits include TRICARE and pharmacy coverage.

Effective **Oct. 1, 2001**, eligible beneficiaries who continue to receive medical care from their current Medicare providers will have **TRICARE as their second payer to Medicare for medical care that is a benefit under both Medicare and TRICARE**. Medicare will pay the allowable amount for the care, and TRICARE will pay the amount that is the Medicare cost share, as well as the Medicare deductible. Eligible beneficiaries who have Medicare Part B may keep their current Medicare provider and use TRICARE to pay cost shares and deductibles not covered by Medicare. Also, they will have access to TRICARE benefits which may not be covered under Medicare. **To participate in this program, beneficiaries must be eligible for Medicare Part A and enrolled in Medicare Part B.** (see pg. 13)

Note: The law also changed the catastrophic cap for TRICARE Standard from \$7,500 to \$3,000. The cap is the annual maximum beneficiary liability for *allowed charges* deductibles and cost-shares.

According to TRICARE officials, eligible seniors should **NOT** immediately cancel their Medigap insurance coverage. DoD is working with the Health Care Financing Administration (which runs Medicare) to provide information for those deciding whether to continue enrollment.

Future guidance will be published in *Echoes* and on the TRICARE homepage <http://www>.

tricare.osd.mil. TRICARE reminds retirees that the April and October starting dates are **target** dates which could be delayed by the public coordination that public regulations require.

TRICARE senior pharmacy benefit details

On April 1, 2001, uniformed services beneficiaries 65 years of age and older are targeted to begin receiving pharmacy benefits under the DoD Authorization Act.

The new program will limit out-of-pocket costs and increase access to the National Mail Order Program (NMOP), and retail pharmacies that are part of the DoD network, which include many major chain drug stores. Also, eligible beneficiaries may use non-network retail pharmacies.

Beneficiaries 65 years old and older will not pay enrollment fees or annual premiums for their TRICARE pharmacy benefits, but they will pay modest co-pays when they use NMOP and retail network pharmacies. Beneficiaries will also be able to use non-network pharmacies, but this option will entail a slightly higher co-pay and deductible. Previously, only beneficiaries eligible for Base Realignment and Closure (BRAC) benefits and the Pharmacy Redesign Pilot Program (PRPP) received modest out-of-pocket costs through the NMOP and retail pharmacy network. The new program replaces the BRAC pharmacy benefit and PRPP.

By law, **to use the TRICARE retail and mail order benefit, beneficiaries age 65 and over must be eligible for Medicare Part A and enrolled in Part B.** There is an exception: **Those who turn 65 before April 1, 2001, are eligible for the pharmacy benefit, even if they are not enrolled in Medicare Part B.** (For more information on Medicare enrollment, see pg. 13)

Retired beneficiaries living overseas can use their TRICARE benefit at overseas pharmacies, but they will need to personally submit their pharmacy claims for reimbursement. They also will be able to utilize the NMOP if certain requirements are met. Federal and state legal restrictions apply to the prescribing, dispensing and mailing of prescription drugs, so the NMOP can mail only to APOs and FPOs which are part of the U.S. Postal Service. Also, the NMOP can fill only prescriptions written by providers licensed to practice in the U.S.

The NMOP offers the largest discount to DoD beneficiaries. It is convenient for filling prescriptions for chronic conditions like high blood pressure or diabetes. The retail network pharmacy program can be used for short-term, immediate use medications. Lists of TRICARE network pharmacies will be available from regional TRICARE contractors. Beneficiaries who use non-network pharmacies will have to meet an annual deductible, incur a higher co-pay, and pay the entire cost up front, and then file a claim for appropriate reimbursement.

Are you ready for new TRICARE benefits?

According to TRICARE officials, eligible beneficiaries should do two things **now** to ensure future eligibility for TRICARE benefits.

First, *if you haven't already*, you should **update your Defense Enrollment Eligibility Reporting System (DEERS) record** with your correct address and any changes in family status such as marriage, divorce, birth or adoption. Home addresses are important because the address on file with DEERS is used to send out information on health benefits. Also, health benefits could be denied if DEERS isn't updated to reflect a new spouse or child. Retirees may update DEERS by:

- Going to the nearest military personnel office with an ID card facility;
- E-mailing changes to addrinfo@osd.pentagon.mil;
- Mailing changes to the DEERS Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771; FAXing to (831) 655-8317;
- Calling the DEERS Support Office, 1-800-334-4162 (California only), 1-800-527-5602 (Alaska and Hawaii), and 1-800-538-9552 for the rest of the U.S. The best time to call is Wednesday through Friday between 9 a.m. and 3 p.m., Pacific Time.

Second, *if you haven't already*, **eligible beneficiaries should enroll in Medicare Part B.** (Remember, those who turn age 65 before April 1, 2001, are eligible for pharmacy benefits even if they're not enrolled in Medicare Part B. Those who turn age 65 on or after Apr. 1, 2001, must be enrolled in Medicare Part B to use the TRICARE retail and mail order benefit. To be eligible for TRICARE as a second payer to Medicare, eligible beneficiaries must be enrolled in Medicare Part B, regardless of date of birth.)

What are Part A and B?

Part A (hospital insurance) helps pay for: care in hospitals, skilled nursing facilities, hospice, and some home health care. Most people don't have to pay a monthly payment (premium) for Part A because they (or a spouse) paid Medicare taxes while they were working.

Part B (medical insurance) helps pay for: doctors, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some health services. Part B helps pay for covered doctor services that are medically necessary.

The Medicare Part B premium is \$50 a month for 2001. The cost of Part B may go up 10% for each 12-month period that you could have had Part B but did not take it.

Enrolling in Part B is your choice. If you choose to have Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you do not get any of the above payments, Medicare sends you a bill for your part B premium every three months. If you aren't sure if you're enrolled in Part B, you can check the back of your Social Security card for this information.

To enroll, beneficiaries must submit an application for Medicare Part B directly to the Social Security Administration. **The General Enrollment Period for enrollment in Medicare Part B is held January 1 through March 31 of each year**, and Part B coverage starts on July 1 of that year. For details on enrollment in Part B, beneficiaries may call 800-772-1213 or visit any Social Security office. They also can find information on the Medicare Web site, <http://www.medicare.gov/Basics/Overview.asp>.

More information is available at http://www.tricare.osd.mil/ndaa/fast_facts.htm.

Senior Prime test continues

The TRICARE Senior Prime Demonstration (TSP) authorization has been extended to Dec. 31, 2001. Long-term continuation of the demonstration is under review. Congressional action would be needed for further continuation.

This demonstration gives military beneficiaries age 65 and older the opportunity to enroll in TRICARE Senior Prime.

The demonstration sites and phone numbers are: Keesler AFB, Biloxi, MS - 1-800-625-0211; Wilford Hall Air Force Medical Center and Brooke Army Medical Center, San Antonio, TX - 1-800-937-6093; Sheppard AFB, Wichita Falls, TX 1-800-937-6093; Ft Sill, OK - 1-800-937-6093; Ft Carson and the Air Force Academy, Colorado Springs, CO - 1-800-371-6489; Naval Medical Center, San Diego, CA - 1-800-979-9620; Madigan Army Medical Center, Ft Lewis, WA - 1-800-979-9667; Dover AFB, Dover, DE - 1-888-999-5195.

VA links Agent Orange and Type-II diabetes

WASHINGTON – Vietnam veterans with Type-II diabetes will now be eligible for disability compensation from the Department of Veterans Affairs (VA) based on their presumed exposure to Agent Orange or other herbicides.

The VA's decision follows the latest in a series of reports by the Institute of Medicine which found "limited / suggestive" evidence of an association between the chemicals used in herbicides during the Vietnam War and adult-onset (Type-II) diabetes.

VA officials cautioned it will take several months to write the rules before Vietnam veterans with diabetes can begin applying for disability compensation. They can, however, enroll in VA's health care system immediately and begin receiving care.

The following conditions are now considered service-connected for Vietnam veterans: chloracne (a skin disorder), porphyria cutanea tarda, acute or subacute peripheral neuropathy (a nerve disorder), non-Hodgkin's lymphoma, soft tissue sarcoma, Hodgkin's disease, multiple myeloma, prostate cancer and respiratory cancers (including cancers of the lung, larynx, trachea and bronchus). Also, Vietnam veterans' children with the birth defect spina bifida are eligible for certain benefits.

VA already grants service-connection for diabetes when the diabetes developed during – or was otherwise related to – military service. "Service-connection" is necessary to receive VA

disability compensation and may place the veteran in a higher priority classification for VA health care.

More information regarding veterans' medical care and compensation is available at VA regional offices or medical centers or by calling 1-800-827-1000 (benefits information) or 1-877-222-8387 (VA health care information). Information is also available on VA's Web page, www.va.gov.

VA sends new enrollment letters

WASHINGTON – The VA is mailing letters to 3.6 million veterans welcoming them to VA health care and including their priority group and appeal rights.

Up until now, these letters had not contained the veteran's enrollment priority group. Now veterans will not only be told their priority group, but also will receive information about their appeal rights along with a fact sheet explaining priority groups and frequently asked questions.

Seven enrollment priority groups were established by Public Law 104-262, so that VA resources were allocated to veterans with the highest priority for care. Priority level funding may change from year to year, depending on congressional appropriations. If VA cannot renew veterans' enrollment for the following year, they will be notified before the enrollment period expires. VA is now enrolling veterans in all seven priority groups for VA health care.

The enrollment law generally does not require veterans in the first six priority groups to make a co-payment for medical care. The seventh enrollment group, primarily composed of nonservice-connected veterans and zero percent non-compensable service-connected veterans with income and net worth above the established threshold, must agree to a VA co-payment for their care.

VA health, benefits applications go online

WASHINGTON — Veterans can apply for benefits and health care using the internet.

To apply for health care (<http://www.va.gov/forms/medical>), veterans can fill out a 10-10 EZ application and e-mail it to a VA health care facility. VA employees register the data, print the form and mail it back to the veteran for signature. Veterans can also print out the completed form and mail it to a VA health care facility themselves.

Veterans On Line Applications (<http://vabenefits.vba.va.gov>) lets veterans apply for compensation, pension, and vocational rehabilitation benefits. Completed applications are sent electronically to the local VA office. Processing begins right away and veterans receive a response giving the status of their applications.

Forms are individually encrypted, ensuring the privacy of veterans' personal data.

In addition to online applications, VA has redesigned its web page to make it easier to find information. VA aims to eventually put all its health care and benefits applications online. To download other VA applications see: <http://www.va.gov/forms>.

Short Shots

(Note: Publications, organizations and events that may be of interest to retirees appear in this section as a service to retirees. This doesn't imply that Army Echoes endorses these publications or programs. Any problems should be directed to the specific publisher or organization.)

- The **18th Annual National Retired Military Golf Classic** will be held in Myrtle Beach, SC, from May 30th to June 3rd, 2001. The Classic will be played on five courses at Myrtle Beach National and Myrtlewood Golf Clubs. Only 864 men and 132 women will be accepted for this event. More than \$125,000 in cash and prizes will be awarded. Applications were mailed in December 2000 to those on the mailing list. Applications are also available at most military golf courses around the country. Priority will be given to those who have played in the Classic. After Feb. 1, 2001, acceptance will be on a first-come, first-served basis. A waiting list will be established once the classic is full. For applications, call 1-800-845-0633 or write to National Retired Military Golf Classic; PO Box 3608; Myrtle Beach, SC 29578.
- The **12th Edition *Worldwide Space-A Travel Handbook***, by spaceatravel.com, provides worldwide military travel information in the 261-page book. Indexed maps locate military facilities,

while individual entries include maps, telephone numbers, flight, lodging, camping, meal, and ground transportation information. Information about lodging availability, flight destinations, frequent flights and intersecting flights is also provided as well as information about military recreational vehicle and family camps. Handbook subscribers can download free *Space-A Travel Updates* from the spaceatavel.com Web site which also includes flight schedules and a way for travelers to place their names on remote Space-A flight sign-up lists. The handbook costs \$25 and is available at certain Exchanges and from spaceatavel.com, P.O. Box 55, Hurst, TX 76053-0055 (817) 268-6000 or (888) 277-2232.

Online, phone filing for Social Security

You can apply for Social Security retirement benefits online at www.ssa.gov/applytoretire.

You fill out the online application and send it electronically to the agency. You must print a copy of the completed application form, sign it, and mail it or bring it to the address provided by Social Security. Along with the signed form, Social Security needs certain documents, such as your birth certificate, to establish eligibility. You can either mail or take these items to Social Security. The electronic application is stored on a database and retrieved when Social Security receives your signed application.

You must meet certain conditions to use the online application. For example, you must be at least 61 years and 9 months old and plan to start receiving retirement benefits within four months.

Social Security uses the strongest commercially available encryption to ensure confidential information is secure as it travels over the internet.

Phone service

There is another new service for individuals filing for retirement benefits. Now, when you call Social Security at 800-772-1213, you *may* be able to apply for retirement or survivors benefits immediately. Certain callers will be able to file directly over the phone without having to make an appointment or visit an office. To file an immediate claim, you should have certain documents handy when calling, such as your birth certificate, most recent W-2 form or tax return and bank account information.

You will still have the option to set up an appointment by calling 800-772-1213 to schedule a phone or face-to-face interview.

Did you get your 1099-R yet?

Have you received your 1099-R (the form sent by the Finance Center to be used in filing your taxes)?

If you haven't received your 1099-R or have any questions about the information on your form, the time to contact your Finance Center is **NOW**. Do not wait until April when the tax deadline is near, before trying to obtain a missing form or get questions answered.

To contact your Finance Center, use the addresses, phone numbers or FAX numbers in the middle of this page (Cleveland for retirees, Denver for Survivor Benefit Plan or Retired Servicemen's Family Protection Plan annuitants) or call your Retirement Services Officer (pages 9 and 10). During February, the Cleveland toll-free line will also be operating Saturday from 8 to 4:30. No plans have been announced for March and April.