

Army Echoes Issue 2, August 2002

Your Well-Being is vital to Army readiness

If you think active duty soldiers + training + equipment = readiness, you're missing part of the equation. The Army Chief of Staff (CSA) will tell you that you need to add in Well-Being to get the total equation and that Well-Being includes more than active duty soldiers.

"Army readiness is inextricably linked to the Well-Being of our people," GEN Eric Shinseki said when he introduced the Well-Being concept in 1999.

Well-Being is the personal – physical, material, mental, and spiritual – state of soldiers (Active, National Guard and Reserve), retirees, veterans, Army civilians, and their family members that contributes to their preparedness to perform and support The Army's mission. Army Well-Being encompasses and expands upon Quality of Life successes by providing a standardized, integrated systematic approach to programs at the individual, community/installation and senior leadership level.

The Well-Being goals — to **live** (a competitive standard of living), to **connect** (pride and sense of belonging) and to **grow** (enriched personal life) — are centered on the service of every member of The Army. The Well-Being tools are the Well-Being Action Plan (WBAP) and the Well-Being Status Report (WBSR). The WBAP is divided into seven lines of operation (such as Command Programs and Health Care), further divided into 14 categories of Well-Being related programs and 49 functional areas. While retirees and families are involved in all aspects of Army life, the WBAP includes several functions of particular interest to you – Pay and Compensation including Retirement Pay; Health Care; Command Programs including Transition & Retirement, Final Honors, Legal Services and the Army Family Action Plan; Health Promotions; Family Programs including Army Community Service; and Morale, Welfare and Recreation Programs including Sports & Fitness and Armed Forces Recreation Centers.

Of course these programs are not new. What is new is Well-Being incorporating these and other quality of life programs into a holistic system. Well-Being will provide a framework for leaders at all levels to evaluate the effectiveness of Army programs from a readiness point of view. Those working with Well-Being are developing ways of measuring the success of these programs, measures that can be used when planning and resourcing these programs.

Well-Being is coordinated by a division within the G-1 (formerly known as DCSPER) with the support of two contractors, Resource Consultants, Inc. (RCI) and Science Applications International Corporation (SAIC). Those who work the programs at HQDA are developing the measures for their functions, working with the Well-Being office and the contractors.

The Well-Being Lab initiative is examining how WB is applied at the community/installation level. Five locations representing a mix of constituent groups are part of the initiative – Ft Bragg, NC; Ft Jackson, SC; Aberdeen Proving Ground, MD; 26th Area Support Group, Heidelberg, Germany; and Area I Support Activity, 8th Army, Korea.

As the Well-Being Action Plan and Status Report are developed, we will report on sections that affect retirees in future issues of *Army Echoes*.

Changes for Retired, Annuity pay center

The Defense Finance and Accounting Service (DFAS) has just completed two projects combining the retired and annuitant pay centers and moving the mail handling operations.

One project consolidated Retired and Annuity Pay in Cleveland, OH. Annuity Pay had been located in Denver, CO. DFAS reports that consolidation will provide more efficient processing of retiree casualty notifications and annuity establishments. Combining the centers will expand customer service hours for annuitants who can now speak to Customer Service Representatives between 7:00 a.m. and 7:30 p.m. Eastern Time, Monday through Friday.

You can call DFAS Cleveland at 1-800-321-1080 or (216) 522-5955. Retirees can FAX inquiries to 1-800-469-6559. Annuitants can FAX inquiries to 1-800-982-8459.

DFAS offers the following advice for calling the Retired and Annuity Pay Contact Center. \$ Have pencil and paper handy to write down information provided by the customer service representative and the representative's name.

\$ Be prepared to provide the retiree's or annuitant's social security number for inquiries.

\$ Mondays and paydays (first business day of the month) are typically the busiest days of the week and month. Peak hours are between 10 a.m. and 2 p.m., Eastern Time. Customers have more success reaching DFAS during off-peak hours.

The second migration project relocated mail handling operations to London, Kentucky. DFAS reports that the Kentucky facility has state of the art equipment that should ensure rapid mail handling. Mail handlers will create electronic images of the mail and transmit each piece of electronic mail to the appropriate section at Cleveland.

Retirees and annuitants should use the following addresses, effective September 1. If you sent mail to the Cleveland or Denver address after that date, it will be forwarded to Kentucky for processing.

Retirees

Defense Finance and Accounting Service
U. S. Military Retirement Pay
P.O. Box 7130
London, KY 40742-7130

Annuitants

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
P.O. Box 7131
London, KY 40742-7131

DFAS recommends that you submit copies rather than original documents, when warranted, since they can't return your original documents. All correspondence should contain the retiree's or annuitant's social security number.

You can also e-mail your pay inquiries to DFAS. Log on to www.dfas.mil and click on **Contact DFAS**. Scroll down the page to the appropriate title, i.e., [Retired Pay](#) or [Annuitant Pay](#). Scroll down and click on [Questions or comments](#). Select [Military Retiree](#) or [Annuitant](#) then fill out the data fields. After you have completed your inquiry, click [Submit](#) at the bottom of the page.

All e-mail inquiries will be answered in five to seven business days.

DFAS states that they offer a wide range of opportunities to contact them. They add that although their address and phone numbers have changed, their dedication to serving retirees and annuitants remains their top priority. They state they will continue to provide you with the best service possible to meet your needs.

Highlights from Headquarters

Although I've been Chief of Army Retirement Services for about seven months, this is my first column for the readers of *Army Echoes*. I have met some of you at Retiree Appreciation Days; however, circumstances delayed my first written message to you. Because of budget cuts, we waited until May to publish Issue 1, 2002. As we prepared to publish that issue, we realized special words needed to take the place of Highlights from Headquarters. Because of your outpouring of concern and sympathy for the families of Gary Smith and Max Beilke, their widows Ann and Lisa had written letters for all retirees thanking you. There was no question that these letters needed to take this spot.

Of course, we continue to remember Gary and Max both in the special events we report below and in our everyday activities. It's hard to believe that we're soon marking the first anniversary of that horrible day when terrorists took their lives and the lives of so many more in the Pentagon, World Trade Centers and Pennsylvania. As I said, we remember them every day and we and their families thank you for your continued prayers and support.

So, here I am, your "new" chief. I'm John W. Radke. As you read in Issue 1, I'm a retired colonel, retired from the Army in November 2000 after 30 years of commissioned service. I hail from Hazen, North Dakota. My wife Mary is a speech/language clinician with the Fairfax County school system in Northern Virginia. Our son Mike is an Army captain stationed at Ft Bragg. Our daughter Katie is a student at the Corcoran School of Art and Design in Washington, DC.

I had a glimpse of the world of Army Retirement Services when I was the Army Community and Family Support Center's (CFSC) Chief of Family Support. Back then Army Retirement Services

was part of CFSC. I worked with Gary and Max and saw everything they did to help soldiers, retirees and families. My goal is to continue that legacy of service.

Soon after starting my job, I observed the Army Chief of Staff's Retiree Council at its annual meeting. I assure you that your concerns are well represented by this very dedicated group of retirees. I've also taken part in the Army and Air Force Exchange Retiree Council and the Defense Commissary Agency Patron Council. Both groups address the concerns of retirees and families.

In future issues of *Echoes*, I'll write more about the many activities of my office. I look forward to meeting those of you who can make it to your area Retiree Appreciation Days (see page 15 for the list). I recommend them – they're a great way to get information and meet other retirees!

Thanks for your support to our nation and our Army! It's an honor to serve you!

John W. Radke
Chief, Army Retirement
Services

Memorials continue for Smith, Beilke

Like the other victims of September 11th, Gary Smith and Max Beilke, chief and deputy chief of Army Retirement Services, continue to be remembered in special ceremonies.

Both Gary and Max were honored by their neighborhoods by having trees dedicated to them. Gary and other Virginia residents lost September 11th were honored by the Virginia state legislature. Those dedicating the Rocky Versace and Vietnam Veterans Memorial in Alexandria, VA, July 6th, also paused to remember Gary. Versace was killed while a POW in Vietnam and recently awarded the Medal of Honor posthumously. One of Gary's memorial funds was contributed to the Versace memorial.

On July 24th, Max's hometown of Alexandria, MN, turned out to honor him on what would have been his 70th birthday. The mayor of Alexandria declared the 24th "Max Beilke Day". About 500 relatives and friends celebrated Max's life of service to his country with music, speeches, prayers and reminiscences.

RSOs support soldiers, retirees, families

Every retiring soldier, retiree, family member and surviving spouse is served by a Retirement Services Officer (RSO). RSOs prepare soldiers and families for retirement and continue to support retirees and families after retirement.

The Army RSO program is unique. While other services have volunteer retiree activities offices, only the Army has a cadre of paid RSOs. Of course as the Army has gotten smaller and installations have closed, many RSOs find themselves serving several states. The Ft McCoy, WI, RSO is a good example. When Fts Ben Harrison and Sheridan closed, Ft McCoy (and other forts) added to its area of responsibility. When the last major Army installation in California closed, Ft McCoy added retirees and families in California and Nevada to its fold.

While the active duty population has downsized, the retired population has increased. In 1993, retirees outnumbered active duty soldiers for the first time. Today there are 482,000 active duty soldiers and 681,000 retirees.

As installations lost soldiers to drawdowns, many RSOs have gained additional duties. The RSO serving you may also be the Transition Center Officer, the Casualty Assistance Officer and the installation expert on the choice many soldiers now face at their 15th year of service – whether to take a \$30,000 bonus with reduced retired pay (and whether to take that bonus in installments, and whether to invest it in the Thrift Savings Plan) or forego the bonus to escape the reduction in retired pay and cost-of-living adjustments.

At many installations, the organizations RSOs belong to have competed with contractors to see who could do the job at the least cost with the most value to the government. Those RSOs who were part of the "most efficient organization", which would cost the government less than the

contractor, may find themselves with even more tasks. At some installations, RSO jobs have been contracted out.

Still, every soldier, retiree and family member has an RSO. Check pages 9 and 10 of any *Echoes* for a list of RSOs. If you're in a state without an Army installation, the list will tell you what RSO covers your area. Check that RSO's state for more information.

QRMC – current active pay not high enough

DoD has released the Ninth Quadrennial Review of Military Compensation (QRMC) which assesses the effectiveness of military pay and benefits in recruiting and retaining a high-quality force.

Today's force is more educated than in the past, according to the report, and current pay does not include a premium high enough to retain this more educated force.

The Ninth QRMC found that compensation, particularly for mid-grade enlisted members and junior officers, has not kept pace with the earnings of comparably educated workers in the private sector. The 2002 pay raise, the largest in two decades, was based on the QRMC findings and did much to remedy the situation.

The QRMC also recommends that military pay compensate for the special demands associated with military life. To do so, the report says, pay should be set above average levels in the private sector, at around the 70th percentile of comparably educated civilians. To meet this goal in retaining high quality servicemembers, additional targeted pay raises will be needed. These targeted pay raises are included in DoD's proposed budget for fiscal 2003.

The Ninth QRMC also examined special pays and bonuses and the financial well-being of certain segments of the military population. These included: junior enlisted family income (including food stamp eligibility); earnings of military spouses; allowances for members assigned overseas; veterans' educational benefits; and military retiree post-service earnings. (Note: This part of the review was conducted by David S. Loughran of the Rand corporation.) The study compared the wages of military retirees upon separation with those of comparably experienced and educated civilians and questioned if military retirees enjoy higher relative wage growth over their second careers than their civilian peers. The study also asked if transition to civilian life is a difficult process for retirees. The study found that, "... retirees seem to find the transition to civilian life to be fairly painless; they find full-time work quickly and report a high level of satisfaction with their civilian lives."

The study noted that more recent retirees earn civilian wages considerably lower than those who retired in the 1970s and recommends further research.

The QRMC website is <http://dticaw.dtic.mil/prhome/qrmc/>.

AMC's tips and info on Space-A travel

As the summer ends, one of the peak seasons for space-available air travel ends, making it easier to get a flight. The Air Mobility Command (AMC) offers the following tips and Q's and A's on Space-A travel.

Space-A travel tips

- **P**lan your trip, be flexible, be patient. As a rule of thumb, military ports offer more travel opportunities than commercial gateways (i.e., travel chances are better to Europe from Dover Air Force Base (AFB) DE than from Baltimore-Washington International Airport).
- **I**f possible, travel at off-peak Space-A travel periods (i.e., peak periods are the summer months after school is dismissed and Christmas holiday season). Historically, February-March and October-November are low travel periods.
- **B**e as flexible as possible in choosing a destination. If you want to get to Ramstein AB, Germany, consider a flight into Rhein-Main, Germany, or even RAF Mildenhall, United Kingdom, as an alternative. At Mildenhall, try for another flight bound for Germany.

- There is a head tax on CONUS outbound or federal inspection fee on CONUS inbound international commercial charters.
- Space-A is just that—space that is available after all mission requirements are fulfilled. Military aircraft are subject at all times, first and foremost, to DoD mission response.

Who can fly and where

As a Retiree, where can I fly?

Retired members with DD Form 1172 (Blue) identification card may fly anywhere AMC has flights operating, including CONUS.

Where and when can my family members travel with me?

Family members (with a valid identification card) must be accompanied by the sponsor to fly Space-A. Family members may travel to/from and between overseas locations but **not** within CONUS unless manifested on domestic leg segments of international travel.

As a gray area Reservist, where can I fly?

Reserve members with DD Form 2 (Red) identification and DD Form 1853 may fly to, from, and between Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, American Samoa, and CONUS.

While you're waiting

How long does my name stay on the Space-A list?

All travelers remain on the register 60 days after registration or until they are selected for travel, whichever occurs first. Revalidation has been eliminated.

How can I find where my name is on the Space-A register?

Each terminal maintains a Space-A register (organized alphabetically by priority and the date and time of registration for travel), updated daily and accessible to you. Travelers may call the terminal direct to find where they stand.

Special sign-up options

What is country sign-up, and how does it affect me?

Under this program, you may sign up for five different countries rather than five different destinations. You are also eligible for the “ALL” sign-up which makes you eligible for all other destinations served. This gives you a greater selection of destinations from which to choose.

What is remote sign-up?

Remote sign-up allows passengers to enter the waiting list by FAXing copies of proper service documentation along with desired country destinations and family members' first names to the aerial port of departure. The FAX data header will establish date/time of sign-up. AMC terminals are not responsible for FAXes not received.

Mail entries will also be permitted. Some AMC terminals now accept e-mail sign-up. (Call the terminal you're interested in travelling from for more information or visit the website <https://amcpublic.scott.af.mil/SPACEA/spacea.htm>.) The original date and time of sign-up shall be documented and stay with the passenger until his or her destination is reached.

On reaching destination, the passenger may again sign up for space-available travel to return to home station.

NOTE: If applicable, a statement that all required border clearance documents are current, is required.

What is self sign-up?

Self sign-up is a program that allows passengers to sign-up at a terminal without waiting in line. Most locations now provide self sign-up counters with easy to follow instructions for registration. If your travel will take you to a foreign country, ensure border clearance documentation is up to date. If you are unsure, verify it with a passenger service representative on duty.

Special needs

I am disabled. Can I have a brother, sister, or friend accompany me to help me?

The only persons permitted to accompany you are your dependents (not in CONUS) or other persons eligible for Space-A travel. Every effort shall be made to transport passengers with disabilities who are otherwise eligible to travel. Passenger service personnel and crew members shall provide assistance in boarding, seating, and deplaning passengers with special needs.

Overseas destinations

Is it easier to go to some destinations?

Yes. Places where AMC flies often (Germany) are much easier than low frequency areas (Australia or New Zealand).

Can people travel Space-A to Alaska or South America?

Yes. Travelers may obtain Space-A travel to Alaska, South America, and other interesting locations; i.e., Australia, New Zealand, etc. Travel to Alaska is relatively easy when departing from the West Coast (Travis AFB, CA, and McChord AFB, WA). Travel to South America and other remote areas is much more difficult. Infrequent flights to remote areas are primarily cargo missions and have few seats available for passenger movement. Expect long waiting periods for movement.

I am retired and am traveling on a passport and my flight originated overseas. Where in CONUS can I fly into?

When traveling on a passport (family members, retired uniform service, reserve, etc.), you may return to CONUS only through authorized ports of entry where customs and immigration clearance is available. While you may depart CONUS from any military airfield, reentry locations for passport holders are limited.

Non-AMC flights?

Can I fly Space-A on other than AMC flights?

Yes. Your travel eligibility is for all DoD-owned or controlled aircraft. AMC, however, does not always have knowledge of other command/services' flights. Telephone numbers are available for many of the passenger terminals in the CONUS

Baggage

How much baggage can I take?

You may check two pieces of luggage at 70 pounds each per person. Family members traveling together may pool their baggage allowance as long as the total does not exceed the total allowance. You may hand carry only what fits under your seat or in the overhead compartment, if available.

Where to call

Can I call the bases for flight information? If so, what are the phone numbers?

AMC encourages you to call the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedule, Space-A backlog, movement forecast, etc.

AMC has a very long list of terminals on its website <https://amcpublic.scott.af.mil/SPACEA/spacea.htm>. Since we can't fit the entire list in *Echoes*, AMC suggests you call the nearest military installation, including Guard and Reserve, to see if flights are available. Note: books on Space-A travel are sold at military exchange stores.

For a list of events commemorating the Korean War anniversary, visit <http://www.korea50.mil> or call toll free (866) Korea50.

AAFES 'Still Serving' Event Sep 20-22

As a special salute to military retirees, the Army and Air Force Exchange Service (AAFES) will host a special 'Still Serving' event, Sep. 20-22, at PXs and BXs throughout CONUS, Alaska, Hawaii, Puerto Rico, Guam and Europe.

Unique activities and special discounts are planned at each location. All stores have the same goal in mind — to host a special weekend that benefits, entertains, and pleases military retirees. Some of the ways exchanges will be celebrating are with free refreshments, free samples, free health clinics, special cooking demonstrations, wine and cheese tastings, golf putting contests, door prizes, shopping-cart bingo, makeovers, and fashion shows.

Military retirees may find an additional "bonus" while visiting their exchange. Most commissaries are participating in the second annual "World's Biggest Case Lot Sale" during the

'Still Serving' weekend. Check the locations link at www.commissaries.com in September or contact your store manager to see if your local store is participating, as well as for sale dates and hours.

To learn what activities your local AAFES exchange has planned, just call your store manager. If you need your store's phone number, you can find it online at www.aafes.com by clicking on the "military locations" link or you can call your installation operator.

AAFES introduces new brand, new catalogs

DALLAS — All service exchanges are combining their individual store brands into the Exchange Select brand.

Market Basket comparisons of like brand items have shown that Exchange Brands save customers an average of 48 percent. Exchange Select consists of 26 categories including healthcare, vitamins, toiletries and deodorants. The new line is being introduced gradually, beginning with laundry and baby care.

AAFES reports that each item is tested multiple times to ensure high standards are met before becoming an Exchange Select item. Exchange Quality Assurance representatives visit suppliers' plants to ensure they comply with FDA "Good Manufacturing Practices."

New catalogs

With three new catalogs available, you could say that shopping at AAFES is going by the book. Anyone with exchange privileges can use these catalogs.

The Fall & Winter 2002 Exchange Catalog is available at military exchanges for \$5. It includes a coupon for \$8 off your first purchase of \$25 or more, and free shipping. This catalog is valid through Jan. 20, 2003.

The Welcome Home catalog offers 100-pages of bed coordinates, window treatments, lighting and more until Dec. 26, 2002.

Shoes 2002 Catalog is the first exchange catalog devoted to shoes and handbags and can be ordered from until Oct. 31, 2002.

Free electronic in-store ordering is available at AAFES exchanges worldwide. Orders can also be placed by mail, FAX or phone. To place orders toll free from the U.S. or Puerto Rico call 1-800-527-2345 or FAX 1-800-446-0163. The catalog center is open around-the-clock, seven days a week, and complimentary international access calling is available from several countries. You can also shop on the web at www.aafes.com.

Earnings generated by purchases are returned to customers in the form of funding for Morale, Welfare and Recreation (MWR) facilities and programs. So shop your Exchange first!

Wiedemer new DeCA director

WRIGHT PATTERSON AFB, OH— Air Force MGen Mike Wiedemer is the new director of the Defense Commissary Agency (DeCA), headquartered at Ft Lee, VA.

Wiedemer will direct and centrally manage the military's worldwide commissary system. DeCA encompasses four regions and nearly 300 commissaries with more than 17,000 employees. The annual sales from DeCA's commissaries totaled more than \$5 billion in fiscal year 2001.

Previously, Wiedemer served as director of requirements for Air Force Materiel Command

"I'm delighted to be in a position to help our military families through the benefits provided by our Department of Defense commissaries," Wiedemer said. "Our commissaries are a huge military benefit and save our armed forces families more than 30 percent on purchases compared to commercial prices. For a family of four, that means more than \$2,000 a year."

Rec Centers expand in Germany, Florida

WASHINGTON— Two popular Armed Forces Recreation Centers are being expanded and improved for DoD vacationers.

German and American officials broke ground May 7 for a new 330-room hotel and conference center in Garmisch, Germany. When it opens in fall 2004, the \$70 million facility will replace the World War II-era hotels located in Garmisch and Chiemsee. The construction of the 300-room

hotel in Germany does not affect the operation of the Patton and Von Steuben hotels in Garmisch or the Lake and Park hotels in Chiemsee.

"We're building this facility to improve our ability to take care of service members and their families," said Rick LeBrun, AFRC Europe general manager. "The new hotel will give guests larger rooms, conference space and increased security."

Officials said the hotel is going up on the grounds of the former Sheridan Kaserne, a good location with regard to force protection measures. A natural tree-lined fence acts as a visual barrier, separating the property from other military community buildings, they said. Plans call for the hotel to have a 300-seat ballroom, two restaurants, a bar bistro and swimming pool.

Across the Atlantic in Buena Vista, just outside Orlando, FL, a \$94 million construction project will boost the number of guest rooms to 587 from 288 at the Shades of Green Resort at Walt Disney World.

Jim McCrindle, Shades of Green general manager, said other changes guests will see when the hotel reopens in fall 2003 are a multilevel covered parking garage, a 500-seat ballroom, banquet capability, a Tuscan Italian restaurant, and a new family-style restaurant.

While Shades of Green is closed, patrons will be housed in other hotels, paying the same room rate but with 11 percent state and local tax added. For information, call (407) 824-3600.

The projects are funded by a commercial loan, the first such loan ever made to the Army and its Community and Family Support Center which runs the AFRC program. No taxpayer or soldier dollars are being used for either, Army officials said.

(From an Army Community and Family Support Center release.)

US Army Soldier Show on the road

ALEXANDRIA, VA - The 2002 U.S. Army Soldier Show is on the road with a one-and-a-half-hour singing and dancing extravaganza.

"Freedom" is the show's theme.

In addition to gospel, country, and R&B numbers, the show features acoustic segments with guitar and violin. Taped music for the show is orchestrated in a studio especially for the Soldier Show.

Cast members range in rank from private first class to lieutenant colonel and include an infantryman, a dietitian, a paralegal, a network operator, an artillery crewman and a linguist-interpreter. While in the show, they are assigned additional duties according to their rank, such as vocal director, dance captain, wardrobe/costume manager, technical crew chief and stage manager.

Commercial sponsors First Command Financial Planning and the Army National Guard help offset program expenses.

Admission to all performances is free. Check with local MWR officials or public affairs for exact location, post access procedures, and curtain times.

The show will be on tour for six months, performing 98 shows at 54 locations in 20 states, Germany and Italy. The schedule was announced after Issue 1 of *Echoes* had gone to press. Following are the remaining performances with the number of shows in parentheses.

September

12,13 Ft Hood, TX(3)
15-17 Ft Sill, OK(5)
21,22 Ft Leonard Wood, MO (4)
25,26 Red River Depot, TX (2)
28,29 Ft Polk, LA

October

6 Ft Knox, KY (2)
8 Ft Campbell, KY (2)
10 Ft McPherson, GA
12,13 Ft Gordon, GA (4)
16 Ft Benning (Columbus) GA (2)

19,20 Ft Rucker, AL (2)
22,23 Ft Stewart, GA (2)
26,27 Ft Jackson, SC (2)
30 Ft Bragg, NC (2)

November

1,2 Aberdeen Prv Grd, MD (3)
5 Ft Drum, NY (2)
7 USMA West Point, NY
9 Washington, DC
10 Ft Belvoir, VA

Long-term care open season ends Dec. 31

Military members and retirees, federal employees and retirees, their spouses, annuitant surviving spouses and qualified family members have until Dec. 31st to decide if they want to enroll during the open season for the Federal Long-Term Care Insurance Program (FLTCIP).

For retirees, qualified family members include spouses, surviving spouses receiving a survivor's annuity and adult children at least 18 years old including adopted children and stepchildren. Former spouses are **not** eligible to apply even if they are receiving a survivor annuity. Qualified family members can apply for their own coverage even if the retiree chooses not to apply.

"Gray area" Reserve retirees (those not yet age 60 and receiving retired pay) are **not** eligible to apply for FLTCIP while they are in the "gray area." Once they reach age 60, they may apply.

Federal personnel officials estimate that 20 million people may be eligible to enroll.

The insurance is offered by Long Term Care Partners, LLC, a partnership between the John Hancock and MetLife insurance companies through a contract with the Office of Personnel Management (OPM).

Long-term care insurance helps people with chronic health conditions to pay for caregivers and services that help them do such things as get out of bed, wash, dress, eat, use the toilet, and other activities that the ill and frail find difficult, according to OPM.

Long-term care may be provided at home, in a nursing home or in an assisted-living facility. Long-term care is **not** medical care and usually isn't covered by medical insurance plans. Likewise, the program does **not** cover medical care expenses or medicines.

During open season, eligible military members, federal civilians, and their spouses need to answer a few health questions as part of the streamlined underwriting process. Underwriting determines an applicant's risk level, eligibility to participate, premiums and benefits.

On the other hand, **all federal civilian and military retirees must undergo full underwriting**, which involves answering more health-related questions and providing more information.

The Long-Term Care Partners Web site, www.ltcfeds.com features open season information kits and application instructions as well as a premium calculator to determine the premiums for your age and options.

Your premiums will be based on your age when you buy the coverage (the younger you are when you buy, the lower the premiums, all else being equal). **For open season, you'll pay premiums based on your age on July 1, 2002, no matter when in the open season you apply.**

Your premiums will also be based on the benefits you choose.

You can customize your insurance in several areas such as where you would be covered (in a facility or home or both); how much your daily benefit would be and how long you would receive it; how long you would have to wait before you would be eligible for benefits and what type of inflation protection you want for your premiums.

You can also choose from four pre-packaged plans. If you do, you will choose only your inflation protection method.

There may be additional FLTCIP Open Season enrollment windows, but none is scheduled or promised at this time, program officials said.

Anyone eligible may apply after the open season but must undergo full underwriting. Procedures and rules may change for future open seasons, officials added.

Certified long-term care insurance consultants are available from 8 a.m. to midnight (Eastern Time), seven-days-a-week, to assist callers with their questions at 1-800-LTC-FEDS (1-800-582-3337). A TDD line for the hearing impaired can be reached at 1-800-843-3557. You can also write to LTC Partners, LLC; 100 Arboretum Dr.; Portsmouth, NH 03801-7833.

As with any insurance program, buyers should shop around to make sure that their needs are met.

Active duty chief for AFRH-Washington

WASHINGTON — For the first time since 1885, an active duty officer has taken over the leadership of the Armed Forces Retirement Home-Washington.

The 2002 National Defense Authorization Act included provisions to change the name of the Home from U.S. Soldiers' and Airmen's Home to the Armed Forces Retirement Home-Washington and to install an active duty officer as the Home's director.

Army COL Arnold Smith, a Washington, DC, native and career Army officer, has been appointed director of the AFRH-Washington, replacing retired Army MG Donald Hilbert.

VA study questions arthritis surgery

WASHINGTON – Arthroscopic surgery for osteoarthritis of the knee has been called into question by researchers from the Department of Veterans Affairs (VA).

“This is the latest example of VA researchers benefiting all Americans, not just veterans,” Secretary of Veterans Affairs Anthony J. Principi, said.

The research found that patients who underwent "placebo" arthroscopic surgery for osteoarthritis of the knee were just as likely to report pain relief as those who received the real procedure, one of the most common surgical procedures for this condition.

The two-year study involving 180 patients was done by VA and the Baylor College of Medicine in Houston. The results were published in the *New England Journal of Medicine*.

TRICARE's fight against fraud saves \$\$\$

DoD is saving money tracking down and prosecuting health care providers who commit fraud and abuse within the Military Health System and TRICARE. For 2001, \$11.3 million was returned to DoD as a result of successful prosecution of providers receiving fraudulent TRICARE payments.

“The reduction of fraud and abuse ensures the confidence of the beneficiaries, and taxpayers at large, that we are effective stewards of the taxpayer's money,” Thomas F. Carrato, Executive Director, TRICARE Management Activity (TMA), said. “It also results in decreased health care costs to both the Department of Defense and our beneficiaries.”

The TMA Program Integrity Office and the Office of the Inspector General Defense Criminal Investigative Service (DCIS) have worked together to identify and prosecute TRICARE fraud, waste and abuse since 1998. The Program Integrity Office refers provider fraud cases to the DCIS and collaborates with other federal, state and local government agencies to provide technical assistance and expert witness testimony for cases being prosecuted. It also serves as the principal point of contact for research and analysis of DoD hotline complaints.

TRICARE beneficiaries are also key players in helping DoD wipe out fraud, waste and abuse. A provision of the Federal Civil False Claims Act known as “qui tam,” allows private citizens to file lawsuits in the name of the U.S. government to recover lost revenue as a result of fraud.

During 2001, the TMA Program Integrity Office opened 311 new cases, responded to 532 requests for assistance, evaluated 141 new qui tam cases and closed 387 fraud cases. For example, **it is considered fraud for a TRI- CARE participating provider to collect payment from a beneficiary in excess of the CHAM- PUS maximum allowable charge, a practice otherwise known as “balance billing.”**

To report TRICARE fraud, beneficiaries can write to TRICARE Management Activity, Attn: Program Integrity Office, 16401 East Centertech Parkway, Aurora, CO, 80011-9043; or FAX (303) 676-3981.

More information on TRICARE fraud, waste and abuse is available on the internet at www.tricare.osd.mil/fraud. The site includes news releases on cases and the names of providers prosecuted or sanctioned for committing health care fraud against DoD agencies.

TRICARE redesigns contracts, regions

TMA is replacing its expiring contracts with what it calls the next generation of TRICARE contracts. TMA's request for proposal seeking bids for the managed care portion of these contracts was released Aug. 1.

Under the new contracts, TRI-CARE is including incentives for superior and measurable performance in customer service, quality of care and access to care.

Three contracts covering the North, South and Western regions of the U.S will replace TRICARE's current seven regional contracts. Each contract will include a transition period of 10 months, with five one-year option periods for health care delivery. TMA states that consolidating contracts is intended to improve portability and reduce administrative costs.

A separate contract will be awarded for claims processing and customer service functions for DoD beneficiaries who are also eligible for Medicare. TRICARE for Life beneficiaries are part of this group.

Two contracts will be awarded covering pharmacy benefits. One will cover the national mail order pharmacy for TRICARE beneficiaries. The second will integrate all national retail pharmacy services. TMA stated that this contract should solve many beneficiary portability issues, reduce administrative costs and provide a consistent benefit.

TMA is also procuring a new TRICARE Retiree Dental program contract and a new National Quality Monitoring Contract.

Information on the contracts themselves can be found on the internet at <http://www.tricare.osd.mil/pmo/t-nex/>. This site was designed by TRICARE for industry and government partners.

TMA states that it is too soon to say when the new contracts will be fully implemented but that it will happen 10 months following the effective date of each contract. While the managed care contract proposal was released Aug. 1 and closes Nov. 1, the bidding period has already ended for other contracts. For example, the dental contract has not been awarded yet but will begin Feb. 1, 2003. Of course, any news will be reported in *Army Echoes*.

Special house for military patients' families

Family members of patients being treated at Landstuhl Regional Medical Center can stay at the new Fisher House there, the first built outside the U.S.

Fisher Houses provide a home away from home for military and veterans' families while their loved ones receive care at major military and Department of Veterans Affairs (VA) medical centers.

There are 28 Fisher Houses located on 16 military installations and four VA medical centers, and four more houses are planned.

To stay at the Fisher House, family members must be a spouse, child or parent of a patient and prove they have a financial need. No reservations can be made. Available rooms are provided to qualified families as they arrive. If several eligible families arrive at once, priority is given to families of active duty military members and families visiting patients with a severe medical condition. The medical center commander makes any final decisions.

The cost to stay at the Landstuhl Fisher House is \$10 per night. The Fisher House is designed to be like home, convenient and cost effective for families who may be staying there for long periods.

Usually, the Fisher House Foundation builds the houses then donates them to the military service or VA hospital. The military services and VA then operate and maintain the facilities.

Last year, the 26 houses hosted more than 6,400 families, saving these families more than \$5 million over the cost of comparable commercial lodging, according to the foundation which estimates that half of those families were retiree families.

Since 1990, Fisher Houses have provided more than one million family-nights of lodging or nearly

\$30 million in savings to military members and their families.

Zachary Fisher began donating the houses in 1990, and through his various foundations, provided many benefits to the military. One of his foundations provided about 800 scholarships to military dependents over the past 10 years.

Also, Fisher and his wife Elizabeth provided assistance to the families of service members killed on duty, beginning with the bombing of the Marine barracks in Beirut in 1983. It is estimated that as many as 340 families have received this type of financial assistance from the Fisher family.

Zachary Fisher died last year and his family continues his work.

For more information, call (888) 294-8560, go to <http://www.fisherhouse.org>, or write to: Fisher House Foundation, Inc.; 1401 Rockville Pike, Suite 600, Rockville, MD 20852.

VA works with community hospice groups

WASHINGTON — Working with community hospice organizations across the country, the VA has begun a two-year project to expand hospice and palliative services (care for patients in the last stage of terminal illnesses) in VA as well as educate health care providers about compassionate and coordinated end-of-life care for the nation's veterans.

Called the VA Hospice and Palliative Care Initiative (VAHPC), the project will strengthen and enhance relationships between VA and non-VA health care organizations and provide opportunities for end-of-life care education. In support of the project, VA will receive up to \$200,000 over the next two years from the National Hospice and Palliative Care Organization (NHPCO) and the Center for Advanced Illness Coordinated Care (CAICC).

Dr. Thomas Holohan, chief officer for Patient Care Services, said, "This project is about honoring veterans' preferences for care at the end of life. We want to ensure that veterans receive care in the setting that best supports their needs and those of their loved ones."

This is not VA's first end-of-life care program. One previous program resulted in an interprofessional fellowship program to train health care professionals in hospice and palliative care.

"Access and education are the keys, Chris Cody, NHPCO vice president of education and innovation, said, "By increasing veterans' access to quality hospice and palliative care services across all settings and expanding the knowledge and skills of the clinicians providing care, veterans will benefit from an enhanced range of end-of-life care options."

Secretary of Veterans Affairs Anthony J. Principi echoed the sentiment. "There comes a time when all the modern medicine in the world can't cure the illness. Treating the pain, communicating with compassion and providing support and counseling are paramount."

VA sets new extended-care copayments

WASHINGTON — Some veterans **without** service-related medical problems will be charged new copayments for extended care, the Secretary of Veterans Affairs (VA) Anthony J. Principi announced recently. The copayments will be individually calculated and based on the veteran's ability to pay.

"VA was mandated by Congress in the Millennium Health Care and Benefits Act to initiate extended-care copayments," Principi said. He added that the new regulations also expand VA's medical benefits to include outpatient geriatric evaluation, adult day health care and respite care.

The new copayment is expected to affect between 2,000 and 3,000 veterans currently receiving VA extended care.

The following veterans will **not** be required to make extended-care copayments:

- veterans with any compensable service-connected disability,
- veterans whose annual incomes are below the VA single pension level of \$9,556, and
- veterans who have received extended care from VA continuously since November 1999.

Higher income, nonservice-connected veterans had been paying \$5 per day, plus \$812 (the Medicare deductible) for each 90 days of nursing home care.

Under the new regulations, veterans will get the first 21 days of care free in any 12-month period. After that, the maximum that veterans could pay is:

- \$97 for each day of nursing home care,
- \$15 for each day of adult day health care,
- \$5 for each day of domiciliary care,
- \$97 for each day of institutional respite care,
- \$15 for each day of non-institutional respite care,
- \$97 for each day of institutional geriatric evaluation,
- \$15 for each day of non-institutional geriatric evaluation.

A complex formula will enable VA to individualize the copayments, with amounts varying from veteran to veteran.

VA corrects Gulf War mortality study

WASHINGTON – A recent VA mortality study of Gulf War veterans who served near the Iraqi munitions dump at Khamisiyah demonstrated no substantial increase in deaths or unusual causes of death. The study began after a February VA report suggested a dramatic increase in deaths among this group.

Secretary Principi said some information was released before being properly scrutinized and scientifically validated. A February VA briefing had suggested a ten-fold increase in the death rate among some veterans near the Khamisiyah munitions depot, which contained chemical weapons, when U.S. forces destroyed it on March 10, 1991.

“The bottom line is that Khamisiyah veterans have death rates similar to their non-exposed counterparts and less than half the rate of their civilian counterparts,” Principi said.

The most recent in-depth VA study, based upon more current data, matched death records with the Social Security numbers of 134,379 veterans whom DoD said may have been exposed to chemical weapons at Khamisiyah.

The latest study found errors in the first study that dramatically distorted the mortality pattern among Khamisiyah veterans.

New website for Gulf War info

WASHINGTON — Gulf War veterans and their families now have access to Gulf War-related medical research information on the Internet site *Medsearch* (<http://www.GulfLINK.osd.mil/medsearch>).

The Centers for Disease Control and Prevention, DoD and VA created this one-stop shop relating to the illnesses of some Gulf War veterans.

VA Secretary Principi noted that while no definitive causes for the symptoms experienced by some veterans have been identified, more than \$213 million has gone into federal research. Over 40 percent of this research is ongoing, in search of illness causes and more effective treatments.

The new website was developed by veterans and researchers to serve the needs of both the lay person and the researcher. The goal of *Medsearch* is to include information about all federally-funded research into the illnesses of Gulf War veterans in one centralized place.

Keep retired records current

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

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

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

System speeds loan processing

WASHINGTON – A new inter-net system will speed up home loan processing through the VA.

After the veteran's information is entered by the financial institution providing the loan, the lender will receive a certificate authenticating the veteran's eligibility in seconds. The previous process by mail took a week or more.

Some loans will still require manual processing by VA.

European Escapes for retirees

GERMANY (AFRC)--The Armed Forces Recreation Center Resorts in Europe (AFRC-E) announce the 2003 European Escapes, designed for retirees. Back by popular demand with more Escapes, AFRC-E gives retirees, families and friends the opportunity to explore Bavaria's beauty and culture.

In 2003, AFRC Resorts are offering eleven European Escapes. Each Escape has a unique itinerary including places such as Neuschwanstein, Berchtesgaden and Munich. Special Escapes tours include Rothenburg in January, March and December, the Third Reich-Munich History tour in September, and the Nuremburg Christmas Market in December.

Each Escapes Package is designed for two adults and includes a welcome reception, hotel accommodations, breakfast, personalized tours, farewell dinner and a shuttle to and from the Munich airport. In addition, each I.D. cardholder is eligible to sponsor three Escapes packages so that they may bring friends and family along.

Other options

Retirees do not have to be part of a European Escapes package to take advantage of what the Armed Forces Recreation Center Resorts in Europe have to offer. AFRC welcomes retirees for a vacation at any time of the year, with a variety of tours and recreation options. For more information, go to the website www.afrc europe.com or write to AFRC Europe HQ, Attn: Marketing, Unit 24501, APO AE 09053.

See the Retiree Information section of this homepage for a list of Retiree Appreciation Days

New VA benefits guide available

WASHINGTON (AFPS)— The VA has made its comprehensive benefits guide available free on the Internet.

Federal Benefits for Veterans and Dependents is a 100-page handbook describing benefits provided by the VA, with an overview of programs and services for veterans provided by other federal agencies. The handbook includes a listing of toll-free numbers, world wide web information resources, and VA facilities.

This guide explains how to access many benefits online. For instance, it provides a web address and instructions for enrolling via the Internet into the VA healthcare system. The book describes in detail the priority for care and services available. Separate sections describe specialized services available to Gulf War veterans and those exposed to Agent Orange or radiation.

The Montgomery GI Bill and other education benefits are explained in depth. Burial benefits and employment service are also covered, as are rate charts for the various forms of compensation VA provides.

The book can be purchased through the Government Printing Office for \$5 for U.S.-based customers and \$6.25 for those **overseas** by calling toll-free (866) 512-1800. By providing it online at www.va.gov/opa/feature/, the VA hopes to make the information available to more veterans.