

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES
Issue 1, 1999 January – March

SBP open season began March 1, 1999

Retirees have a chance to enroll in the Survivor Benefit Plan (SBP) or increase their rate of participation during a SBP Open Enrollment Season from Mar. 1, 1999 through Feb. 29, 2000. The open season was established by the FY99 DoD Authorization Act.

This is a "good news/bad news" story. First, the good news: this is a rare opportunity to correct a previous decision not to enroll fully in SBP. Now the bad news: for many, it will be too expensive to do so. For more on both the good and bad news, read on. **However, if you're satisfied with your current participation, skip this article, since your SBP participation is not affected by the rules of this Open Enrollment period.**

Who Can Enroll? A retiree (regular or gray area retiree) who has an eligible beneficiary the retiree could have enrolled previously, but didn't. During this Open Season, a retiree may: enroll any category for the first time (such as changing from spouse only to spouse and child); increase an existing level of coverage; add or increase Supplemental SBP (SSBP); and, if a gray area retiree, do all of the above, *plus* change the current Reserve Component SBP(RCSBP) election option. **Decreasing your participation is not permitted.**

What Does It Cost? The retiree must pay monthly premiums starting on date of enrollment and a **one-time**, lump sum enrollment premium. The law directs that the following items be considered in calculating an individual's lump sum open season cost: the total amount of SBP premiums which would have been paid had the member enrolled at the first opportunity; *plus* interest; *plus* an additional amount calculated to protect the actuarial soundness of the DoD Military Retirement Trust Fund.

These three features have been integrated into what is referred to as an open enrollment "cost factor." The resulting enrollment premium may be paid as a lump sum, a combination of a lump sum and 24 equal monthly payments, or 24 equal monthly payments -- all in addition to monthly premiums.

For a retiree with a high number of years since first being able to enroll a beneficiary in SBP, known as "years since event," and whose retired pay is fairly high, the enrollment premium alone could exceed \$50,000. See page 4 for examples and basic terms.

SBP disenrollment season ends May 16, 1999

Category One: Retirees whose retired pay started before May 17, 1996. Your opportunity to cancel your participation in the Survivor Benefit Plan (SBP) will end on May 16, 1999.

Category Two: All other retirees. You have a one-time, one-year opportunity to disenroll after completing two full years since entitlement to retired pay began. (For reserve retirees, "entitlement to retired pay" begins at age 60.)

The disenrollment form was in the last three issues of *Echoes*, and can now be obtained from any Army Retirement Services Officer (RSO) or from the homepage,

<http://www.odcsper.army.mil/retire/retire.asp> under Current News. If you and your family haven't discussed this option yet, *ACT NOW*.

Note: Publication of this issue was delayed until the open enrollment form was approved by DoD

Highlights from Headquarters

The new year gives us an opportunity to get a fresh start on working some retiree issues that we've been pursuing for years. Our Chief of Staff, Army Retiree Council will meet in April 1999 to begin work on the retiree issues that have already been submitted by our installation Retiree Councils. We're finally beginning to see some progress on the many issues, particularly medical issues, that our Retiree Councils, the Army leadership, and the Military Associations have been addressing for many years. Tests on Medicare Subvention, the Federal Employee Health Benefit Plan (FEHBP) and the mail-in pharmacy programs should all finally begin this year, after years of effort to get legislative action in those areas. We will report on the progress in future issues of *Echoes*.

Retiree Appreciation Day (RAD) schedules are also being finalized now by your installation Retirement Services Officers (RSOs) and those remain a good source of information for you and your family members to get the current word on retiree issues. I encourage you to attend those and better yet, get involved in the planning of them. Contact your RSO for details or check our *Echoes* listing for the RAD date and location closest to you.

The Defense Commissary Agency (DeCA) has initiated a Director's Retiree Advisory Board to assist DeCA in serving our retired community. Our article on page 3 provides information on the Board and related, current issues. Your suggestions and input on areas DeCA might better serve the retired population can be sent to the *Echoes* editor. Specific merchandise inquiries and suggestions should be addressed to your local Commissary manager but suggestions on program and policy improvements can come to *Echoes*. This is a great initiative designed to give the retired community a voice in the DeCA operation and we applaud the DeCA leadership for instituting it.

Active duty soldiers are reminded that the Army's Retirement Services Program mission includes helping you and your family prepare for retirement. We have an abundance of information that can help make your transition to retirement easier and less stressful. If 1999 is your year to join us in the retired community, we encourage all of you to contact your RSO ASAP and begin your transition planning. We're there to serve you.

Thanks for your support.

Gary F. Smith

Chief, Army Retirement

Services

Attention soldiers with 19+ years service – retirement is coming

If you're an active duty soldier who just started receiving *Army Echoes*, don't panic, the Army is not trying to get rid of you. We are trying to send *Echoes* to all soldiers with 19+ years of active duty to help you prepare for retirement, whenever you decide to make that move. Reading *Echoes* and visiting your Retirement Services Officer (RSO) can help you and your family prepare for one of the biggest transitions in your life, from active duty to retirement.

The computer tape used to mail *Echoes* to soldiers with 19+ years is drawn from your personnel file. Home addresses are maintained for officers and unit addresses for NCOs. If you know anyone with 19+ years of service who isn't getting *Echoes*, suggest they visit the RSO to get a copy and visit their personnel office to check their address. We're also looking into using DEERS as the source of our addresses, so make sure your address is up-to-date with them.

Also be sure to visit the Army Career and Alumni Program (ACAP) office at your installation for help with getting a job.

Chief of Staff supports AER campaign

The Army's 1999 fund raising campaign for Army Emergency Relief began Mar. 1, 1999.

In his letter to all active and retired soldiers and families, Army Chief of Staff GEN Dennis J. Reimer wrote, "When soldiers need help, AER is there – just as they have been continuously since 1942. Your generous contributions during this year's campaign will ensure that the safety net remains in place for you and your fellow soldiers. GEN Creighton Abrams put it into perspective when he said, 'The Army is not made up of people, the Army is people.' I echo his sentiments and ask each of you to support this deserving and important organization from which all Army people benefit."

According to a year-old agreement between the American Red Cross(ARC) and Army Emergency Relief, AER pays all direct costs of emergency financial assistance provided to Army people by the ARC. This 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 go to the AER section of the nearest Army installation, the nearest ARC chapter or to the Relief Society offices of other military services located on any military installation. Reciprocal agreements exist with the other Service's relief organizations.

As the number of retired soldiers increases, the emergency needs of our retired population grow proportionally. **In 1998, retirees and widow(er)s were assisted by AER more than 6,950 times with more than \$5 million. Every 80 minutes of every day, an Army retiree gets help from AER.**

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

DeCA convenes first Retiree Council

FT LEE, VA — Retirees talked about their commissary shopping needs and building common ground with active duty shoppers at the first meeting of the Defense Commissary Agency (DeCA) Retiree Council in November.

"Retirees are underwriting the DoD resale system, and I appreciate their business," said Richard Beale, DeCA Director.

Representing all services and family members, the council includes retired Army LTC Gary Smith, chief of Army Retirement Services; retired Air Force COL Bruce Creller, chief of Air Force Retirement Services; retired Navy MCPO Joe Barnes; retired Marine SMMC Gene Overstreet; Army family member Jan Boyd and retired Air Force CMS Kathy Ballard who was unable to attend.

Beale outlined the challenges of running a grocery store under government rules, while trying to adjust to changing customer needs. Appropriated funding lets DeCA sell groceries at cost, but affects the way they do business. For example, shoppers want stores open longer and on more days; however, there's a limit to DeCA's funds.

SBP open season – basic terms

Base Amount. The amount of retired pay one elects to cover. Both cost and annuity are calculated from this amount, which can range from a minimum of \$300 per month up to full retired pay. The SBP annuity is 55 percent of the base amount until the surviving spouse is 62, and 35 percent thereafter. The cost for spouse coverage is 6.5 percent of the base amount

Increasing the Base Amount. Electing to increase the amount of retired pay covered.

Eligible beneficiaries. Six options are available: spouse, spouse and child(ren), former spouse, former spouse and child(ren), child(ren) only, person with a natural insurable interest.

SSBP. Supplemental SBP, created in April 1992, allows a member to increase a surviving spouse's after-62 annuity from 35 percent to 40, 45, 50 or 55 percent of retired pay through purchase of one to four 5 percent increments. To enroll in SSBP, one must cover full retired pay in basic SBP.

Lump Sum Enrollment Premium. An amount calculated using a cost factor which considers past premiums not paid, interest and the actuarial soundness of the Military Retirement Trust Fund. In other words, it is the price one pays for late enrollment. Three payment plans are available: 1) lump sum at enrollment; 2) 24 equal monthly payments; or 3) combination of lump sum and 24 equal monthly payments.

Years Since Event. The number of years between this open season enrollment and the member's first opportunity to enroll an eligible beneficiary. For example, a member who was married on date of retirement (since 1972, when SBP was created) would use the date of retirement to calculate "years since event," as that represents the first opportunity to enroll a spouse

Study the following examples:

(All represent spouse/former spouse coverage) ("**gray area**" retirees, see pg. 11)

Open Season Basic SBP Costs for First Time Participants

Base Monthly Years Since Lump Sum Buy-In

Amount Premium Event Cost Factor Premium

\$1250 \$81 10 150 \$12,187 (150 x \$81)

\$3500 \$227 15 236 \$53,572 (236 x \$227)

\$4000 \$260 25 415 \$107,900 (415 x \$260)

Open Season Basic SBP Costs for Increasing The Base Amount

Base Amount Monthly Cost Difference Years Since Lump Sum Buy-In Old New Old New in
Monthly Cost Event Cost Factor Premium

\$1200 \$2000 \$78 \$130 \$52 8 133 \$6,916 (133 x \$52)

\$446 \$1500 \$11 \$97 \$86 10 150 \$12,900 (150 x \$86)

\$3500 \$5000 \$227 \$325 \$98 20 332 \$32,536 (332 x \$98)

Open Season Cost for Supplemental SBP (SSBP)

(this does not include the cost of Full Basic SBP, which is a prerequisite)

Base Retiree's Monthly Years Since Lump Sum Buy-In Premium

Amount Age SSBP Cost Event Cost Factor (For SSBP Only)

\$1500 50 \$23 5 73 \$1,679 (73 x \$23)

\$3500 60 \$91 2 32 \$2,912 (32 x \$91)

\$5000 70 \$215 7 103 \$22,145 (103 x \$215)

For more information. We'll provide more information throughout the Open Enrollment period. Since each coverage option has different SBP monthly costs, and each retiree's personal scenario results in a different one-time, lump sum enrollment premium, the information in this article represents only the tip of the iceberg. We recommend that serious inquiries be made to your nearest Army Retirement Services Officer (RSO) (listed on page 9). Discuss your options with your spouse and gather your facts and figures (e.g., date of retirement, date of marriage/divorce/birth of child, retired pay amount, and details on previous SBP enrollment (if any)).

'Gray area' retiree SBP open enrollment

The SBP Open Enrollment period being conducted from Mar. 1, 1999 through Feb. 29, 2000 also applies to the Reserve Component Survivor Benefit Plan (RC-SBP). If you are a *gray area* retiree (a Reserve member who has qualified for retired pay at age 60, but is not yet 60) who does not participate fully in RC-SBP, you have open season options available to you. **(Note: If you receive retired pay now, this article is not for you.)** RC-SBP is the plan that gives gray area retirees the ability to continue a portion of their retired pay to a survivor should the retiree die before age 60.

When you were notified of your eligibility to receive retired pay at age 60, you decided whether or not to participate in RC-SBP. This open season allows you to alter that decision for your eligible beneficiaries. The same basic rules which govern SBP, and the specific Open Enrollment guidance provided in this issue, apply to RC-SBP. However, since RC-SBP differs from SBP in several key ways, you have more open season options to consider than regular retirees.

On Oct. 1, 1978, RC-SBP was created as a "companion" plan to SBP. Its goal is the same as SBP's - to protect your military retired pay entitlement. Several of RC-SBP's distinct features should be noted. First, RC-SBP protection is afforded during a period when retired pay is not being received, unlike SBP. Therefore, RC-SBP costs are not collected until age 60 (typically), and then are paid by both the retiree, from retired pay, and by the survivor, from the annuity. Second, while RC-SBP protects the same categories of beneficiaries as SBP, it has three enrollment options. They are: Option A (decline; may enroll in SBP at age 60); Option B (defer start of the survivor's annuity until the member's 60th birthday); and Option C (begin the survivor's annuity immediately upon the member's death, at any age). By law, coverage under both Option B and C simply rolls into SBP coverage at age 60, when both reserve costs (for past protection) and regular costs (for current protection) begin. Obviously, the more years an annuity is payable during gray area, the higher the reserve portion of the total SBP cost will be (e.g., Option C costs more than Option B; Option B and C cost more than Option A; Option A costs nothing).

The basic premise of the open season applies to both RC-SBP and SBP — you may elect for any category of beneficiary you could have covered previously, but did not, to include choosing the Supplemental SBP (SSBP). The rules of this open season are very liberal for gray area retirees -- besides having all the same possibilities for change as an SBP participant, you may also jump from option to option (increasing only!).

For example, a member who elected Option A (decline) can now elect Option B (deferred annuity) or Option C (immediate coverage). Some possibilities are:

Current Election Some Possible Scenarios

Option B: spouse; reduced base amount
Option C: add child; increase base amount; if full base amount elected, add SSBP

Option A
Option B or C: cover any base amount for any eligible beneficiary; if full base amount elected, add SSBP

Option C: child only; full base amount
Option C: add spouse; add SSBP

Option B: spouse & child; full base amount Option C: add SSBP

While Army Retirement Services Officers (RSO)(see page 9) are equipped to answer most Open Enrollment questions, detailed reserve-specific questions should be addressed to personnel at AR-PERSCOM in St. Louis. Their phone number is 1-800-318-5298, #4; or commercial (314)592-0553. In addition, AR-PERSCOM is the designated agent to receive and process Open Enrollment applications. Their address is on the enrollment form.

8 sites to enroll over-65 retirees

in federal employees health program

WASHINGTON (AFPS) — DoD will enroll up to 66,000 military retirees over age 65 in the Federal Employees Health Benefits Program (FEHBP) at eight locations nationwide.

Sites selected for the three-year test program are Dover Air Force Base, DE; Commonwealth of Puerto Rico; Ft Knox, KY; Greensboro, Winston-Salem and High Point, NC; Dallas, TX; Humboldt County area, CA; Naval Hospital, Camp Pendleton, CA; and New Orleans, LA.

The plan will allow participants to enroll during federal civilian employees' fall 1999 health benefits open season. Open seasons, normally about 30 days long, occur in November and December. Those eligible to enroll will include over-65 retirees who are Medicare eligible and their dependents, unremarried former spouses of military members who are eligible for health care, and dependents of deceased members or former members. Medicare eligibility is not required for retirees' dependents in the last two groups. Coverage will begin in January 2000 and end in December 2002.

Dr. Sue Bailey, Assistant Secretary of Defense for Health Affairs, announced the site selection.

"The Military Health System stands firm in our commitment to providing quality health care to all our beneficiaries," she said. "This demonstration project, along with several other test programs, will provide the department with valuable information about the cost and feasibility of several alternative approaches to providing increased health care access for our over-65 population."

Other projects either under way or planned include TRICARE Senior Prime, which has enrolled at least 21,000 over-65 beneficiaries at six locations, expanded pharmacy services, and a TRICARE supplemental benefit for Medicare-eligible beneficiaries.

Participants must enroll in a Federal Employees Health Benefits Program plan and pay premiums to receive benefits. Premiums will be based on a separate risk pool for Military Health System beneficiaries and be partially offset by government contributions. During the test, enrollees can't use military hospitals or clinics for any health care services.

The 1999 Defense Authorization Act directed DoD and the Office of Personnel Management to develop the demonstration project. The selected sites follow congressionally mandated requirements, with no more than one site allowed in each TRICARE region. The OPM and DoD will jointly evaluate the program and submit reports to Congress in May 2001 and December 2002.

More details of this program are available on the Military Health System web site at <http://ww2.tricare.osd.mil>.

Prime enrollees don't face 'balance billing'

Let's say you're enrolled in TRI- CARE Prime, and you need care from a specialist. If the specialty care you need isn't available within your local TRICARE network, your primary care manager (PCM) may refer you to a specialist who's outside the TRICARE network. If that happens, the law says you won't be responsible for any more than your regular TRICARE Prime co-payment for the care, even if the non-network provider of care tries to bill you for the remainder of the charges.

This rule was effective Mar. 16, 1998 — but is still being implemented by some TRICARE contractors. Before getting specialty care from a non-network provider, check with your nearest TRICARE Service Center to see if the new rule is in effect in your TRICARE health service region.

IMPORTANT: The rule applies only when you, as a TRICARE Prime enrollee, are referred to a non-network specialist by your PCM. It doesn't apply if you go out on your own — without a referral from your PCM— and get care from a non-network specialist. If you do seek care outside the TRICARE network without a referral, you'll pay much higher cost-shares and deductibles under the "point-of-service" option.

New web site address

DoD's Military Health System web site has a new address — www.tricare.osd.mil (formerly www.ha.osd.mil). On the site, you'll find TRICARE information, military health care news, discussions of military health issues, policy documents, information about the National Mail Order Pharmacy Program, the retiree, reserve and active-duty family member dental plans, and more.

Health plan portability for USFHP enrollees

Are you **under age 65**, and enrolled in DoD's Uniformed Services Family Health Plan (USFHP) at one of the several civilian medical facilities around the country called "designated providers" (DPs) under TRICARE (formerly referred to as "uniformed services treatment facilities")?

As of Oct. 1, 1998, the rules now say you can transfer your USFHP enrollment twice during your enrollment year — **as long as the second transfer is back to the site of your original enrollment.**

And your first transfer doesn't have to be to another DP— it can be to any of the TRICARE health service regions. While in your "second home," you'll use TRICARE Prime like any other enrollee. Then, when you head back home, just transfer your enrollment again-back to the site of your original USFHP enrollment.

Under the new rules, you can also change from the USFHP program at a DP, to TRICARE, or from TRICARE to the USFHP, once in an enrollment year without changing residences.

Persons who are 65 or older, and who are enrolled in the USFHP program at a designated provider, may transfer only between DPs; they can't transfer from their "home" DP to any TRICARE location, as under-65s can.

USFHP is available in seven areas of the country — through the PacMed Clinics in Seattle (1-800-585-5883); Martin's Point Health Care in Portland, ME (1-888-674-8734); Fairview Health System in Cleveland (1-800-662-1810 — Ohio only — or 1-216-476-2534; Sisters of Charity of the Incarnate Word health care system in Houston, Port Arthur, Nassau Bay and Galveston area (1-800-67U-SFHP); Johns Hopkins in Baltimore (1-800-80-USFHP); the Sisters of Charity Medical Care System on Staten Island, NY (1-800-242-4848) and the Brighton Marine Health Center in Waltham, MA (in conjunction with St. Elizabeth's Medical Center in Boston {1-800-818-8589}). A nationwide toll-free information line offering enrollment assistance is (888) 258-7347.

The annual enrollment fee for those not yet age 65 is the same as the TRICARE Prime enrollment fee — \$230 for an individual and \$460 for a family. The enrollment fee for those 65 or older is covered by their Medicare Part B payments if they're enrolled in Medicare.

Most regions offer enrollment periods at the beginning of the year. Call the USFHBP for your area for more information.

TRICARE Senior Prime test underway

AN ANTONIO, TX (AFPS) — A test to see if military hospitals can deliver cost-effective health care to retirees over age 65 has about 10,000 participants at this site.

Those who didn't enroll are still eligible for space-available care.

"We're about two months into TRICARE Senior Prime, which

allows us to get away from space-available care to space-required care for our elderly patients," Army Dr. (BG) Harold Timboe, commander of Brooke Army Medical Center, said in December. This ensures better access to health care for a large segment of the Brooke patient population, he said. "The ones who signed up now have a designated primary care manager and guaranteed access to care."

In the past, military hospitals couldn't afford to staff for or treat senior retirees. Medicare funds the seniors' health care and, by law, couldn't reimburse the military's

expenses. The Health Care Financing Administration, the federal agency that administers Medicare, will reimburse Senior Prime demonstration sites for care they provide Medicare-eligible retirees. Under the plan, reimbursements to DoD can't diminish the already strained Medicare Trust Fund, and participating DoD hospitals must spend their own money before Medicare reimbursement kicks in.

Senior Prime waives the standard TRICARE Prime enrollment fee. Participating seniors have to pay only their Medicare Part B cost share.

The demonstration also has begun, or will shortly, at Keesler Air Force Base (AFB), MS.; Ft Sill, OK; Sheppard AFB, TX; Ft Carson, CO; Air Force Academy, CO.; Naval Medical Center, San Diego; and Dover AFB, DE.

If the test is successful, the program is expected to eventually become available to military retirees

everywhere.

"The issue of retiree health benefits has been growing over the last two decades," Timboe said. "More and more retirees don't live near a military facility. So DoD needs to craft a health benefit for its retirees that is fair and uniform no matter where they live. Then, we can determine how to finance and deliver the care we promise."

SGLI/VGLI accelerated death benefit

Holders of Servicemember's Group Life Insurance (SGLI) or Veterans Group Life Insurance (VGLI) who have been diagnosed as terminally ill will be able to receive up to half the face value of their SGLI/VGLI policy.

The new authority is part of the Veterans Programs Enhancement Act. Because the legislation specified that it would take effect 90 days after enactment, the implementation date was Feb. 8, 1999. To qualify for the accelerated benefit, the policyholder must be diagnosed as having a life expectancy of less than 12 months. Policyholders so diagnosed may elect to receive the payment as a lump sum. Increments less than 50 percent will also be available. The member's subsequent SGLI/VGLI premiums will be reduced to reflect the remaining face value of the policy. The election may not be made more than once, and it will be irrevocable.

Under the new law, the accelerated death benefit payment "shall not be considered income or resources for purposes of determining eligibility for or the amount of benefits under any Federal or federally-assisted program or for any other purpose." For information, call 1-800-419-1473.

Cold War certificate coming

Veterans and federal government civilian personnel who served during the Cold War era (from Sept. 2, 1945 to Dec. 26, 1991) are eligible for a Certificate of Recognition for this service signed by the Secretary of Defense (sample below). **You may not apply for this certificate until April 5, 1999.** If you wish to apply for this certificate after April 5, you should make sure now that you have one of the documents required for proof of service for the certificate. You should submit a copy (not the original) of any one of the following when you apply— a DD Form 214 (certificate of release/discharge from active duty); a WD AGO Form 53-55 (War Department Separation Document); Oath of Office – Military Personnel or Letter of Appointment; Re-enlistment Contract (DD04) form. A sample request letter will be posted on the website at <http://sdcw.army.mil/coldwar> after April 5. If the eligible person is deceased, a survivor may apply but only one certificate will be issued.

1999 insurance dividends

WASHINGTON — Almost two million active policyholders of veterans' life insurance will share in the 1999 distribution of \$751 million in dividends by the Department of Veterans Affairs (VA).

Veterans will receive the payments on the anniversary date of their policies, with the individual dividend amount determined by age, type of insurance and length of time the policy has been in force. **Recipients will automatically receive their annual dividend** through one of nine payment options.

The dividends represent a return of trust fund earnings on the premiums paid by policyholders through the years. They reflect the fact that veterans are living longer than originally predicted

and also are attributable to the higher than expected yields earned by the trust funds from investments in U.S. government securities.

Only those veterans with policies that have been kept in force when premiums were required are eligible for the payout. Inaccurate notices periodically have surfaced in the veteran community, falsely suggesting that those who have not elected to maintain insurance are eligible for a special distribution if they contact VA. (In fact, the only dividends VA distributes are automatically sent to eligible policyholders, who were issued government life insurance policies between 1917 and 1956. Veterans of subsequent eras are covered by government insurance programs that do not pay dividends.) Veterans who have questions about their policies may call the VA Insurance Center toll-free at 1-800-669-8477 or may e-mail VAinsurance@vba.va.gov.

Short Shots

The **16th Annual National Retired Military Golf Classic** will be held in Myrtle Beach, SC, from May 31 to June 4, 1999. 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 the event. Applications were mailed in December 1998 to those on the mailing list. Applications will also be available at most US military golf clubs. Priority will be given those who have played in the Classic. After Feb. 1, 1999, acceptance will be on a first-come, first-served basis. A waiting list will be established once the Classic is full. For applications, write to: National Retired Military Golf Classic; PO Box 3608; Myrtle Beach, SC 29578.

Retirees, keep your mobilization data current

Although retiree status and verification forms 1752 and 1752-E are no longer sent to retirees by the Army Reserve Personnel Command's (AR-PERSCOM) Mobilization Branch, retirees still have a duty to keep their computerized personnel records accurate with a current address, home and work telephone numbers, and any changes in their ability to serve if mobilized.

If changes in a retiree's health will prevent further military service, the retiree should provide the center with a description of the physical condition and a physician's statement or VA form listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery.

Retirees should continue to advise AR-PERSCOM when the following information or conditions change: Address; Phone Number (Home and Work); Ability to serve (Physical Condition).

Retirees can update their records in several ways.

Mail: Commander

AR-PERSCOM;

ATTN: ARPC-PSP-A

1 Reserve Way

St. Louis, MO 63132-5200

Phone: 1-800-325-2660 or (314) 592-0554

FAX: (314) 592-0582

E-mail: jeffrey.graham@arpstl-emh2.army.mil.

Did you get your 1099R yet?

If you haven't received your 1099-R (form sent by the Finance Center to be used in filing your taxes) or if you have questions on the information on your form, don't wait until the April deadline to request a form or ask your question. Call the Cleveland (retiree) or Denver (annuitant) pay centers listed on pg. 10 or your Retirement Services Officer (listed on pg. 9)

Retiree Appreciation Days

Following are Retiree Appreciation Days (RADs) hosted by Army Retirement Services Officers (RSOs) and retirement offices of other services. For information, call the host of the RAD. Army RSO numbers are listed on pages 9 and 10. Numbers for other service RADs are included below. RADs are a great opportunity to get together with other retirees and families and learn more about your benefits.

Apr 10 Lemoore, CA (209) 998-4042

Apr 17 Naval Station, Newport, RI (401) 841-4089

May 1 Malmstrom AFB, Great Falls, MT (406) 731-4751 or (800) 682-1467

May 1 Ft Shafter, HI

May 8 West Point, NY

May 15 Ft Buchanan, PR

Jun 12 West Seneca, NY (sponsored by Ft. Drum/ POC retired COL Richard Peters, RHP51532@aol.com,

(716) 836-7259

Jun 19 Ft McPherson, GA

Jun 26 Ft Carson, CO

Jul 10 Ft Ord, CA*

Aug 7 Tobyhanna, PA

Aug 13 Ft Lewis, WA

Aug 14 Augusta, ME (sponsored by Ft. Drum/POC MAJ John McKenney, McKenneyjf@
arng.ngb.army.mil, (207)626-4390

Aug 28 Selfridge ANGB, MI (Michigan Area Council)*

Sep 10 Ft McCoy, WI*

Sep17-18 Ft Huachuca, AZ

Sep 18 Ft Monmouth, NJ

Sep 18 Bay Area, CA*

Sep 18 USAREUR, Heidelberg

Sep 23 Duluth, MN*

Sep 24-25 Minneapolis-St. Paul, MN*

Sep 24-25 Ft Hood, TX

Sep 24-25 Ft Bragg, NC

Oct 2 Houston, TX

Oct 16 Ft Benning, GA

Oct 23 Ft Polk, LA

Oct 30 Rock Island, IL *

*hosted by Ft McCoy

Reservists get 24 commissary days a year

ST. LOUIS -- The FY 99 National Defense Authorization Act increased the number of days reservists may shop in commissaries from 12 to 24 times a year. However, passage came too late for a new 24-visit commissary privilege card to be developed, printed and mailed to eligible reservists in time for use in calendar year 1999. As an interim measure, eligible reservists will be mailed two of the 12-visit cards for use in 1999. The cards were scheduled to be sent out in two mailings in January and March. A new 24-visit card will be developed and issued for use beginning Jan. 1, 2000.

If you have questions about Reserve commissary privilege cards, call the Retention and Entitlements Branch, AR-PERSCOM, St. Louis at: (800) 325-1869.