

Army Echoes, Issue 2, May-August 2004

Health care, communication top retiree issues

The Army Chief of Staff's Retiree Council closed its 44th meeting with a report to the Chief of Staff, Army, (CSA) citing health care and communications with and education of retirees as the Council's two primary concerns.

The CSA Retiree Council, co-chaired by retired LTG John A. Dubia and retired SMA Robert E. Hall, is made up of 14 members — seven retired officers and seven retired enlisted soldiers. Prospective members are nominated by their installation retiree Councils and approved by the CSA. At its annual meeting, the Council reviews issues forwarded by installation Councils and determines which should be reported to the CSA and which can be addressed at the installation level. Of the 39 issues submitted this year, 14 concerned health care.

The Council also urged the CSA to support efforts to take care of surviving spouses through eliminating the Social Security offset to Survivor Benefit Plan (SBP) benefits and eliminating the Dependency and Indemnity Compensation offset to SBP, and to support retirees who have paid SBP premiums for 30 years or more by accelerating the date for the paid-up provision of SBP from 2008 to 2004.

The Council also asked the Chief to support concurrent receipt of military retired pay and disability compensation for all retirees; receipt of Reserve retired pay before age 60 based on the number of years of service beyond 20; direct deposit of retired and annuity pay to foreign banks; and authorization of retirees to purchase all items sold in Military Clothing Sales stores.

The Council stated that TRICARE for Life (TFL) and TRICARE Senior Pharmacy have met many beneficiaries' expectations, but that other improvements need to be made. They added that DoD needs to develop and disseminate simple, clear instructions so that retirees and families can make informed health care decisions.

The Council's suggestions include raising TRICARE reimbursement levels; extending retiree dental insurance to OCONUS retirees; remaining engaged in efforts to notify TFL-eligible beneficiaries about the waiving of late enrollment fees for Medicare Part B; and continuing to support collaborative efforts between DoD and VA health care departments.

The Council's communications goals center on providing retirees, families and surviving spouses accurate and up-to-date information through a variety of media. One communications objective is continuing to fund three annual issues of *Army Echoes*, the Army's bulletin for retirees and the principal Army publication that keeps retirees and survivors informed, and to return it to four times a year if savings realized from electronic distribution are sufficient. The other objective is using a variety of media – Internet, videotape and CD-ROM – to help installation Retirement Services Officers (RSOs) to serve retirees and surviving spouses in the wide areas for which they are responsible. This multi-media effort would also be aimed at educating retiring Soldiers and families and those making career decisions about retirement. This effort also includes enhancing the professional training programs for commanders and senior non-commissioned officers, most importantly those attending installation command and management courses.

The Council Co-Chairmen presented these concerns to the CSA. They will continue to meet periodically with the CSA during the year to discuss the progress that has been made on these issues.

DFAS changes statements, checks to reduce identity theft

ARLINGTON, VA — The Defense Finance and Accounting Service is dropping the first five digits of beneficiaries' Social Security numbers from all pay statements and checks to guard against identity theft.

This change will affect all hard copy statements. It does not apply to electronic copies of statements found on myPay, the online system for access and control of customers' personal pay information (<https://mypay.dfas.mil>). Reports of identity theft have increased substantially in recent years, according to the Federal Trade Commission (FTC), which monitors the issue. Five years ago, the number of complaints to the FTC was about 23,400. By 2001, the rate had more than tripled to about 86,200. Based on figures released in January 2004, the number of complaints of identity theft nearly topped 215,000 for 2003. The Social Security Administration is also eliminating the first five digits of Social Security numbers on the millions of checks it issues.

Highlights from headquarters

Greetings, Retirees/Soldiers and Family Members,

I'm writing you after the conclusion of another successful Army Chief of Staff's (CSA) Retiree Council meeting. The CSA Retiree Council is your voice; it brings your concerns to the CSA.

At each annual meeting here at HQDA, the Army Council reviews retiree issues sent in by installation retiree councils worldwide; works these issues; and then writes a formal report which is personally briefed to the Chief of Staff of the Army on the last day of the meeting. We did so again this year and have very firm commitments from GEN Schoomaker for continued strong support of the most critical issues retirees are encountering in their daily lives. If you're already part of this process at the local level, thanks for continuing to serve. If you're not involved with a retiree council, I urge you to get involved. To find out about the council(s) serving your area, contact your Retirement Services Officer (RSO) (listed on pages 9 and 10) and/or attend the Retiree Appreciation Day (RAD) in your area (listed on page 15).

As you know, some RSOs have very large areas of responsibility, serving retirees in several states or large areas within one state. In these cases, you'll often find more than one retiree council. So, even if your RSO is several states away, your council may be closer. Retiree Councils often help host RADs so you'll have a chance to chat with council members at these events. Of course, RADs are also a great way to get the latest information on benefits in your area and socialize with other retirees. Most RADs also have some immediate medical screening available on site. If it has been awhile since you last attended one of these annual events, I recommend you go this year.

Next I want to talk to you about computers and costs, and the impact they are having on our methods of communicating with you. The world is becoming even more computerized. Whether you're reading your morning paper, watching TV news or listening to an all-news radio station, they're sending you to their Web sites for more information. You'll probably find that most of the products you deal with everyday from the coffee that helps you wake up, to the pillow that you sleep on are part of some company's home page.

The Department of Defense, the Army and the many agencies that serve retirees are no exception to this trend. As you've read in recent *Echoes*, more and more information is taking up residence in the Internet. In this issue alone, we cover a new online commissary newsletter, a new AAFES site that shows facilities for deployed service members, a new TRICARE pharmacy Web site and a way to look up VA burial sites online. (We realize that not everyone has access to a computer so we always give

alternate sources of information. This is more difficult when the story is about the Web site.)

Army Echoes has been available on our home page (<http://www.armyg1.army.mil/retire>) for eight years. We'd like to offer another means of getting *Echoes* to you – through e-mail. If you choose to get *Echoes* by e-mail, we would ask that you cancel your paper copy. You can sign up to receive *Echoes* by e-mail instead of a printed copy by writing to Echoes@hoffman.army.mil. Please include the last four digits of your Social Security number so we can identify your listing. It currently costs \$278,000 to print and mail a copy of *Echoes* to almost 900,000 retirees and surviving spouses. Our goal is to find a way to reduce cost—yet maintain the best possible communication with you and your family.

Please note: You do NOT need to contact us to continue to receive *Echoes* in the mail. We WILL NOT take your name off the mailing list unless you request it.

As you read this edition, all of us continue to be concerned about our Soldiers in harm's way. It's important for our active duty force to know that you, as an Army retiree or surviving family member, are **100% behind them**. I encourage you to actively support our troops, and their families, by participating in patriotic activities in your area. At a minimum, think about them everyday.

It remains an honor to serve you!

John W. Radke
Chief, Army Retirement
Services

SMA Preston's message to retirees

To all retirees and family members,

When I met recently with the Chief and Deputy Chief of Army Retirement Services, one of the first things I did was to ask for a chance to talk to you in the pages of *Army Echoes*.

I know that this publication reaches almost 900,000 retirees, spouses and surviving spouses. This is a vast audience and a vital part of our Army. Your friends, neighbors, and community leaders know that you have served the Army for many years. You represent the Army to them. Especially in communities far from a military installation, you are the face of the Army to many of the young people.

Both of my parents served in the military. When I was in high school, looking at my options in life, I knew what the military could offer me and my family. In many cases, many of today's youth do not have the same experiences in their families to draw on. Meeting you and hearing your stories may very well be what turns a young person into a potential recruit.

Retirees and spouses are our adjunct recruiters. I encourage you to visit the recruiters in your area and offer to get involved. So many of you volunteer countless hours and priceless experience at installations around the world. Your continued service helps keep our Army running.

How you can help

I also ask for your continued support of our Soldiers serving overseas. We are an Army at War supporting a Nation at War. You can offer this support in several ways. Most importantly, I ask for your moral support and encouragement for deployed Soldiers and their families.

Retirees and spouses, you've been there. I realize that for many of you, the Army that you served in is very different from the Army of today. But you and I know that there are

some things that never change. Many of you know the cost of war, and the hardship of being separated from your family for months on end.

Our spouses know what it's like to handle the household and rear children alone, while worrying about your deployed spouse. So many of our young active and Reserve Component families are experiencing this stress for the first time. Consider contacting an installation or Reserve unit in your area that has Soldiers deployed and offer your help through involvement in family readiness groups.

Supporting Soldiers and families can be as easy as shopping at Army and Air Force Exchange System stores. The dollars you spend generate dividends that fund the Army's Morale, Welfare and Recreation programs. These programs are especially important to our deployed Soldiers and the families waiting for them at home.

Many of you are visiting Soldiers returning home from Iraq on R&R leave. I cannot begin to tell you how much your words of encouragement and presence at airports means to our weary troops.

Are you an employer? If so, I ask for your support for Soldiers returning from deployment and returning to the civilian world.

Tell your story

Additionally, take every opportunity to tell your story. There are organizations collecting information from retirees and veterans to build histories to share with future generations. If you're a veteran of World War II, Korea, or Vietnam, you can take part in the U.S. Army Military History Institute survey by calling 717-245-3971 or going to <http://armyheritage.org/usahec/veterans.asp>. The Library of Congress is interviewing veterans as part of a Veterans History Project. To get involved with the project, visit <http://www.loc.gov/veterans> or call 1-888-371-5848.

I also urge you to get or stay involved with the Army Volunteer Corps. The Army Volunteer Corps is not a new program. It's a new way of thinking about volunteerism in the Army. The Army Volunteer Corps embraces existing volunteer programs, unites all volunteers who support Soldiers and families, and formalizes the Army's commitment to volunteerism. To get involved, visit the nearest Army installation.

Finally, I want to thank you for the many years you have served and continue to serve. You have served our country in war and peace and you continue to live up to your motto, "U.S. Army Retired - Still Serving."

Kenneth O. Preston
Sergeant Major of the Army

Concurrent Retirement Disability Pay update

Concurrent Receipt for military retirees rated at least 50 percent disabled by the VA has begun with the implementation of Concurrent Retirement and Disability Payments (CRDP). The National Defense Authorization Act (NDAA) for Fiscal Year 04 provided for phased-in restoration of the retired pay deducted from these retirees' accounts because of their receipt of VA compensation (reflected on Retiree Account Statements as the "VA waiver").

CRDP applies to all retirees with VA-rated, service-connected disability of 50% or higher but does not apply to disability retirees with less than 20 years of service and retirees who have combined their military time and civil service time to qualify for a civil service retirement. CRDP does apply to those retired under The Early Retirement Authority (TERA).

Retirees do not have to apply to receive CRDP. It's established automatically and will be mailed or sent direct deposit based on the information on the retired pay system.

DFAS will get their current addresses or direct deposit information for retirees who are in a full VA waiver status and receiving all of their pay from the VA from VA files.

All eligible retirees will receive a letter confirming their eligibility for CRDP payments. That letter should be kept as a record of notification.

CRDP is treated as a restoration of retired pay and is taxable.

This phased-in restoration began Jan. 1, 2004 and was reflected in retired pay received Feb. 2, 2004. The amounts will increase each year until January 2014 when all eligible members will receive their full retired pay and VA disability compensation with no reduction.

CRDP pay cannot exceed gross retired pay. For example, a retiree who is rated as 100% disabled by the VA as indicated in the chart but whose gross retired pay is \$631 will have only \$631 restored. The rates will automatically increase or decrease based on information reported by the VA.

VA disability rating Current max CRDP

100%	\$750
90%	\$500
80%	\$350
70%	\$250
60%	\$125
50%	\$100

Retirees eligible for Combat-Related Special Compensation (CRSC) and CRDP cannot receive both. DFAS is currently paying the retiree whichever benefit has the higher dollar entitlement.

Retirees with questions regarding VA percentage of disability should contact a local VA regional office or call 1-800-827-1000. For more information on CRDP, including current rates and updates, go to <http://www.DFAS.mil>. Updates will also appear in future *Echoes*.

SCSD replaced

The FY04 NDAA also repealed the Special Compensation for the Severely Disabled (SCSD) program effective Jan. 1, 2004. SCSD was an earlier program also aimed at "restoration" of offset retired pay to the most severely disabled retirees. Retirees who had been receiving SCSD will receive no further SCSD, since CRDP replaces SCSD.

Combat-Related Special Compensation update

As we reported in the last issue of *Echoes*, the eligibility criteria for Combat-Related Special Compensation (CRSC) has changed. A new application form is available online at <http://www.crsc.army.mil> or by calling your RSO or the Army's CRSC Branch at 1-866-281-3254 or 703-325-5163.

Retirees may be eligible for CRSC if you have 20 years of creditable service and combat or operations-related disabilities rated by the VA at 10% or more. To be eligible for CRSC, your disability must be the direct result of armed conflict, specially hazardous military duty; training exercises that simulate war, or were caused by an instrumentality of war.

This special payment for eligible military retirees whose length of service retired pay was reduced by their VA disability compensation was granted in the National Defense Authorization Act (NDAA) for Fiscal Year 03 and modified in the NDAA for Fiscal Year 04 .

CRSC could equal the amount of VA compensation received for Purple Heart-related disabilities or combat-related disabilities minus any additional compensation received for dependents.

Some retirees will be eligible for both CRSC and Concurrent Retirement and Disability Pay (CRDP). You cannot receive both. The Defense Finance and Accounting Service is currently paying those eligible for both whichever benefit has the higher dollar entitlement.

The Army's CRSC branch has received 25,523 applications, approved 7,376 and denied 5,532. If you apply for CRSC, the branch will send you a postcard when your application is entered into the system. When awaiting a reply, keep in mind that branch analysts read through every page of thousands of applications that range from 20 to well over 100 pages.

If your application is approved, you will receive payments retroactive to the date of the law under which you're eligible provided you were eligible when the law was passed. (For example, if you were not retired when the first law was passed, you could not have been eligible then.) Retirees found eligible under the new law will receive payments retroactive to Jan. 1 2004. Retirees found eligible under the earlier law will receive payments retroactive to Jun. 1, 2003. To be eligible under the earlier law, you had to have at least 20 years of creditable service (or 7,200 points if a retired Reservist receiving retired pay) and combat or operations-related disabilities rated by the VA at 60% or more, or, if awarded the Purple Heart for combat injuries, rated by the VA as at least 10% disabled.

For more information, visit www.crsc.army.mil or call 1-866-281-3254 or 703-325-5163.

Stateside 'Space-A' travel test extended

SCOTT AFB, IL - The one-year test to expand space-available (Space-A) travel privileges to family members of active duty and retired personnel traveling within the Continental United States (CONUS) has been extended, according to the Air Mobility Command's Air Transportation Division.

The test, originally scheduled to end Mar. 31, 2004, is being extended so that the Office of the Secretary of Defense can complete its evaluation of the test. Under the test, the family members of active duty and retired military are able to travel "Space-A" aboard military flights within CONUS when accompanied by their sponsors. The test does **not** apply to "gray-area retirees" - Guard and Reserve members who have 20 years of creditable service, but are not yet age 60 and eligible for retired pay.

Before the test, regulations prohibited family members from flying Space-A within CONUS. That privilege had been available only to active duty and retired military.

More Space-A travel and signup information is available at <http://public.amc.af.mil/SPACEA/spacea.htm>. A list of passenger terminals and phone numbers can be found there. If you do not have access to a computer, call the Air Force Base or Navy Air Base closest to you.

You can help deployed troops phone home

DALLAS - Any American can now help troops in contingency operations phone home. The Army & Air Force Exchange Service (AAFES) is authorized to sell prepaid calling cards for deployed troops to any person or group.

Now, anyone (even those with no military affiliation) can help deployed troops call home from one of the AAFES call centers in Operations Iraqi and Enduring Freedom (OIF/OEF). Please share this information with friends not affiliated with the military who might want to take part.

For service members to receive the best calling rates, senders should purchase the Military Exchange 550 Unit Prepaid Card with minutes that never expire and with no hidden charges or connection fees.

Helping service members stay in touch with friends and family has never been easier. Anyone can log on to <http://www.aafes.com> and click the "help our troops call home" link. Authorized shoppers such as retirees can purchase the calling cards through your regular online shopping pages or by calling 1-800-527-2345 or visiting your local exchange. From there, those wishing to pay for troops to call home can send a prepaid calling card to an individual at his or her deployed address or to "any service member" deployed or hospitalized. AAFES will coordinate distribution of donated cards addressed to "any service member" via the American Red Cross, Air Force Aid Society or the Fisher House Foundation.

AAFES operates 31 call centers in Iraq, 19 in Kuwait and four in Afghanistan.

Get commissary news by e-mail

FT LEE, VA - Staying connected to your commissary benefit is now just a click away through Commissary Connection, a customer newsletter delivered via e-mail.

Commissaries may carry "Spam" on store shelves, but DeCA officials have no intention of delivering it through e-mail. Commissary Connection will be a fairly informal newsletter, sent out only when DeCA has significant news to communicate to customers. The e-mail newsletter will keep customers abreast of news about promotions and sales - even offering links to manufacturer and vendor sites where they can enter shopping sprees and contests, or sign up for commercial newsletters.

Commissary Connection will be delivered from a mailbox at CommissaryConnection@deca.mil. Signup is through a link on the front page of <http://www.commissaries.com>. Shoppers do not have to give any personal information when they sign up, just an e-mail address.

Study nixes variable pricing

FT LEE, VA - An independent study has recommended that DeCA should **not** start variable pricing. The study's objective was to determine whether DeCA could use variable pricing to reduce appropriated fund costs while keeping a 30% customer savings rate.

Variable pricing means that individual items are marked up by different amounts to produce a profit. Commissaries sell at cost. Customers pay cost plus a five percent surcharge.

'Serving Troops Downrange' Site

DALLAS - AAFES has launched a new Web site, <http://www.aafes.com/downrange/home.htm>, giving information about support downrange. The site was developed to show troops, Command and family members the PX/BX facilities available at downrange locations throughout Operations Iraqi and Enduring Freedom.

Ft. McClellan store to close

DALLAS - AAFES will cease operations at Ft. McClellan, AL, when the combined store is officially closed on July 21, 2004 as directed by the Deputy Undersecretary of Defense.

AAFES is working with the Alabama National Guard to establish a small troop support store near the old Ft. McClellan installation.

The Ft. McClellan store was closed because it did not meet current DoD operating policy and was losing money. The store served a very limited active duty population and had suffered operating losses since its start. Alternatives were considered to keep the store open; however, sales over the past three years necessitated closing it.

AAFES will continue to meet these customer's needs either by catalog or online at <http://www.aafes.com>.

Shades of Green reopens

LAKE BUENA VISTA, FL – More retirees and their families can exclaim “I’m going to Disney World,” thanks to the recent expansion of Shades of Green Armed Forces Recreation Center on Walt Disney World Resort.

With the reopening, the resort has more than doubled in size with the addition of 299 rooms to the previous 287. Shades of Green is adjacent to Disney’s Palm Golf Course and just outside the gates of Mickey Mouse’s famous house. Guests are provided transportation to all Walt Disney World attractions and early entry into select venues inside the Magic Kingdom.

Self-supporting and operated with non-appropriated funds, Shades of Green is reserved for active duty and retired members of the uniformed services, Reserves and National Guard, as well as active and retired DoD civilians and their families.

Room rates are based on rank and range from \$70 to \$225 per night for a standard room and \$82 to \$119 for a poolside room. For room reservations at Shades of Green, go to <http://www.armymwr.com/shades/index.html> or call 888-593-2242 or fax to 407-824-3665. The hotel’s direct number is 407-824-3400 and fax is 407-824-3460.

Reservations are accepted up to one year in advance. Six to eight months in advance traditionally is required to secure a room. Holidays and long weekends tend to get booked a full year in advance.

You can give miles to soldiers

Your frequent flyer miles can help service members wounded or injured in Operation Iraqi Freedom/Enduring Freedom.

Working with the nonprofit Fisher House Foundation, Northwest Airlines is providing donated WorldPerks miles for wounded or injured service members to take leave from military hospitals, and for their families to visit them. To donate their miles, WorldPerks members can call 800-327-2881, with their WorldPerks account and pin number. Donations begin with a minimum of 5,000 miles. Larger donations may be made in 1,000-mile increments.

DoD announces Korean Defense Service Medal

DoD has announced the creation of the Korean Defense Service Medal (KDSM). The KDSM is a service medal to give special recognition for the sacrifices and contributions made by members of the U.S. Armed Forces who have served or are serving in the Republic of Korea.

Members of the armed forces authorized the KDSM must have served in support of the defense of the Republic of Korea. The area of eligibility encompasses all land area

of the Republic of Korea, and the contiguous water out to 12 nautical miles, and all air spaces above the land and water areas.

The KDSM period of eligibility is July 28, 1954, to a future date to be determined by the Secretary of Defense.

Service members must have been assigned, attached, or mobilized to units operating in the area of eligibility and must have been physically deployed in the area of eligibility for 30 consecutive or 60 non-consecutive days or meet one of the following criteria:

- Be engaged in actual combat during an armed engagement, regardless of the time in the area of eligibility.
- Is wounded or injured in the line of duty and requires medical evacuation from the area of eligibility.
- While participating as a regularly assigned air crewmember flying sorties into, out of, within, or over the area of eligibility in support of military operations. Each day that one or more sorties are flown in accordance with these criteria shall count as one day toward the 30 or 60-day requirement.

Personnel who serve in operations and exercises conducted in the area of eligibility are considered eligible for the award as long as the basic time criteria is met. Due to the extensive time period for KDSM eligibility, the nonconsecutive service period for eligibility remains cumulative throughout the entire period.

The KDSM may be awarded posthumously, and only one award of the KDSM is authorized for any individual.

Requests for award of the KDSM to veterans, retirees, or their next of kin will be submitted to the National Personnel Records Center (NPRC), <http://www.archives.gov>, in St. Louis, MO. NPRC's address is: National Personnel Records Center, 9700 Page Ave., St. Louis, MO 63132-5100. Requests will include documents supporting service in Korea from July 28, 1954 to date to be determined. NPRC will add the KDSM to the DD Form 214 by issuing a DD form 215 (correction to DD form 214, certificate of release or discharge from active duty).

Army Volunteer Corps wants you!

If you're an Army volunteer, you're part of the Army Volunteer Corps (AVC). If you're not volunteering yet, you can become part of the AVC.

The AVC is a new way of thinking about volunteerism in the Army. It was implemented in conjunction with National Volunteer Week, April 18-24. The AVC will integrate all of the Army volunteer programs for the Active, Guard and Reserve military communities. It's a framework to connect volunteers to the Army as well as the organization in which they give their service.

One goal of AVC will be to seek new ways to engage volunteers including those looking for short-term commitments, or opportunities to volunteer with their families, from their homes, and during evenings and weekends. Other initiatives in the coming months include online volunteer management training and partnerships with national volunteer organizations.

Volunteers, wherever they provide service to the Army community, serve our nation as proud members of the Army Volunteer Corps. For those of you who are currently Army volunteers, the Army thanks you for your service. For those of you who have not yet become Army volunteers, the Army asks you to join us.

Review Board applications online

The Army Review Boards Agency (ARBA) is accepting online applications for correction of military records at <http://actsonline.army.mil>. Applicants can apply securely

via an electronic DD Form 149 and check the status of their requests at the site. The data entered goes into ARBA's tracking system and analysts begin gathering case information. Applicants must print, sign and mail a signature page to ARBA within 30 days or the submitted application will be deactivated. Note: A paper DD Form 149 is available by calling (703) 607-1600 or by contacting the VA.

Armed Forces Retirement Home sells land

The Armed Forces Retirement Home (AFRH) has sold two beachfront properties adjacent to AFRH-Gulfport and 49 acres adjacent to AFRH-Washington. Tim Cox, Chief of Operations, said the property was sold because it wasn't needed for the facilities' mission and planned growth. The profit from this transaction was placed directly into the AFRH Trust Fund to further support the residents.

AFRH provides two retirement centers where residents can maintain an independent lifestyle in an environment designed for safety, comfort and personal enrichment. Military veterans from each Service branch can live at either Home.

Eligibility. Persons eligible for residency are those who served as members of the Armed Forces, at least one-half of whose service was enlisted, warrant officer or limited duty officer, who fall under one of the following categories:

I. Persons who are 60 years of age or over; and were discharged or released from service in the Armed Forces under honorable conditions after 20 or more years of active service.

II. Persons who are incapable of earning a livelihood because of a service-connected disability incurred in the line of duty in the Armed Forces.

III. Persons who (a) served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay; (b) were discharged or released from service in the Armed Forces under honorable conditions; and (c) are incapable of earning a livelihood because of injuries, disease, or disability.

IV. Persons who served in a women's component of the Armed Forces before the enactment of the Women's Armed Services Integration Act of 1948.

Resident Fees. The resident fee is 35 percent of total current income for independent living and 40 percent for assisted living. For those who require permanent health care after being admitted into independent living, the monthly fee is 65 percent of income. There are maximum fees, which are adjusted annually for inflation, for each category and each campus. The maximum fees are:

Level of Care	Gulfport	Washington
Independent Living	\$ 800*	\$ 1,035
Assisted Living	\$ 1,300*	\$ 1,553
Skilled Care	\$ 2,588	\$ 2,588

(*) denotes a temporary reduction in maximum fee until Dec. 2006 or until renovated quarters are available. Resident fees are computed on an annual basis.

For more information:

On Gulfport, call 1-800-332-3527, or write to Admissions Office, AFRH-Gulfport, 1800 Beach Drive, Gulfport, MS 39507-1597.

On Washington, call 1-800-422-9988, or write to Admissions Office, AFRH-Washington, 3700 N. Capitol St. NW, Washington DC 20011-8400.

TRICARE for Life & Medicare Part B

Are you eligible to enroll in Medicare Part B, but haven't because of the premium surcharge you would have to pay for enrolling late?

One of the provisions of the Medicare Prescription Drug, Improvement and Modernization Act of 2003 allows uniformed services beneficiaries who would be eligible for TRICARE For Life (TFL), but are not enrolled in Medicare Part B, to enroll without penalty during an **open enrollment period that ends Dec. 31, 2004.**

Expect info by mail

An open enrollment letter will be sent to those Medicare-eligible beneficiaries who don't have Medicare Part B. As this issue went to press, the letter had not been sent.

TRICARE Management Activity (TMA) is working with the Centers for Medicare and Medicaid Services (CMS) and the Social Security Administration (SSA) to send uniformed services beneficiaries information on Medicare Part B open enrollment. Eligible beneficiaries will not be required to take any action; there will be an automatic enrollment by mail. Upon receipt of the enrollment letter from SSA, Medicare-eligible beneficiaries will have the opportunity to choose any month in 2004 for their Medicare Part B enrollment. They also will be given the option to refuse Medicare Part B, or if they currently have other health insurance, they will have the option to wait until a special enrollment period to enroll.

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 also includes a provision for beneficiaries who enrolled in Medicare Part B between January 2001 and December 2004 and are subject to a penalty for late enrollment. Beginning January 2004, these beneficiaries have the penalty waived. They will not receive a refund for the penalties they have already paid. Beneficiaries who enrolled in Medicare Part B in 2004 and have paid a premium surcharge will be eligible for a rebate. It has not determined how the rebate will be paid.

TMA is working with CMS and SSA to send a mailing to those who enrolled in Medicare Part B between January 2001 and December 2004 to notify them of the penalty waiver. As this issue went to press, the mailing had not occurred.

For the latest updates, check <http://www.medicare.gov>.

Who's eligible?

- Medicare-eligible uniformed service retirees
- Eligible qualified family members and survivors
- Certain former spouses if they were eligible for TRICARE before age 65, have not remarried and do not have employer-sponsored other health insurance
- Dual-eligible beneficiaries under age 65 who are entitled to Medicare Part A because of a disability or end-stage renal disease

The Department of Health and Human Services' *Medicare & You for 2004* publication has information on Medicare Part B enrollment. Pages 16 and 17 address the Part B waivers.

TRICARE eliminates nonavailability statements

TRICARE Standard beneficiaries no longer need to obtain a nonavailability statement (NAS) from their military treatment facility (MTF) before they can receive inpatient care at civilian hospitals.

Certain TRICARE Standard and Extra beneficiaries will still need an NAS for non-emergency inpatient mental healthcare services because of an exception in the law. This requirement applies only to beneficiaries who use TRICARE Standard or Extra, who are not Medicare-eligible and who have no other health insurance that is primary to TRICARE. DoD does not require preauthorization for TRICARE beneficiary inpatient mental healthcare when Medicare is the primary payer.

An MTF may request a waiver of this policy requirement in certain circumstances. If an MTF is granted an NAS waiver under the new law, a notice must be published in the Federal Register to inform beneficiaries that an NAS is required for a certain procedure. The MTF, Services and TMA will notify the affected beneficiaries if this occurs. Beneficiaries should check <http://www.tricare.osd.mil> if they are seeking an inpatient service and want to know if their nearby MTF applied for an NAS waiver. They also may contact the beneficiary counseling and assistance coordinator/health benefits advisor at their nearby MTF for more information.

TRICARE for Life single contract phased in

All beneficiaries eligible for TRICARE For Life (TFL), including those under age 65 and dual-eligible for TRICARE and Medicare, should be receiving an introductory letter from Wisconsin Physicians Service (WPS). Beginning Apr. 1, 2004, WPS is being phased in as the new TFL centralized claims processor for all TRICARE regions and about 1.7 million TFL beneficiaries in the U.S., Puerto Rico, Guam, the U.S. Virgin Islands, the American Samoan Islands and the North Mariana Islands.

Letters will be sent as the new TFL claims processor single contract is phased in, region by region.

The introductory letter contains contact information and frequently asked questions on TFL, WPS, and the automated claims processing system that services all TFL beneficiaries.

(Note: TFL is the program for TRICARE beneficiaries who are also eligible for Medicare.)

The new contract integrates the services previously provided by each of the regional managed care support contractors, providing a single source for TFL claims processing, customer service and administrative claims services.

TFL claims processing is in a state of transition. The outgoing regional claims processor will continue to process claims for services which beneficiaries receive until WPS TFL is implemented in the beneficiary's state. For information about current claims processors and to find out what region a beneficiary is in, go to <http://www.tricare.osd.mil/main/chart.html>. You can also check the list of states in the TRICARE regions and the phone numbers for those regions on page 10 of *Echoes*.

WPS TFL is being phased in as follows:

Region 11 (Washington, Oregon)	Apr 1
Regions 2/5	Jun 1
Regions 9/10/12/ Alaska	Jul 1
Regions 3/4	Aug 1
Region 1	Sep 1
Regions 7/8 (Central)	Oct 1
Region 6	Nov 1

Because the Medicare program is administered on a state-by-state basis, WPS TFL will be implemented by state. In cases when parts of a state are included under two separate regions, WPS TFL will be implemented when the largest part of a state is scheduled to be implemented.

For example, Idaho falls under Region 7/8 (Central) and Northern Idaho falls under Region 11; all of Idaho will be phased in with Region 7/8 (Central).

A complete list of states' phase-in dates will soon be available on <http://www.tricare.osd.mil>.

On these implementation dates, beneficiaries who are under age 65 and are eligible for both Medicare and TRICARE due to disability or end-stage renal disease will no longer need to file claims directly to a managed care support contractor. All claims filed with Medicare for these dual-eligible beneficiaries will go to WPS TFL. WPS has agreements with each Medicare carrier allowing Medicare to submit claims directly to WPS TFL once implemented in the state. If the provider currently submits claims electronically on the beneficiary's behalf to Medicare, Medicare will now submit these claims directly to WPS TFL. Beneficiaries will receive an Explanation of Benefits from WPS TFL once processing has been completed.

Once the WPS TFL contract is implemented in a region, beneficiaries may call WPS TFL, (866) 773-0404 or TDD (for hearing impaired) (866) 773-0405 for information and/or claims processing assistance. Before WPS TFL is implemented in your region, continue to call the same numbers you have used in the past. (See page 10 of this issue for current numbers.)

For information, go to <http://www.tricare.osd.mil/fags/default.aspx>; under "Word Search" type "TRICARE For Life" or under the "Advanced Search" use the drop down menu, and choose "TRICARE For Life/Dual eligible", subcategory "All" and then hit "GO". You can also access TFL information on the TRICARE site at <http://www.tricare.osd.mil/tfl> and on the WPS site at <http://www.tricare4u.com> or you can call the Health Benefits Advisor at the nearest military medical treatment facility.

New pharmacy site

DoD has posted a new website with information on the TRICARE Retail Pharmacy Program, which begins on June 1. The site offers comprehensive information about the new Express Scripts program available to eligible TRICARE beneficiaries. For more information, see the website at <http://member.express-scripts.com/dodCustom/home.do>

New TRICARE rule changes some drug costs

A new TRICARE rule could change what you pay for prescription drugs.

The TRICARE Management Activity (TMA) has established a Uniform Formulary's final rule, effective May 3, 2004 (Note: A formulary is a list of drugs.) This rule sets the process for determining the formulary status for prescription drugs, placing them into one of three cost-share tiers. **Prescription costs will not change until TMA decides where drugs fall in the new formulary structure.**

Once the new structure is implemented, prescription drugs on the current Military Health System (MHS) formulary will be categorized as generic, formulary (brand-name), or non-formulary.

Prescription drugs will be evaluated based on their relative clinical and cost effectiveness when compared with other drugs in the same therapeutic class. TMA will announce the implementation schedule as the information becomes available.

In the future, prescription costs will be:

Source	Generic	Brand-name formulary medication	Non-formulary medication
TRICARE Mail Order Pharmacy	Up to a 90-day supply \$3	Up to a 90-day supply \$9	Up to a 90-day supply \$22
Retail Network Pharmacy	Up to a 30-day supply \$3	Up to a 30 day supply \$9	Up to a 30-day supply \$22
Non-network pharmacy (Note: You must meet applicable deductibles for non-network pharmacies first).	Up to a 30-day supply \$9 or 20% of the total, whichever is greater	Up to a 30-day supply \$9 or 20% of the total, whichever is greater	Up to a 30-day supply \$22 or 20% of the total, whichever is greater

“The military treatment facility (MTF) remains the best value for all users of the TRICARE pharmacy program,” COL William Davies, Director, DoD Pharmacy Programs, said. “By having prescriptions filled at the MTF, TRICARE beneficiaries eliminate their out-of-pocket costs.”

The drug evaluation process will be guided by the DoD Pharmacy and Therapeutics Committee, made up of physicians and pharmacists. This committee will receive input from a Beneficiary Advisory Panel representing the general interests of all DoD beneficiaries.

The Uniform Formulary final rule does not change the TRICARE prescription drug benefit. The benefit includes the Food and Drug Administration approved drugs and medicines that, by U.S. law, require a physician’s or other authorized provider’s prescription. It does not include prescription drugs used in medical treatments or procedures expressly excluded from the TRICARE benefit by statute or regulation. The list of prescription drugs which are categorized as non-formulary will be published when the final determinations are made.

For information, go to <http://www.tricare.osd.mil/pharmacy>.

TRICARE regions to merge

The TRICARE regions are changing. Between June and November, the current TRICARE regions will be gradually consolidated into three regions with new contractors — TRICARE North (Health Net Federal Services), TRICARE South (Humana Military Healthcare Services) and TRICARE West (TriWest Healthcare Alliance Corp). The new regions will not affect your benefits or cost. (Note: If you are covered by TRICARE for Life (TFL), the program for those eligible for TRICARE and Medicare, see page 12 for information about the TFL contractor. The TFL contract is separate from the region contracts.)

A month before a region changes, an information packet will be mailed to each household in the region using the address on file with the Defense Enrollment Eligibility Reporting System (DEERS). If you have moved and have not notified DEERS, you can

update your address by calling 800-538-9552 or visiting the nearest uniformed service ID card facility.

Current region	New region	Transition
11	West	Jun 1
9,10, 12, AK	West	Jul 1
2, 5	North	Jul 1
3, 4	South	Aug 1
1	North	Sep 1
7, 8	West	Oct 1
6	South	Nov 1

VA to gain 6 cemeteries

WASHINGTON- With recent authorization to establish six new national cemeteries by 2008, the VA has begun the largest cemetery expansion since the Civil War.

The National Cemetery Act of 2003 authorizes the VA to establish cemeteries in the areas of Bakersfield, CA; Birmingham, AL; Jacksonville, FL; Sarasota County, FL; southeastern Pennsylvania; and Columbia-Greenville, SC. All six areas have veteran populations exceeding 170,000, the threshold VA has established for new national cemeteries.

Each new cemetery will require 200 to 250 acres to serve the current and future burial needs of veterans. These cemeteries will provide more veterans with a burial site within 75 miles of their residences.

The VA manages 2.5 million gravesites at 120 national cemeteries in 39 states and Puerto Rico, as well as in 33 Soldiers' lots and monument sites.

Further information can be obtained from national cemetery offices or at the sites <http://www.va.gov> or <http://www.cem.va.gov>.

Benefits restored for some surviving spouses

WASHINGTON- *(Note: Please share this article with anyone you know who may be eligible for these benefits).* Certain remarried surviving spouses of veterans may be eligible for reinstatement of VA health benefits and/or compensation because of recent law changes.

CHAMPVA

Surviving spouses who lost access to CHAMPVA health benefits because they remarried after their 55th birthdays and before Feb. 4, 2003 can apply for reinstatement. **A deadline extension gives these surviving spouses until Dec. 16, 2004, to apply for reinstatement.**

To be eligible for CHAMPVA, people must be family members of veterans who have a permanent and total service-connected disability, who died of a service-connected condition or who were totally disabled from a service-connected condition at the time of death.

Those who want an application for this benefit or more information can contact VA's Health Administration Center at 800-733-8387.

Surviving spouses who remarry at a younger age and lose their CHAMPVA benefits can have these benefits restored if their later marriage is annulled or ends due to death or divorce.

DIC

Similarly, widows or widowers of any age who lost benefits under VA's Dependency and Indemnity Compensation (DIC) program due to remarriage are eligible for reinstatement of monthly DIC payments if their subsequent marriage ends. **Surviving spouses who were receiving DIC and remarried before Dec. 16, 2003 and after their 57th birthdays have one year from Dec. 16, 2003 in which to apply to have the DIC restored.**

Call the VA at 1-800-827-1000 or go to <http://www.va.gov> for information.

Burial locations available online

WASHINGTON – More than three million records showing where veterans are buried in VA national cemeteries are now available online at <http://www.cem.va.gov>. This innovation will make it easy for anyone with Internet access to search for the gravesite locations of deceased family members and friends. The Web site will be updated nightly with information on burials the previous day.

The nationwide grave locator contains more than three million records of veterans and dependents buried in VA's 120 cemeteries since the Civil War. The locator also has records of some burials in state veterans' cemeteries and burials in Arlington National Cemetery beginning with 1999. State cemetery burial records are from those cemeteries that use VA's database to order government headstones. Arlington National Cemetery, operated by the Department of Army, has used that database since 1999.

The Web site displays the same information that visitors to national cemeteries find on kiosks or in written ledgers when locating gravesites: name, dates of birth and death, period of military service, branch of service and rank if known, the cemetery's location and phone number, plus the grave's precise location in the cemetery.

Some information, such as identification of the next of kin, will not be shown to the public for privacy reasons. Immediate family members with a government identification card may ask to see the full record of a burial when they visit a national cemetery.

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 2004 Retired Military Almanac** is now available. In its 27th year, *the Retired Military Almanac* is a 256-page guide designed to keep retirees current on many subjects such as recently passed legislation, including the newly enacted Concurrent Retirement and Disability Payment program and changes in qualifications for the Combat-Related Special Compensation Program. Also included are lengthy sections on military health care as well as information on veterans benefits (including an updated list of VA facilities); space-available lodging and travel; and many other topics affecting retirees and their families. You can order from the publisher for \$12 (includes postage)

by sending a check or money order to Uniformed Services Almanac, Inc., PO Box 4144-AE, Falls Church, VA 22044, or order by credit card, by calling toll-free (888) 872-9698, or online at <http://www.militaryalmanac.com>.

FY 05 VA budget proposal adds user fee, ends some copays

WASHINGTON – The proposed fiscal year 2005 VA budget is \$67.7 billion, concentrated on health care and disability compensation. The \$29.5 billion medical care budget includes \$2.4 billion in collections from third-party health insurance and veteran copayments. Among the most significant budget proposals are:

- establishing an annual user fee of \$250 for veterans in Priority Categories 7 and 8, who have incomes above an income threshold and are not being paid for a service-connected disability;
- increasing copayments for pharmacy benefits from \$7 to \$15 for veterans in Priority Categories 7 and 8;
- ending pharmacy copayments for veterans in Priority Categories 2 through 5 with incomes between \$9,894 and \$16,509;
- ending all copayments for former prisoners of war;
- authorizing the VA to pay for emergency room care or urgent care for enrolled veterans in non-VA medical facilities;
- ending hospice copayments.

VA seeks former POWs

WASHINGTON – The VA is asking former prisoners of war (POW) not using VA benefits to contact the VA to find out if they are eligible for health care, disability compensation or other services.

More than 21,000 former POWs receive VA compensation. Within the past year, the VA has mailed benefit information to another 4,700 known ex-POWs not on its rolls. However, VA estimates there could be as many as 11,000 other former POWs for whom it does not have an address.

The VA urges former POWs not receiving benefits who did not receive a VA letter to call them at 1-800-827-1000. The VA also asks anyone who knows of a former POW not receiving benefits to tell that person to contact the VA.

Keep 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 named 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.**

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 30 years of premium payments and reaching age 70 goes into effect Oct. 1, 2008.

Remember: You are responsible for updating your retired pay file information at DFAS-CL (address below) within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.