

## Issue 2, July 2000

### Army Echoes - at a computer near you

As the Army maneuvers into the 21st century, more and more Army communication is being done via the internet and the web. For example, the Army Chief of Staff has sent his Weekly Update to the general officers through the internet for several years. Your Army Retirement Services Office wants to ensure that Army retirees take part in this modernization.

We want to pursue the possibility of our readers accessing Echoes and other information on the internet. Consequently, we would like to rely on electronic delivery of Echoes to as many of you as possible. Current and past issues of Echoes are already part of our homepage at <http://www.odcsper.army.mil/retire/>. If you can receive Echoes over the internet, please let us know so that we can pursue having your address deleted from the mailing list. To have your address deleted from the mailing list for the printed Echoes, please email the editor at [echoes@hoffman.army.mil](mailto:echoes@hoffman.army.mil). Please include your Social Security number and mailing address. We will compile a list of those who no longer wish to receive printed Echoes and give it to the programmers who process the mailing tape.

We're hoping this will be a cost-cutting measure. We realize that many retirees and surviving spouses do not have access to the internet either at home or through friends or the local library. For them a printed Echoes is the only option.

Thank you for your cooperation and support.

### Korean War Service Medal available

**WASHINGTON (ARNEWS)** - U.S. veterans of the Korean War are now eligible to wear a medal initially offered to them more than 50 years ago, but never issued. About 1.8 million U.S. veterans of the Korean War are eligible to receive it. Next of kin to eligible deceased veterans can also apply for the medal.

To wear this medal on U.S. military uniforms, U.S. military personnel must have:

- served between the outbreak of hostilities, June 25, 1950, and the date the armistice was signed, July 27, 1953;
- been on permanent assignment or on temporary duty for 30 consecutive days or 60 non-consecutive days, and
- performed their duty within the territorial limits of Korea, in the waters immediately adjacent thereto or in aerial flight over Korea participating in actual combat operations or in support of combat operations.

The Republic of Korea (ROK) specifies the eligibility period and criteria. Only the ROK-provided medal is approved by the U.S. government to meet the U.S. criteria for wear on the military uniform. The medal will be provided at no cost to veterans. The U.S. Air Force has been designated the lead agency to receive and distribute the medals.

To apply, veterans must provide a copy of their discharge paper (DD-214) or a corrected version (DD-215). National Guard members must provide the NGB Form 22, service statement. For

information, contact the Air Force Personnel Center, Monday - Friday, 7:30 a.m. - 4:30 p.m. (Central Time) at (800) 558-1404, or the Awards and Decorations Section at (210) 565-2432/2520/2516, FAX (210) 565-3118, or write to HQ AFPC/DPPRA, 550 C St. West, Ste 12, Randolph AFB, TX 78150-4714.

### **Highlights from headquarters**

We need to pursue all means to ensure what funds we are allocated are spent in the most efficient manner. With the increased access to computers that many in our retired community now have, it has been suggested we pursue sending Echoes out electronically to as many patrons as possible. Our first step in exploring that option is to try and identify personnel interested and willing to receive Echoes in this form. Our note on page 1 attempts to get that identification process started. We appreciate this delivery method may not be feasible for many of you. We welcome your comments and feedback on this pursuit.

Active duty soldiers are reminded that the Army's Retirement Services Program includes helping soldiers and family members prepare for retirement. We have an abundance of information that can make your transition to retirement easier and less stressful. If you plan to join us in the retired community soon, we encourage you to contact your Retirement Services Office ASAP and begin your transition planning. It's never too soon to get started. We're there to serve you.

If you are planning to attend the annual Association of the United States Army (AUSA) convention in Washington DC this October, I invite you to stop by our Army Retirement Services information booth. The items we distribute are primarily geared to address pre-retirement information needs of soldiers and family members preparing to transition to retired life. In cooperation with the AUSA staff, we have improved our "Once a Soldier, Always a Soldier" pre-retirement counseling guide to include information pertinent to Reserve and National Guard soldiers. Additionally, we will be offering pre-retirement/SBP briefings for conference attendees. Details on "where and when" for the briefings will be available at our display booth and will also be provided at AUSA conference registration areas. If you are getting closer to the retirement window, I'd encourage you to attend one of these briefings. This is a great initiative AUSA is sponsoring to help soldiers and families with the transition process. We appreciate AUSA's support with this effort and also their strong efforts to support the numerous legislative proposals that are on-going to address retiree issues and concerns.

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.

## **Army still leads in AFRH donations**

The U.S. Soldiers' and Airmen's Home and the U.S. Naval Home, jointly called the Armed Forces Retirement Home (AFRH), want to thank Army retirees who continue to lead other services in allotments to the homes. Eighty percent of allotments come from Army retirees. The next highest number come from the Air Force with 13 percent.

The Voluntary Retiree Allotments are important to the future of the Homes, which have a serious funding deficit due to Congressionally-mandated military downsizing. Since 1990, active duty funding from the 50 cents a month withholding and fines and forfeitures has dropped 39.1 percent, a total of about \$142 million.

As little as \$1 a month will help ensure that the AFRH does not vanish. All the money you donate goes directly to the AFRH Trust Fund, which supports the homes. There is no overhead and your money is tax deductible.

To start an allotment, use the form below or go to the Home's web site: <http://www.AFRH.com>

What do enlisted retirees get for your money? You get security. Although you may not need the homes now, the future holds no guarantees. You may just want to come for the activities, camaraderie and peace of mind. What do retired officers get for your money? Your generosity supports those who served with you.

### **Who's eligible?**

Veterans are eligible to become AFRH residents if their active duty service in the military is at least 50 percent enlisted, warrant officer, or limited duty officer (Navy category) and they are:

- Retirees with 20 or more years of active duty service and are at least 60 years old, or
- Veterans unable to earn a livelihood due to a service-connected disability, or
- Veterans unable to earn a livelihood due to non service-connected disability, and who served in a war theater or received hostile fire pay, or
- Female veterans who served prior to 1948.

### **You can stay at the Home's Guest House**

**WASHINGTON, D.C.** - Enlisted retirees now have an inexpensive lodging option while visiting Washington, D.C.

The U.S. Soldiers' and Airmen's Home (USSAH) Guest House is open to retired enlisted members and their families and enlisted military in a leave status at a cost of \$20 per night.

USSAH is located in the heart of the District of Columbia, 2.5 miles from the U.S. Capitol, at 3700 N. Capitol St. NW, with mass transit outside the gate.

To make reservations, call USSAH at 202-730-3044.

### **Retirees - still serving, as recruiters**

When your children, grandchildren, and neighbors consider what they want to be when they grow up, do they turn to you for advice? Do they ask you what your Army career was like? Do they ask you what today's Army has to offer?

Retirees can be adjunct recruiters -- your friends and family come to you because they know you and they know you know the Army. They know you're committed to the Army because you spent a major portion of your life serving it. What can you tell young people when they ask you what today's Army can offer them? You can tell them about a new program that will offer them a civilian job after the successful completion of their first enlistment. You can share the Army recruiting message.

### **Jobs after the Army**

The new program is Partnership for Youth Success (PaYS). Army Secretary Louis Caldera introduced PaYS to more than 70 corporate CEOs at a special forum.

The program will initially be limited to 5,000 recruits in selected military occupational specialties where agreements have been reached between the Army and the private sector. The 5,000 cap may be expanded to include more recruits and specialties as more companies join PaYS, according to MG Evan R. Gaddis, commanding general of the Army Recruiting Command.

Caldera said that with about half of first-term enlistees opting to leave the Army, many recruits can be considered temporarily loaned from their civilian communities. Military experience returns those young people to their communities better citizens and better employees, he said.

The Army Secretary highlighted the advantages for industry and the Army from PaYS. The private sector gets employees who are punctual, presentable, disciplined, mature, mission-oriented, hard working, team players, grounded in values and with a strong work ethic, and have the specific technical skills, training and experience industry wants. In return, the Army gets a new recruiting tool.

A list of more than 150 military specialties the Army hopes to make part of the new initiative is posted on the PaYS homepage <http://www.armypays.com>.

### **Army recruiting message**

The Army recently hired a new ad agency. What are some of the Army messages that they will be sending to young people? What are some of the messages that you can share?

- The Army is a great place to learn technical skills which cost a lot of money at a civilian school.
- The Army is a great preparation for life.
- The Army provides great travel opportunities.
- About 70 percent of more than 250 Army career specialties have direct applications to civilian jobs.

### **DoD Appropriations Act signed**

**WASHINGTON** - President Clinton signed the fiscal 2001 Defense Appropriations Act Aug. 22, paving the way for a 3.7 percent pay raise for active service members Jan. 1. (Note: The cost-of-living adjustment (COLA) to retired pay and the Survivor Benefit Plan (SBP ) annuity will be

determined by the difference between the consumer price index for the third quarters of 2000 and 1999.)

The budget of \$288 billion is an increase of \$18 billion over fiscal 2000 and about \$3.5 billion more than the president requested.

The Defense Health Program is funded at \$12.1 billion. That share includes money Congress added to support changes to the military pharmacy benefit. Members of Congress said the legislation also would provide a blueprint for implementing permanent health care for retirees.

The Fiscal 2001 Defense Authorization Bill was being worked on as we went to press and was expected to be finished in September. The authorization bill allows DoD to spend money. The appropriation act actually provides the funds.

## COLA

As you read in the previous article, the COLA to retired pay hasn't been determined yet. That figure should be released at the beginning of October. Since we had to commit our publishing funds before Oct. 1 (a fiscal year deadline), we couldn't wait for that news. The COLA will be announced on our homepage at <http://www.odcsper.army.mil/retire/> as soon as it's available. If you don't have a computer or access to the inter net, perhaps you can use a friend's computer or one at the library.

## Commemorating the Korean War anniversary

The Korean War 50th anniversary Commemoration began June 25th, 2000 and will continue through July 27, 2003. More than 700 organizations have signed on as Commemorative Communities. You can find a list of these Communities and information on how to get involved on the internet at <http://korea50.army.mil/events/communities.html>; phone(703) 604-0831; FAX (703) 604-0833; email [korea50@hqda.army.mil](mailto:korea50@hqda.army.mil); or by writing to: Department of Defense; 50th Anniversary of the Korean War; Commemoration Committee; DUSA-IA-CC; 1213 Jefferson Davis Hwy; Crystal Gateway 4, Ste 702; Arlington, VA 22202-4303.

## Korean War Commemorative Events for 2000/2001

2000:

65th Infantry Division Commemoration	El Moro, Puerto Rico	Oct. 15
Nations Parade	New York City	Nov. 11
Veterans Day Breakfast & Wreath Laying	White House, Arlington National Cemetery	Nov. 11
Chosin (Changjin) Reservoir Commemoration	Knights Field, Seoul, Republic of Korea	Nov. 11
Chosin (Changjin) Reservoir Campaign	Camp Pendleton, San Diego, CA	Dec. 7
Evacuation of Hungnam	Navy Memorial, Washington, DC/Pusan, South Korea	Dec. 12

2001:

U.N. Participation	Pusan, Korea	Apr. 18
Battle of Chipyeong-ni	Philadelphia, PA	May 24
Battle of Outposts/Punchbowl/BloodyRidge/Hearbreak Ridge	location to be determined	Jul. 26

Korean War Armistice Commemoration	Korean War Memorial, Washington, DC	Jul. 27
Battle of Outposts/Punchbowl/BloodyRidge/Heartbreak Ridge	Camp Red Cloud, Korea	Aug. 18

Ongoing:

Blood, Sweat & Saline: Combat Medicine In the Korean Conflict	National Museum of Health & Medicine Washington, DC (202) 782-2200	thru Jul 1, 2001
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### **Cold War certificate backlog**

If you applied for the Cold War Recognition certificate and haven't received it, please be patient. Because of budget cuts and staff shortages, it now takes about a year for requests to be answered. If you sent your request less than a year ago, please don't send a follow-up letter. As of Aug. 31, 2000, the Army has received 590,794 requests; mailed 369,044 certificates and has a backlog of 90,483, not counting the many duplicate requests that have been received. Sending follow-up letters before the year has elapsed will slow processing. If a year has passed since you sent your request, you can email: [cwrsi@hoffman.army.mil](mailto:cwrsi@hoffman.army.mil) or call the information number (703) 325-6027.

For more information, visit the website: <http://coldwar.army.mil> or call the information number.

### **DFAS-CL making communications better**

How can you contact Retired Pay Operations at the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL)? Let us count the ways. They are:

#### **Telephone**

DFAS uses the Interactive Voice Response System (IVRS) to answer general questions but the system also lets you speak to a Customer Service Representative (CSR). You can reach a CSR by calling 1-800-321-1080, from 7 A.M. to 7:30 P.M., Eastern Time, Monday through Friday. Retirees overseas may call 216-522-5955.

What are the worst and best times to call? The busiest day for calls is the first workday of the week; the least busy day is Friday. Call volume is also heaviest on the days before the first of the month, and lowest the third week of the month. Daily call volume is lower at the beginning of the day and peaks between 1 and 4 P.M. Projected wait times are announced to callers. If your question won't affect the next payday, you might call later.

While speaking to a CSR, you will need to confirm your identity. Once you've done this, you can:

change your mailing address or direct deposit information (have the new routing and account number handy); request a new retiree account statement or gross pay verification; have your 1099R reissued; reset your IVRS PIN; make certain allotment starts, stops or changes.

DFAS reserves the right to request some allotment changes be made in writing.

Retiree information is covered by the Privacy Act of 1974. This means DFAS may not give pay specific information to anyone other than the retiree.

The IVRS provides general information (Option 1 in the recorded message), such as check dates. You can order the pamphlet, Preparing For Your Military Retirement, by choosing Option 2. The IVRS can also provide the retiree's gross and net pay and what deductions and allotments are active on the account. To get this information, you will be asked for your SSN and PIN #. The PIN # is four digits and was initially sent to all retirees during a mass mailing and to all other military members when they retired. The IVRS PIN is not the same as the E/MSS PIN.

### **FAX or Mail**

Some changes to a retiree's account must be requested in writing. These include changes to tax withholding, suspension of Survivor Benefit Plan (SBP) due to divorce or the beneficiary's death (please include a copy of the death or divorce certificate), adding a new child under SBP, and other allowable changes.

You can write to: DFAS-CL; PO Box 99191; Cleveland, OH 44199-1126. The FAX number is 1-800-469-6559 or 216-522-5237. The FAX machines are available around the clock.

### **Email**

You can email DFAS from the website at [www.dfas.mil](http://www.dfas.mil). Select "Money Matters", then "Retired & Annuitant Pay". At the bottom of the page, click on "Questions or comments regarding retired pay. Click here". Include your SSN, retirement date, a daytime telephone number and details of your inquiry. Normal response time is within five to seven business days.

### **E/MSS**

Employee/Member Self Service (E/MSS) lets retirees make changes to their retired pay accounts through the internet or by touchtone telephone. E/MSS uses a PIN system to maintain security and assure that retirees' data is protected from unwanted inquiries. This is not the same PIN system used by the IVRS. Also, the system uses special encryption for transmission over the internet to provide privacy protection.

This past March and April, DFAS sent all retirees a letter assigning a temporary PIN for use with E/MSS. Within 120 days of receiving that letter, you should have customized your E/MSS PIN. If you're having trouble establishing a permanent PIN or didn't receive a PIN letter, call DFAS at 1-800-390-2348 or 216-522-5122, Monday through Friday, 7:00 A.M. to 7:30 P.M., Eastern Time. You can access E/MSS through the internet at <http://emss.dfas.mil> or <http://www.dfas.mil> or by phone at 1-877-363-3677 or 912-757-3119. E/MSS is available around the clock.

E/MSS gives retirees access to certain retired pay information and can make certain account changes, such as: changing federal tax withholding status and exemptions; changing allotments being directly deposited to a financial institution; changing correspondence address (only via the website); and changing direct deposit information.

E/MSS is voluntary. If you don't plan to use it, you may have your E/MSS account suspended by calling 1-800-390-2348.

For help regarding retired pay and other concerns, contact your Retirement Services Officer.

### **AER offers help to college students**

Army Emergency Relief (AER) has educational financial assistance available for dependent children of retirees. This includes students contemplating enrollment, those already pursuing

undergraduate post secondary or vocational studies and those who are planning to attend these programs after high school graduation in 2001.

In academic year 2000-2001, AER assisted 1,169 children of retirees with \$1,238,300 in scholarships ranging from \$600 to \$1800. Awards are provided annually for up to four years of undergraduate study.

Applications for the AER scholarship program, 2000-2001 academic year (AY), are available by mail from AER HQ between Nov. 1, 2000 and Feb.19, 2001 or through AER's website at <http://www.aerhq.org> from Nov. 1, 2000 until Mar. 1, 2001. Completed applications with supporting documentation must be postmarked not later than Mar. 1, 2001 for the 2001-2002 AY. Applications and supporting documentation are not accepted by FAX or E-mail. Applicants will be notified by letter after Jun. 1, 2001 whether or not they have been awarded a scholarship. Scholarships are awarded based primarily on relative financial need, but academic achievements and individual accomplishments are also considered. Students must be in good academic standing (minimum GPA of 2.0 on 4.0 scale). All retirees and students must be registered in DEERS.

To obtain an application by mail, write to Army Emergency Relief, Education Department (RTD), 200 Stovall Street, Alexandria VA 22332-0600. Include the retiree's and dependent child's names and the retiree's pay grade and mention if the retiree is deceased.

### **Dental plan increases benefits, premiums**

**Sacramento, CA** - The TRICARE Management Activity (TMA) and the selected contractor for its retiree dental program, Delta Dental Plan of California, have started an enhanced dental program for Uniformed Services retirees and their family members.

Delta will continue to administer the basic program for current TRDP enrollees through January 2003, though it no longer accepts new enrollment in that program.

The enhanced program includes all the basic benefits offered under the current basic retiree program launched two years ago, plus coverage for cast crowns, onlays, bridges, partials/dentures, orthodontics and dental accidents, along with several additional diagnostic and preventive services. It also includes immediate coverage for additional diagnostic and preventive services including two cleanings and exams per year, coverage for dental accidents and an allowance toward a noncovered procedure - tooth-colored fillings in the back teeth, also called posterior composites. Coverage for some major restorative services take effect after a one-year waiting period for some enrollees, depending on the procedure and which enrollment status they fall under.

The enhanced program provides a 30-day grace period during which an enrollee can terminate his or her enrollment if dissatisfied with anything about the program, **providing they have not filed a claim.**

Retirees who choose the enhanced program will be paying higher premiums. The monthly premiums will range from \$20 to \$34 for one person, from \$32 to \$64 for two persons, and from \$62 to \$105 for a family. To find the premium for a specific ZIP code, call the toll-free number 1-888-838-8737 or go the website [www.ddpdelta.org](http://www.ddpdelta.org).

Eligible retirees and their family members can find answers to their questions about the enhanced program as well as enroll online, 24 hours a day, using the web site or calling the toll free number.



If current enrollees of the basic program don't want to upgrade to the enhanced program, they can still choose to remain in the basic program on a month-to-month basis after completing their initial 24-month enrollment period.

The TRICARE Retiree Dental Program (TRDP) is already the nation's largest voluntary retiree dental program, with about 525,000 enrollees. TMA and Delta officials aim to increase enrollment significantly through an expansion of coverage that is designed to appeal to an estimated 4.2 million eligible retirees and family members.

"This is a dramatic benefit expansion that responds directly to input received from Uniformed Services retirees on what dental benefits they want and are willing to pay for," Navy CPT Lawrence McKinley, TMA's Senior Consultant for Dentistry, said.

### **Clearing the air - SBP basics**

Is insurance a better deal than SBP? Was the tie-in with Social Security added later? Soldiers and families considering SBP and retirees and families who've already made the decision hear many SBP myths. What's the truth?

1. SBP and insurance are NOT the same. Consider the following facts when comparing SBP and insurance: 1) SBP's value is increased by annual cost-of-living adjustment (COLA). The cost is in today's dollars, the benefit in tomorrow's; 2) the cost is tax-free; it's deducted before your retired pay is taxed; 3) its benefit can never be outlived by the annuitant; 4) the government pays part of the SBP cost; 5) you don't need to be "insurable" to participate and your cost doesn't consider your age, health, gender, or risk factors; 6) the 6.5% spouse cost is based on the post-62 annuity; and 7) SBP's cost doesn't include hidden fees.
2. SBP's design to supplement Social Security was not added later. It has been there since Day One, as evidenced by the following excerpt from Army Echoes, October 1972: "The purpose of the Survivor Benefit Plan is to establish a survivor benefit program for military personnel in retirement, to complement the survivor benefits of social security." Testimony from the House Armed Services Committee, October 1970, reads, "The subcommittee believes the government meets its obligation to survivors in part through the provision of social security, to which it contributes as an employer; and social security, therefore, is the foundation on which the subcommittee recommends building a new program."
3. Elections are made by category, not by individual. Elections are made in one of six categories: 1) spouse only; 2) spouse and child; 3) child only; 4) former spouse only; 5) former spouse and child; and 6) insurable interest. The eligible individual in the covered category when the retiree dies is the annuitant. For example, a member enrolls spouse Jane at retirement; Jane dies; the member remarries Mary and remains married to Mary until his death; Mary is the annuitant. (If the member does not want Mary to be automatically enrolled in the "spouse" category at the first anniversary, a written request stating such must be made to DFAS-CL before the first anniversary.)

### **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 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 they nor the retiree notified the Defense Finance and Accounting Service within a year of the divorce that SBP was part of the divorce.

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 the your files as a reminder to keep your retired pay records current when your status changes.

### **Is your pay beneficiary current?**

If you died tomorrow, who would get the unpaid retired pay for the month in which you died? Your unpaid retired pay goes to the person(s) you listed on your designation of beneficiary card at retirement or whenever you updated that information. (Note: This doesn't affect any Survivor Benefit Plan (SBP) election you may or may not have made.).

The retired pay center (DFAS-CL) has checked its records and found retirees who either don't have a beneficiary listed or seem to have an outdated beneficiary. To correct this, DFAS-CL recently sent out designation of beneficiary cards so retirees can update your records. If you haven't done so already, fill out that card and return it to DFAS-CL.

### **Terminating SBP**

Soldiers, you have a one-year opportunity to terminate Survivor Benefit Plan (SBP) coverage between the 25th and 36th month following the start of your retired pay. You must have spouse concurrence with a notary or Retirement Services Officer (RSO) witness. You will be barred from enrolling in the future and you will receive no refund of past premiums.

### **Commissaries offer shoppers "best buys"**

FT LEE, VA - What's in a name? For some shoppers, everything. For others, price is the most important factor in their grocery-buying decisions.

The Defense Commissary Agency (DeCA) is offering a "Best Value" program to make bargain hunting easier, placing "Best Value" signs at store entrances and on grocery shelves.

"The Best Value program identifies items that are the lowest price at the name-brand quality our customers expect," Gary Duell, manager of the agency's Marketing Business Unit, said. The program responds to the many customers who've said that saving money is their No. 1 priority.

Best Value prices will also be lower than premium quality store brands sold at retail groceries, Duell added. Retail grocers often have "store" or "private label" brands that vary in quality and price. Commissaries, by regulation, are permitted to carry widely available "name brands," which might not be the least expensive choice.

The Best Value program won't apply to every size and type of grocery item carried by commissaries, according to Duell. The number of signs displayed and pricing comparisons needed would be overwhelming for customers and employees. Also, the item list may change frequently according to market conditions.

"To kick off the program, we're focusing on approximately 50 popular products in the most frequently purchased sizes," Duell said. A customer who wants the rock-bottom price on a quality 30-count box of garbage bags can simply look for the "Best Value" sign. The price, he said, will

be lower than the same size of any other brand in the commissary-or any other local grocery store. If you see an item for less at another grocery store, notify the commissary. They'll pull the item's BVI status and seek better pricing.

"We're working hard to help our shoppers save money," Duell said. "We already average 27 percent savings overall, but we want even more for our customers. Surveys show that the commissary is ranked among the top two benefits, and the agency's job is to make that benefit even more valuable."

DeCA operates 290 commissaries worldwide.

### **Shopping at AAFES supports MWR fund**

DALLAS - You've seen the banners in your local Army and Air Force Exchange Store (AAFES) touting the dollar amount contributed to the local morale, welfare and recreation (MWR) programs. Do you know where this money comes from and how it's spent?

"Most of the dividends AAFES pays are from what we call 'Core Earnings'," AAFES Chief Financial Officer, Terry Corley, said, "This includes all of our earnings from direct sales and concession income and excludes Class Six and telecommunications."

In 1999 AAFES earned \$361.5 million and gave \$243.6 million to MWR programs. The balance is used to renovate old stores or build new ones. The Army received the largest sum, \$147 million, Air Force, \$88.9 million, Marine Corps, \$6.2 million and the Navy \$1.5 million. This money keeps base and post activities like libraries, bowling centers, tickets and tours services, swimming pools, sports programs, and theater programs open. Dividends go to the Marine Corps and Navy because AAFES operates facilities at a handful of their bases.

There's controversy among customers over where that money should go. Some think that instead of giving the earnings to MWR, AAFES should simply lower prices. However, according to Corley, it isn't an AAFES decision.

"The Department of Defense mandates the way we spend our earnings," Corley said. "The whole reason exchanges exist is to offer uniformly low prices to soldiers and airmen and to generate earnings for MWR contributions according to the DOD Directive 1330.9."

"Customers who shop in the exchange are actually contributing to the quality of life of all military members, and that's something we're excited about," Corley said.

### **AAFES raises interest rates**

DALLAS (ARNEWS) AAFES has increased its Deferred Payment Plan interest rate from 13.75 percent to 14.25 percent.

The raise followed an announcement by the Federal Reserve that the U.S. prime interest rate would increase to 9.5 percent. AAFES officials explained that the Exchange Credit Program, according to its terms and conditions, offers a variable interest rate that is 4.75 percent above the U.S. prime rate.

### **Consumer Reports: TRICARE Senior Prime tops**

TRICARE Senior Prime (TSP), DoD's demonstration version of a Medicare health maintenance organization (HMO), has been rated by Consumer Reports magazine at the top of its list in value in two cities where it's offered.

TSP is one of several demonstration programs designed by DoD to provide expanded health care services to beneficiaries, age 65 and over. It provides enrollees with Medicare benefits, plus the benefits of TRICARE Prime ordinarily available to eligible beneficiaries not yet age 65.

The June Consumer Reports rated Medicare HMOs in 30 cities, including Seattle and Denver, where two of DoD's six TSP demonstration sites are located. The rating was based on Health Care Financing Administration (HCFA) data on benefits, premiums, satisfaction data, and other criteria. HCFA is the agency that administers Medicare.

"In both cities, TRICARE Senior Prime was clearly the top plan for value-easily beating any competitor," Dr. H. James T. Sears, executive director, TRICARE Management Activity (TMA), said. TMA oversees the TSP program. "This is further evidence of the high quality of the TRICARE Prime benefit that the DoD offers to all its eligible beneficiaries. In combination with Medicare in this special demonstration program, it is a superior health care benefit."

To participate in a Medicare HMO, beneficiaries must be enrolled in Medicare Part B. Some of the rated Medicare HMOs charge annual premiums ranging from \$240 to \$1,068, and many offer no prescription coverage. TSP enrollees pay no premium or enrollment fees. TSP offers prescription coverage that Consumer Reports rated "excellent" in both cities, a rating received by only one other plan. A plan with an "excellent" rating has essentially unlimited benefits, covering more than 75 percent of average drug costs.

Consumer Reports used a "value index" that compared the value of significant benefits for each plan with the value of Medicare benefits plus the premium. A value index greater than 100 shows you're getting a lot of value for your money. TSP received a rating of about 127 in both cities.

Retirees and eligible family members age 65 and older who enroll in TSP have expanded access to military health care. To enroll in TSP, beneficiaries must live in the service area of a participating military treatment facility, be enrolled in Medicare Part B and agree to obtain covered services only through TSP.

The TSP test is going on at Ft Carson, CO; Air Force Academy, CO; and Ft Lewis, WA; serving enrollees in the Denver and Seattle areas. Other TSP demonstration sites in areas not rated by Consumer Reports, include Keesler Air Force Base (AFB), MS; San Antonio, TX; Sheppard AFB, TX; Ft Sill, OK; Naval Medical Center, San Diego; and Dover AFB, DE.

For more information about TSP, visit the Military Health System/TRICARE Web site at <http://www.tricare.osd.mil>, or contact the TRICARE contractor in a region with a demonstration site. Details about the Consumer Reports article can be found on the Internet at <http://www.consumerreports.org/Special/Free/Reports/0006med65.htm> or contact the TRICARE contractor in a region with a demonstration site. Details about the Consumer Reports article can be found on the Internet at <http://www.consumerreports.org/Special/Free/Reports/0006med65.htm>, or at your local library.

### **Study to focus on vets, heart disease**

SAN ANTONIO (AFP) - San Antonio area veterans with congestive heart failure will be the focus of a \$14 million DoD study.

The study will be conducted by a team at the University of Texas Health Science Center in San Antonio who will work closely with medical staffs at Wilford Hall Medical Center, Brooke Army Medical Center and Audie L. Murphy VA Hospital. About 1,500 patients will be monitored over 27 months, including some 400 active duty and retired patients and 400 veterans.

MG Wynn Mabry, Wilford Hall commander, explained the significance of the study, "This project is designed to determine the optimal care for patients suffering from congestive heart failure. In conjunction with others in the study, our patients will receive varying intensities of home health care to improve survival, reduce hospitalization and maximize their quality of life."

The study may have a direct impact on the 4.5 million Americans who suffer from congestive heart failure because it seeks to improve management of the day-to-day variations in symptoms. According to the American Heart Association, congestive heart failure is the primary cause of death among the elderly and the most costly chronic disease.

## **2 more sites chosen for FEHBP-65 test**

Two additional sites for testing retiree response and enrollment in Federal Employees Health Benefit Program (FEHBP)-65 have been selected by the Assistant Secretary of Defense for Health Affairs.

Officials have noted that enrollment in the first test sites was low, causing many to question the validity of the final results that will be reviewed at the end of the test. These additional sites will have at least 25,000 eligible beneficiaries in their test areas.

The sites were picked randomly by computer using the following criteria:

1. The sites to be selected had to be located in TRICARE Regions 3, 11, or the Central Region.
2. The sites could not include ZIP codes that were in a military hospital 40-mile catchment area. Choosing sites not within a catchment area means the FEHBP-65 demonstration would not be in competition with military health care and should provide a more meaningful test to quantify the participation rates and potential costs. Also, there are already several FEHBP test sites that include military treatment facility (MTF) catchment areas.
3. The new sites started with Adair County, IA, and Coffee County, GA as the focal points. Each site was then extended to encompass the requisite number of eligible beneficiaries. The Iowa site covers 2,525 ZIP codes which includes all of Iowa (except for ZIP codes in Offutt AFB's catchment area) and parts of Minnesota, South Dakota, Nebraska, Kansas, and Missouri. The list of ZIP codes is at <http://www.tricare.osd.mil/fehbp/iowa.htm>. The Georgia site covers 515 ZIP codes and includes parts of Florida, Georgia, and South Carolina. These ZIP codes can be found at <http://www.tricare.osd.mil/fehbp/georgia.htm>.
4. Retirees and family members in areas where FEHBP-65 is being offered are encouraged to take a serious look at the program. The decisions made by retirees will determine the results of the tests. Military eligible beneficiaries in the Iowa and Georgia area will be able to enroll in an FEHBP plan during the next FEHBP open enrollment period which starts in mid-November and ends Dec. 31, 2000.

## **TRICARE debt collection assistance**

**WASHINGTON (AFP)** - A new debt collection assistance officer program to help servicemembers, retirees and eligible family members with TRICARE-related debt problems was announced July 6 by DoD. The program began July 26th.

An assistance officer at each military treatment facility and TRICARE lead agent office will be the single point of contact when a TRICARE beneficiary needs help with this kind of problem. TRICARE beneficiaries can go to the website <http://www.tricare.osd.mil/dcao/> to identify their local assistance officers or contact the military treatment facility (MTF) in their area.

Once contacted by a TRICARE-eligible beneficiary, the debt collection assistance officer will intercede with all agencies involved to resolve any issues arising from a TRICARE claim. Agencies include military personnel offices, the MTFs, lead agents, network and non-network providers, TRICARE Management Activity, managed care contractors, and even debt collection agencies when appropriate.

The debt collection assistance officer will research the TRICARE claims history with the priority unit at the claims processor, and notify the beneficiary of the resolution. If appropriate, written documentation will be provided for use with national credit reporting companies in removing unwarranted adverse credit information related to TRICARE claims.

More information about TRICARE claims processing can be found on the TRICARE website at <http://www.tricare.osd.mil/>.

### **Test updates**

**TRICARE Senior Prime (TSP)** - Authorization for this test expires Dec. 31, 2000, but Congress may extend it. About 30,000 retirees and family members have enrolled.

FEHBP-65 - Two news sites were added (see above); 2,655 have enrolled at original sites.

TRICARE Pharmacy-Medicare Test - As of July 27th, just under 500 retirees had enrolled in this test in Regions 3 and 5. No closing date has been established. The fee is \$200 annually which may be paid as a lump sum or in \$100 installments, the first installment upon enrollment and the remaining installments of \$100 at six month intervals. TRICARE recommends that enrollees strongly consider the six month installment option considering the time value of money and pending congressional legislation.

### **VA changes care priority for Purple Heart vets**

**WASHINGTON** - Veterans awarded the Purple Heart will find it easier to get medical care from the Department of Veterans Affairs (VA).

Under new rules, Purple Heart veterans have a higher priority for VA health-care than before and won't have to make co-payments. These rules were approved by Congress last year in the Veterans Millennium Health Care and Benefits Act.

The rules move Purple Heart recipients who were in VA's priority groups 4 through 7 into priority group 3. Purple Heart recipients who qualify for priority groups 1 or 2 by virtue of service-connected disabilities will stay in those higher groups.

The new rules authorize VA to reimburse Purple Heart recipients for any medical co-payments made to VA for care given after Nov. 29, 1999. Purple Heart recipients are still responsible for making co-payments of \$2 for each 30-day supply of prescription medicine given to outpatients for conditions that are not related to military service.

"We urge Purple Heart recipients who have medical conditions they believe are related to their military service to contact VA for help in filing a claim," Joe Thompson, VA's Under Secretary for Benefits, said. Contact the VA at 1-800-827-1000.

There are about 600,000 living Purple Heart recipients, according to the Military Order of the Purple Heart.

### **Is there a link between diabetes and dioxin?**

Is there a relationship between adult-onset diabetes in Vietnam veterans and exposure to Agent Orange (the herbicide dioxin)?

The VA is considering whether diabetes should be added to the list of conditions presumptively recognized for service-connection for Vietnam veterans. One factor in the VA's decision will be a combined study which was scheduled to be completed by Sept. 30, 2000. The combined study will be based on the work of the National Academy of Sciences Institute of Medicine (IOM) and the Air Force's Ranch Hand Study.

The IOM had been conducting a review relating exposure to Agent Orange and other herbicides used in Vietnam to adult-onset diabetes. Operation Ranch Hand was the name of the original mission of spraying Agent Orange in Vietnam.

The principal investigator of the Ranch Hand Study said, "This report includes the strongest evidence to date that exposure to Agent Orange is associated to adult-onset diabetes."

The VA currently presumes that the following diseases resulted from exposure to herbicides like Agent Orange: chloracne (must have occurred within one year of exposure); Hodgkin's disease; multiple myeloma; Non-Hodgkins lymphoma; acute and subacute peripheral neuropathy (temporary that appears within one year of exposure and resolves within two years); porphyria cutanea tarda (must occur within a year); prostate cancer; respiratory cancers - lung, bronchus, larynx, or trachea (must occur within 30 years of exposure); and soft tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma). VA presumes that all military personnel who served in Vietnam and who have one of the diseases listed were exposed to Agent Orange and are due VA compensation.

For more information regarding conditions related to Agent Orange, call 1-800-827-1000.

### **Study confirms higher Gulf War health complaints**

**WASHINGTON** - In the largest survey of Gulf War veterans to date, VA investigators have confirmed Gulf War veterans are not as healthy as other service members who were not deployed to the region during the war.

The study was based on questionnaires sent to 30,000 veterans, half of whom deployed to the Gulf during the war, while the other half were stationed elsewhere.

The study was published recently in the Journal of Occupational and Environmental Medicine. It shows that Gulf War veterans are not as healthy as non-deployed service members, as measured by functional impairment, health care utilization, general health perceptions, symptoms, and self-reported medical conditions.

This survey confirmed earlier studies. Research to date has not found a specific cause for some of the veterans' health complaints. For information on VA care for Gulf War vets, call 1-800-749-8387.

### **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.)

•An author is searching for **letters and emails written during all of America's wars**, particularly those sent during Operations Desert Storm and Shield. Andrew Carroll, a Washington, DC, author and archivist, is collecting the letters in what he calls "The Legacy Project," a national, all-volunteer organization that encourages Americans to seek out and preserve historically significant letters from all of America's wars. The collection will appear in a May 2001 book Carroll is editing about "the greatest American war letters ever written." Carroll said all earnings from the sale of the book would be donated to veterans organizations.

Letters can be on any subject -- love letters, letters from the home front, letters from children, thoughts on the nature of war. Photocopies are preferred to originals. Carroll said nothing will be published without the permission of the contributor. Send letters and queries to "The Legacy Project"; ATTN: Andrew Carroll; PO Box 53250; Washington, DC 20009, e-mail [WarLetterProject@aol.com](mailto:WarLetterProject@aol.com).

(from the Pentagon)

### **Make your voice heard --Vote!**

In the upcoming weeks, your elected representatives and want-to-be elected representatives are going to be very interested in what you, and indeed all their constituents, have to say.

As you know, this is a presidential election year. We will also be electing one third of our Senators and every member in the House of Representatives.

Find out everything you can about those who want to represent you and make sure they find out about you. Let them know what your concerns (and those of your fellow retirees) are. Remind them of what you sacrificed for our country, and above all, get out and vote!

### **Keep DEERS information updated**

The Defense Enrollment Eligibility System (DEERS) is a database of active duty family members, retirees and their family members, and others eligible for TRICARE benefits. Active duty members and retirees are registered automatically; family members and eligible survivors must register.

DEERS information is not updated automatically; you must update your file when you move or when there's a change in your family status such as marriage, divorce, birth or adoption. When DEERS files are outdated, problems arise. You might not receive mailings about health benefits, sent using DEERS addresses. Your TRICARE benefits may be denied because DEERS hasn't been updated to reflect a new spouse or child. A claim may also be paid by mistake because DEERS has no record of divorce or death. With an incorrectly paid claim, the government is required by law to request reimbursement, regardless of who is at fault.



To update your DEERS information: go to the nearest military personnel office; email changes to [addrinfo@osd.pentagon.mil](mailto:addrinfo@osd.pentagon.mil); FAX changes to (831) 655-8317; mail changes to: DEERS Support Office; ATTN: COA; 400 Gigling Rd; Seaside, CA 93955-6771; or make address changes online at <https://www.tricare.osd.mil/DEERSAddress/>.

For more information, call the DEERS Support Office at: 1-800-538-9552 1-800-334-4162 (CA only); 1-800-527-5602 (AK and HI) from 0600-1530, Pacific Time, Monday through Friday.

### Retiree Appreciation Days 2000

**Following are Retiree Appreciation Days (RADS) hosted by Retirement Services Officers (RSOs). Call or email the RAD hosts (see page 9 for Army listing) for more information.**

Oct 13-14	Oakdale, PA
Oct. 14	Houston, TX (sponsored by Ft. Sam Houston)
Oct. 14	Rochester, NY (716) 423-4615
Oct. 20	Ft Riley, KS
Oct. 21	Ft Leavenworth, KS
Oct. 21	Ft. Monmouth, NJ
Oct. 21	Scott AFB, IL (618) 256-5092
Oct. 27-28	Ft Rucker, AL
Oct. 27-28	Ft. Sam Houston, TX
Oct. 28	Ft Polk, LA
Oct. 28	Ft Bliss, TX
Oct. 28	Seal Beach Naval Weapons Station, CA (562)626-7152
Nov. 2-3	Ft. Benning, GA
Nov. 4	Ft. Hamilton, NY
Nov. 4	Quad Cities Area, IL/IA (sponsored by Ft McCoy)
Mar. 23-24	W. Palm Beach, FL (sponsored by Ft. Stewart, GA)

### Should you sell your retired pay?

Have you heard from a company/financial institution that wants to pay lump sum cash for your retired pay? Before you decide, consider these questions:

What do you know about the company making the offer? How will it access your retired pay once it has paid you the lump sum cash? (The agreement is between you and the company, therefore, you cannot sign your retired pay over to the company from DFAS.) Do you have to provide any type of collateral, e.g., insurance policy, property, etc.?

What happens when you die?

How many years of your retired pay are they willing to pay for?

How much money do you lose as the out year value of the retired pay increases?

Don't sign anything until you know how much it will cost you in the long run to accept their offer.

Ask a lot of questions. Don't make a hasty decision.