

# Army Echoes, Jan-Apr 2008

(Note: *Army Echoes* is being transformed. With this issue, we're adding a Spouse's column and making the Army Chief of Staff's message a regular feature. Design and layout changes can be seen in our online PDF copy of *Echoes* <http://www.armyg1.army.mil/rso/echoes.asp> and, of course, in the paper copy. More changes are on the way and to make sure these changes serve you better, we're asking for your input in a survey. The survey is in the paper *Echoes* and posted on our homepage at <http://www.armyg1.army.mil/rso/docs/ArmyEchoessurveyforhomepage.doc>.)

## Chief's Corner

*Greetings Retired Soldiers & Families,*

When I wrote to you in the last *Echoes*, I called on you to help communicate and recruit – to continue to play a significant role on the Army's Team. I also promised that the Army would do our part in supporting you in those missions – through *Echoes* and the Retirement Services Office Homepage (<http://www.armyg1.army.mil/retire>).

**What can you tell your neighbors about today's Army?** They know that we're an Army and a Nation at war in an era of persistent conflict. Share with them that in addition to fighting, the Army has a renewed focus on Families of our deployed Soldiers. With the Army Family Covenant, we have restated our commitment to building a strong partnership with Families to ensure that they maintain their resilience and strength. We have committed \$1.4 billion to improve their quality of life. Leaders at Army installations worldwide have signed the Family Covenant and are busy implementing it by building or renovating installation facilities, expanding child development center hours, and developing ways to increase access to health and educational programs. I need your help to spread the word.

**Celebrating and Leveraging our Diversity:** We're Army Strong – you all know that. I believe that our strength comes from the diversity of our people. Secretary Geren and I have established a Diversity Task Force to review our policies and practices and make recommendations on ways to enhance our diversity. We ask you to tell this story to the young people in your community who might be considering Army service, that the Army has more than 220,000 Soldiers and Army Civilians of diverse backgrounds and skill sets who are deployed around the world, defending our country and our allies against a global terrorist network that is determined to destroy our freedoms and our way of life. The Army is a great place to grow and build a career.

**Army's recruiting initiatives.** One of our newest programs, the Active First program, can pay up to \$60,000 in bonuses to recruits who opt for 30 to 48 months of active duty and then transfer to the National Guard. Active First has proven highly successful since its start 01 October 2007. More than 800 recruits have enlisted through this program. We'll

keep you current on this and future recruiting programs through *Echoes* and the RSO homepage. Keep in mind that each of you has a powerful recruiting tool — your years of service and the credibility they carry.

**Thank you.** I thank you for your service and count on your continued support. Our Army is the Strength of this Nation, and your help is keeping us strong.

**George W. Casey, Jr.**  
**General, United States Army**  
**Chief of Staff**

## Spouses' Corner

Welcome to our first Spouses' Corner column! As you've probably noticed, *Army Echoes* is changing. We're beginning that process with this issue. You'll see greater changes in our May/August issue.

### **SBP reaches 55%, regardless of age**

April will begin with good news for annuitant surviving spouses. This April 1<sup>st</sup> will mark a milestone for surviving spouses receiving a Survivor Benefit Plan (SBP) annuity (and for those who will receive SBP in the future). On that date, all SBP annuitants will receive 55% of the base amount covered, regardless of the age of the annuitant. (Note: If you're already getting 55% of the base amount covered, your annuity won't change.) The benefit will no longer be reduced when the annuitant reaches age 62. Of course, the SBP annuity will still be increased every year by the annual cost of living adjustment (COLA).

### **Volunteering -- reaching out**

April will end with the annual National Volunteer Week (Apr. 27 – May 3). We know it's been said that April is the cruelest month, but you can make it the kindest through your volunteer hours. Many of you probably started volunteering early in your spouse's career and have continued that mission into retirement. Other may have started volunteering after retirement.

Do you need more information on how to get involved? You can contact the Army Volunteer Coordinator at the nearest Army installation, Reserve unit or National Guard unit. You can also find more information online at <http://www.myarmylifetoo.com>. For motivation, think of those needing and deserving your help – Soldiers and their Families making sacrifices in support of the Global War on Terrorism; other Retired Soldiers and Families who have given so much to our Nation.

For inspiration, here's the story of a long-time volunteer. Elizabeth Walters, spouse of retired COL Paul Walters, was one of the first people to volunteer with the Ft Belvoir, VA, Army Community Services Office after its creation in 1966. In 1997, she was honored for more than 10,000 volunteer hours. More than ten years later, at age 92, she's volunteering once a week and was featured in the Ft. Belvoir *Eagle*.

Most of us will never achieve this incredible milestone, but every hour does make a difference.

## Retired Soldier Soundoff

A Retired Soldier responded to our "Still Proud, Still Saluting" article with a call to action of his own. He calls on everyone visiting a military installation to render honors to the flag when retreat is sounded. He comments that he, like many Retired Soldiers and spouses, is

a regular visitor to a nearby Army installation and has noticed that many people do not react when retreat is sounded.

So, here's a reminder from Army Regulation 600-25, Appendix C. Note: The regulation calls for the same respect to be observed whether the national anthem is played or "To the Color" is sounded.

*For men wearing civilian clothes and headgear:* At the first note of music, face flag, remove headgear with right hand and stand at attention. Remain at attention until last note of "To the Color" has been played (if flag is not in view, face direction of music).

*For those in civilian clothes without headgear:* At the first note of music, face flag and stand at attention. Remain at attention until last note of "To the Color" has been played (if flag is not in view, face direction of music).

## **Army leaders worldwide sign Army Family Covenant**

**WASHINGTON (ARNEWS)** - From Camp Zama, Japan, to Ft. Leavenworth, KS, leaders at Army installations have been signing Family Covenants.

The Army Family Covenant represents a \$1.4 billion commitment to improve the quality of life for Army Families. It formally recognizes the sacrifices made on the homefront while the Army is at war and pledges to standardize funding for existing Family programs and services. The covenant also seeks to increase the accessibility and quality of Family health care, improve single and Family housing, ensure excellence in schools, youth services and child care, and expand education and employment opportunities for Family members.

Army Secretary Pete Geren and Army Chief of Staff GEN George W. Casey Jr. signed the official Army Family Covenant Oct. 17 at Ft. Knox, KY. Army installations worldwide followed with their own covenant signings.

For example, a Family Covenant signing ceremony in Brunssum, Netherlands, Nov. 6, included leaders from U.S. Army Garrison Benelux, USAG Schinnen, USAG Brussels and Chièvres Garrison. Quality-of-life improvements for those military communities will include the addition of two permanent child development centers - one in USAG Schinnen, another at USAG Brussels - that will accommodate an additional 200 child spaces and the construction of a new commissary and Army Lodge at Chièvres Air Base.

Tobyhanna Army Depot leaders signed their Army Family Covenant Nov. 8. Construction of a new child development center and renovations to the commissary and Post Exchange are some of the quality of life improvements.

At Warner Barracks in Bamberg, Germany, Army leaders signed a Family Covenant Nov. 8. As part of the recent post improvements, the child development center received 35 additional spaces and approximately 1,800 Soldiers received renovated barracks rooms. The old gym is also undergoing renovations to become a state-of-the-art youth workout center. Also, the Army and Air Force Exchange Service committed \$2 million to upgrade the exchange operation on Warner Barracks.

In the last three years, the Army has privatized and improved almost 80,000 homes on 36 installations and opened 40 new childcare centers, with another 22 on the way. The Army also recently spent \$50 million to hire new healthcare providers and is working with lawmakers to help Army spouses gain priority for civil service jobs. There are also family readiness support assistants at the battalion level.

## **Army creates Diversity Task Force**

**WASHINGTON (ARNEWS)** — CSA GEN George W. Casey Jr. and SA Pete Geren have created a Diversity Task Force headed by BG Belinda Pinckney to review the Army's diversity policies, practices and progress.

BG Pinckney will work with the Army G-1 and the Assistant Secretary of the Army for Manpower and Reserve Affairs to conduct the diversity review, the Chief said. Reflecting

the importance of her work, she will report her findings directly to Mr. Geren and GEN Casey.

"I will tell you that I firmly believe the strength of our Army comes from our diversity," GEN Casey said, adding that the example set in Iraq by the U.S. Army has helped that nation bring together an army of Sunni and Shiite Muslims working with Kurds and other ethnic groups as a team.

BG Pinckney has commanded the Army's Family and Morale, Welfare and Recreation Command since 2006. Her command and staff positions include: Congressional appropriations liaison officer for the Under Secretary of Defense (Comptroller); principal deputy director/Army Element commander, Defense Finance and Accounting Service; and brigade commander, 266th Finance Command.

She has a BS in Business Administration from the University of Maryland; a Master of Public Administration in Financial Management from Golden Gate University; and a Master of Science in National Resource Strategy from the Industrial College of the Armed Forces.

## **Active First helps Army meet recruiting goals**

**WASHINGTON (AFPS)** – Army Secretary Pete Geren is crediting a new National Guard program that brings new recruits into the active Army with a commitment to finish up their tours in the Guard or Reserve as an example of innovative initiatives that are helping maintain the force.

More than 800 recruits have enlisted in the "Active First" program since its kick-off Oct. 1. LTG Clyde A. Vaughn, Director of the Army Guard, said he has no doubt the program will live up to the Secretary's 1,600-recruit goal for fiscal 2008.

Secretary Geren called the program a partnership that "shows our Army is truly one Army" and is helping the Army keep its ranks filled with quality recruits. That's particularly important, he said, as the Army increases its active-force end strength by the end of 2010.

The Active First program has three phases. Recruits first join their hometown National Guard unit, which prepares them for the second phase: basic training and an active Army tour. After finishing out their active-duty commitments, the Soldiers return to the National Guard to resume their eight-year military obligation.

Officials say the program's strength is that it draws on the National Guard's close ties in the communities to draw troops into the force. "The Guard has strong contacts in the community all over America, and it is these contacts and the trust that the communities of America have in Guardsmen that enabled this program to get off the ground with such great strength," Secretary Geren said.

Troops who enlist through the program get the benefit of being mentored in their hometowns to ensure they're prepared for basic training, LTG Vaughn said. They go to the firing ranges with their units and are exposed to a variety of military training activities.

The program offers big bonus incentives: \$40,000 for troops who sign up for four years of active duty, \$30,000 for 36 months of active duty, and \$20,000 for 30 months of active duty. Active First recruits who return to the National Guard after their active-duty commitments receive another \$20,000, officials said.

### **Army Recruiting Figures for December 2007**

<b>Active Duty</b>	<b>Reserve</b>	<b>National Guard</b>
789	3,280	4,985
105% of goal	107% of goal	120% of goal

*In 2007, the Army recruited 175,000 into the Active Force, National Guard and Reserve -- the size of the entire Marine Corps.*

To take part in the Retiree Recruiting Referral Bonus program, go to:  
<https://www.usarec.army.mil/smart> or call 1-800-223-3735, ext. 6-0473  
Websites you can use: <http://www.1-800-GO-GUARD.com>

## Send care 'packages' to troops without postage

### AAFES 'Gifts from the Homefront'

**DALLAS** – Today's postal rates may leave those supporting deployed troops feeling light in the wallet. A seven-pound parcel sent first-class mail from the U.S. to Iraq now costs \$37 just for shipping and handling, not including the amount already spent for the contents inside the package. The Army & Air Force Exchange Service's (AAFES') "Gifts from the Homefront" program reduces mail expenses and ensures that virtually all funds earmarked for the troops go to the troops. For a flat shipping and handling charge of just \$4.95, you can send as much as you want through a lightweight gift certificate that can be redeemed for anything in the BX/PX.

"Gifts From the Homefront" can be sent to deployed troops by logging on to <http://www.aafes.org> or calling **1-877-770-4438**. The gift certificates are not limited to friends and family. They can also be distributed to "any service member" through the Air Force Aid Society, American Red Cross, Coalition to Salute America's Heroes, Fisher House, Navy-Marine Corps Relief Society, Operation Homefront, Operation Interdependence® or USO.

### DeCa 'Gift of Groceries'

**FT LEE, VA** – You can send the gift of food to a Military Family through the Defense Commissary Agency's (DeCA) "Gift of Groceries" program. The gift certificates, also known as "CertifiChecks," can be purchased online or by phone for a small handling fee, which pays for printing and mailing. They can also be purchased in a commissary for a \$1 service charge.

The gift certificates — good at any of DeCA's 258 commissaries worldwide — can be given directly to a service member or donated to a military non-profit organization that assists Military Families in need.

There are four ways to purchase a "Gift of Groceries" gift certificate:

1. Visit the customer service representative at your local commissary to buy \$25 gift certificates.
2. Go to <http://www.commissaries.com> to buy gift certificates in denominations of \$5 to \$100 using a secure online order form.
3. Call **1-877-770-4438** (toll free) to place your order.
4. Mail or fax your gift certificate request using the order form that you print out using the "Gift of Groceries" section of the DeCA homepage.

You can also donate gift certificates to any of the five nonprofit organizations participating — Air Force Aid Society, Fisher House Foundation Inc., Operation Homefront, Operation Interdependence and the USO — through a secure site, click the "Donate Online" link at "Gift of Groceries."

### AAFES recalls 4 toys

**DALLAS** – AAFES has recalled four toys because of elevated lead levels. The toys are a blocks wagon, a time teacher, a wooden riding horse and a blue military vehicle with action figures sold under the "Soldier Bear" logo in AAFES stores from Aug. 2006 through Oct. 2007.

You should return these toys to the nearest AAFES store for a full refund. You can contact AAFES at 1-800-866-3605 or visit <http://www.AAFES.com> for more information.

The recall was the result of a new program in which AAFES routinely and randomly sends toys to independent labs for supplemental lead testing after its normal testing.

## **AAFES online career center makes jobs easier to find**

**DALLAS** – Applying for a job with DoD's oldest and largest exchange service is now easier than ever thanks to an expanded, online career center.

With opportunities in retail, food service, procurement, information systems and more, the AAFES revamped career center offers opportunities searchable by keyword, job title, area of interest and locations worldwide.

The updated system lets applicants quickly search and apply for positions across the AAFES system and check on the status of previous applications. Once an initial profile is complete, a "Job Agent" can be created to notify applicants of new positions that match their career interests.

AAFES' revamped career center is available under the "AAFES employment" link at <http://www.aafes.com>. AAFES employs about 45,000 associates at more than 3,100 retail and food establishments. It's an equal opportunity employer that was recently named the 2nd military spouse friendly employer in America.

## **Army Emergency Relief needs your support**

Army Emergency Relief (AER) thanks Retired Soldiers for your response to the 2007 AER Retiree Campaign. More than 35,000 Retired Soldiers contributed a total of \$3.1 million.

As the Army continues to deploy forces in support of the Global War on Terrorism, the demand for AER resources is as great as ever. In 2007, AER provided more than \$70 million in assistance to more than 60,000 Active and Retired Soldiers and their Families. This assistance ranged from emergency needs, to children and spouse scholarships, support to survivors of Fallen Soldiers as well as grants to widows and Wounded Warriors.

This year's AER Campaign theme "Strength for Soldiers and their Families for 66 years" reinforces the very nature of AER as the one organization, founded by the Army, whose mission is to relieve distress of Soldiers and Family members in a time of financial need. AER has been able to answer this call to duty because of your donations.

In March, Retired Soldiers should receive your AER 2008 Retired Soldier Outreach packets. If you do not receive a packet, contact your local AER Office or AER HQ at **1-866-878-6378**. You can also contribute online with an allotment from your retired pay at [http://www.aerhq.org/allotment cont. asp](http://www.aerhq.org/allotment_cont.asp) (note underline after allotment).

## **Charity watchdog rates AER 4-star**

Charity Navigator, one the nations leading charity evaluators, recently awarded AER its second consecutive 4-star (highest) rating. According to Charity Navigator, only 15% of the charities they rate have received at least two consecutive 4-star evaluations which shows that AER outperforms most charities in America in its efforts to operate in the most fiscally responsible way possible.

Through sound fiscal management, 86.8% of AER's 2006 expenses were spent on program costs and less than 15% on administrative and fund raising costs.

Charity Navigator is an independent charity evaluator which works to advance a more efficient and responsive philanthropic marketplace by evaluating the financial health of America's largest charities. To view the complete AER rating on CharityNavigator, go to <http://www.charitynavigator.org>.

## **Where to go to find the latest news affecting you**

As we go to press with this *Echoes*, the National Defense Authorization Act has just been signed into law (see pg. 9). The DoD Task Force on the Future of Military Health Care has

made its recommendations (see pg. 8). Yes, our next paper copy will be new and improved, but it won't be published until May, after the CSA Retiree Council meeting. For updates on these hot topics and other news affecting you, visit our homepage <http://www.armyg1.army.mil/retire>, especially our Current News section.

## **Your vets group can help Retired Soldiers apply for CRSC**

If you belong to a veterans group, your group can help eligible Retired Soldiers learn about Combat-Related Special Compensation (CRSC) through the CRSC Affiliate Program. CRSC is a tax-free, monthly payment paid to retired military members with combat-related injuries who meet eligibility requirement and apply for the payment.

The Army's CRSC Division is working with Veterans' Service Organizations (VSOs) around the world to spread the word about the program. VSOs can educate potential recipients through their communications resources, programs, meetings, information and support.

As CRSC Affiliates, veterans organizations will have greater resources available to help Retired Soldiers apply for this payment. Affiliates will have access to a personalized information toolkit as well as contact with the Army CRSC staff for the latest information. Your group can use communication tools, educational briefings, and claim resources available through the Affiliate Corner on the CRSC Website.

Retired Soldiers in your area will be able to find you through your listing on the CRSC Affiliate Page. Those visiting your group will see your CRSC Affiliate certificate displayed at your headquarters

To learn more, visit the Affiliates page on CRSC's Website <http://www.crsc.army.mil> or call **1-866-281-3254** and ask to speak with an Affiliate program representative.

## **Do you have your tax statements?**

Do you have your 1099R (tax statement) for your retired pay or Survivor Benefit Plan (SBP) annuity? The Defense Finance and Accounting Service (DFAS) finished mailing paper copies of these tax statement by the end of December. If you're expecting a paper copy of your 1099R, you should have received it by now.

If you have not received your 1099R, don't wait until April to request a replacement. Call DFAS at **1-800-321-1080** or go online to myPay (<https://myPay.dfas.mil>) where you can access your pay or annuity record and print your 1099R. Note: myPay users will **not** receive a 1099R through the mail unless they use myPay to request a hard copy.

DFAS also mailed the retiree and annuitant account statements in December. These statements can be accessed through myPay or can be replaced by contacting DFAS.

## **April, May bring good SBP news for annuitants, retirees**

As you may have read in the Spouses' Corner on page 3, this April marks a milestone in the history of the Survivor Benefit Plan (SBP). Effective April 1<sup>st</sup>, the SBP benefit will be 55% of the base amount covered – regardless of the age of the beneficiary.

When SBP was introduced in 1972, it was designed to work with the Social Security benefit. Therefore, there were two levels of benefits, a higher level before the survivor was eligible for Social Security and a reduced level after age 62 and Social Security eligibility. Effective April 1<sup>st</sup>, that reduction is gone.

May will bring good news for Military retirees enrolled in SBP. That's when those of you who have been enrolled in SBP for at least 30 years and who are at least 70 years old will get a letter from DFAS telling you that you can stop paying for SBP effective Oct. 1, 2008. Those of you who will reach "paid up" status shortly after Oct. 1st will also get your notice in May. Remember that Congress set the "paid up" date at Oct. 1, 2008 – even though some retirees reached age 70 and 30 years of payments before that date.

## **Task force recommends changes to health care costs**

The DoD Task Force on the Future of Military Health Care has recommended increasing TRICARE fees, deductibles and copayments for military retirees and creating new enrollment fees. The task force also recommended limiting switching from Standard to Prime, or vice versa, to an annual open season.

Congress, in the National Defense Authorization Act, has delayed any DoD health care increases until Sep. 30, 2008 (article on the next page).

Following are the task force's **recommendations**; they cannot take effect until they're approved by DoD and, in most cases, Congress. We will report updates in future *Echoes* and on our homepage.

### **IF the recommendations are approved:**

**Medicare-eligible TRICARE for Life beneficiaries:** would pay an annual enrollment fee of \$120 in addition to their Medicare premiums. The enrollment fee would be phased in over four years, and changed annually at the same rate that health care costs change. It could be waived for retirees who take steps specified by DoD to improve their health or reduce costs.

### **Beneficiaries not yet Medicare-eligible:**

**TRICARE Standard** – beneficiaries would pay a new annual enrollment fee of \$120, increased annually based on increases in health care costs. The family deductible would be increased to an average of \$600 (\$300 for single), based on retired pay. Those using only the pharmacy benefit would have to pay the enrollment fee.

**TRICARE Prime** – the average family enrollment fee would rise gradually from \$460 a year to an average of \$1,100 a year. The fee would be based on gross retired pay and could be adjusted annually, based on increases in health care costs.

**Retired Pay Levels used to determine costs** – These levels would start at: \$0 to \$19,999; \$20,000 to \$39,000; and \$40,000 or higher and would be adjusted based on changes to retired pay.

**Catastrophic cap** – would be lowered to \$2,500 but would no longer include enrollment fees.

**Pharmacy** – copays would increase for every category except mail order generics.

## **Defense Authorization Act – how it could affect you**

Following are provisions of the National Defense Authorization Act (NDAA), signed by the President Jan. 28, 2008, which could affect Retired Soldiers and Families. Keep in mind that law changes sometimes require policy or procedure changes before they can be implemented. We will report any updates in future *Echoes* and in Current News on our homepage.

### **Health care**

**Extension on prohibition on increases in health care costs** — Last year's NDAA stated that DoD could not increase TRICARE fees, deductibles or copayments, including pharmacy, until after Sep. 30, 2007. This year's NDAA extends that date to Sep. 30, 2008. The DoD task force created by last year's NDAA has called for phased-in changes to fees and deductibles, with different levels of increase based on retired pay. The task force also recommended adjusting the catastrophic cap and establishing a fee for TRICARE for Life (see previous page).

### **Special payments**

**Combat-Related Special Compensation (CRSC)** — CRSC is a special payment for military retirees with combat-related disabilities whose retired pay is reduced by their VA disability pay. The NDAA extends CRSC eligibility to retirees with a combat-related

disability who served fewer than 20 years and retired under Chapter 61, Title 10, United States Code.

Note: Using the formula set in the new law, this CRSC benefit can vary greatly based on the number of years of service and the degree of disability. In some cases, there would be no CRSC benefit. For more information, go to the CRSC Website <http://www.crsc.army.mil>.

**Concurrent Retirement and Disability Payments (CRDP)** — CRDP is a special payment for military retirees, who have at least 20 years of creditable service, who have been rated 50% or more disabled by the VA and whose retired pay is reduced by their disability pay. This payment is being phased-in, increasing from Jan. 1, 2004 through Dec. 31, 2014, when it will equal the retired pay lost to the offset. The new law eliminates the phase-in period for retirees rated 100% disabled by reason of unemployability by the VA (The phase-in period was already eliminated for those rated 100% disabled). Any retroactive payments due will be paid after Oct. 1, 2008.

### **Reserve retired pay**

**Eligibility age for receipt of non-regular service retired pay by members of the Ready Reserve on Active Federal status or Active duty for significant periods** — The new law reduces the eligibility age for Reserve retired pay by three months for 90 days of active duty that meet the criteria set by this NDAA. The active duty must be performed after the date the law was enacted and the eligibility age cannot be reduced below age 50. (Note: Reserve Soldiers ordinarily become eligible to receive retired pay at age 60.)

### **SBP/DIC**

**Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC)** — SBP annuities are offset by any Dependency and Indemnity Compensation (DIC), paid by the VA to survivors of retirees who die of a service-connected disability. Survivors whose SBP is reduced by this offset receive a refund of some or all of the money that the retiree had paid for SBP coverage, based on the amount of the offset. These survivors also have to repay SBP annuity payments that they received but that were later offset by retroactive payments of DIC — usually in cases where the DIC was determined some months after the retiree's death.

The new law does not eliminate the offset; it changes procedures to ease the situation for the survivor. Instead of refunding the retiree's SBP payments to the survivor and then having the survivor pay back the SBP offset by DIC, this will be simplified to one transaction. If the repayment the survivor owes is greater than the refund the survivor would receive, the survivor will pay the difference. If the refund is greater than the repayment, the survivor will receive the difference. For example, if the refund would be \$1,000 and the repayment would be \$1,200, the survivor would pay \$200. If the refund would be \$1,200 and the repayment would be \$1,000, the survivor would receive \$200.

The new law also requires that the surviving spouse be provided a notice of the net amount to be repaid or refunded with an explanation of the law involved, how the amounts were calculated and who the survivor can contact with any questions.

**Special Survivor Indemnity Allowance** — This law change applies to surviving spouses whose SBP annuity is reduced or eliminated by their DIC. Previous versions of this year's NDAA had called for eliminating that reduction. That **did not** happen. Instead, Congress has created a Special Survivor Indemnity Allowance for these surviving spouses. This monthly allowance will start at \$50 in fiscal years 2009 and gradually be increased until it reaches \$100 after fiscal year 2013. Payments will begin Oct. 1, 2008 and end Feb. 28, 2016. The allowance may not be greater than the SBP reduction.

## **Web site lets TRICARE beneficiaries manage health care information online**

**FALLS CHURCH, VA** – TRICARE Prime beneficiaries can enroll online with the new Beneficiary Web Enrollment (BWE).

Prime beneficiaries can log on to <https://www.dmdc.osd.mil/appj/bwe/> to enroll, disenroll, choose primary care managers (PCM), transfer regions, update personal information, add other health care information and request enrollment cards. BWE lets Standard beneficiaries update personal information, add other health care information and enroll in Prime.

BWE's link to the Defense Eligibility Enrollment Reporting System (DEERS), lets beneficiaries update their personal information for both TRICARE and DEERS at the same time.

Sponsors and Family members can access their TRICARE information by using their Common Access Card (CAC), Defense Finance and Accounting Service (DFAS) "myPay" Personal Identification Number (PIN) or Family Member Account PIN.

Enrollments and PCM changes are pending until approved and approval may take up to six calendar days. Beneficiaries can log on to the site to view the status of their account anytime and can cancel pending enrollments and/or PCM changes within 48 hours of starting the transaction.

To date, the US Family Health Plan, a TRICARE Prime option, is not available for enrollment on the BWE Web site.

Enrollment forms are still available at <http://www.tricare.mil/mybenefit/home/overview/Enrollment/WebEnrollment> to fill out and mail to a TRICARE regional office. Beneficiaries can also visit a TRICARE Service Center to enroll and get assistance with other health care needs.

## **Law affects certain TRICARE supplements**

**FALLS CHURCH, VA** – Last year's Defense Authorization Act is affecting some retired beneficiaries whose current employers offer Group Health Plans (GHP).

That law states that employers cannot offer their employees financial or other incentives to use TRICARE rather than the company's GHP. The legislation was initiated after evidence showed many employers were consciously working to shift their health care costs to TRICARE by offering financial incentives urging eligible employees to use TRICARE rather than the employer's GHP. As a result, many TRICARE beneficiaries have gotten letters from their employers stating they will no longer offer TRICARE supplements as an employer-sponsored medical option.

Beneficiaries have earned their right to TRICARE benefits through their service and this remains unchanged. TRICARE beneficiaries should take measures to understand and look closely at all of their health care options offered by TRICARE and their current employer before deciding what is best for them and their families. Eligible beneficiaries can enroll in TRICARE on their own without taking employer incentives if desired.

The employer can still offer "cafeteria plans" to their TRICARE eligible beneficiaries as long as the plans are offered to all of their employees, including who that are not eligible for TRICARE. A cafeteria plan is defined as a fringe-benefit plan under which employees may choose among various benefits that best fit their needs, up to a specified dollar value. The legislation does not have an impact on "TRICARE Supplement" plans that are not offered by the employer; but are sold by beneficiary associations or commercial insurers.

For more information about TRICARE supplements visit <http://www.tricare.mil/mybenefit/home/Medical/OHI/SupplementalInsurance>.

## **Pharmacy program makes saving \$\$\$ easier**

**FALLS CHURCH, VA** – Nearly 20,000 TRICARE beneficiaries saved about \$600,000 on their prescriptions in only two months after switching to mail order through the new Member Choice Center (MCC).

You can switch from retail to the TRICARE Mail Order Pharmacy (TMOP) by calling MCC at **1-877-363-1433** (in the U.S.). Beneficiaries who do not have other health insurance and who are using a retail pharmacy can go online to <http://www.express-scripts.com/TRICARE> to complete the registration, without downloading or mailing forms, and request that their prescription be converted to mail order from retail.

### **What you could save**

Your savings through TMOP could range from \$24 a year for each regular formulary generic drug to as much as \$176 a year for each non-formulary brand-name drug. TMOP can also save you time and effort since you can order and receive prescriptions without leaving home.

DoD is saving money too, projecting a savings of about \$6.9 million on the 39,500 prescriptions converted so far from retail to TMOP. DoD could save up to \$24 million a year with just a 1% shift of prescriptions from retail to mail order.

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

## **TRICARE covers shingles vaccine for beneficiaries 60 & older**

**FALLS CHURCH, VA** –TRICARE now covers the shingles vaccine Zostavax for beneficiaries 60 and older. The vaccine not only prevents shingles, it also reduces the pain of those who have shingles

The TRICARE decision followed a Centers for Disease Control and Prevention (CDC) recommendation on Oct. 19, 2007. Shingles is a painful viral disease that affects more than a million Americans every year, more than half of them age 60 or older. The CDC recommends a single dose of shingles vaccine for everyone in that age group.

Shingles is caused by the varicella zoster virus, the same virus that causes chickenpox. It remains in the body for decades, sleeping in nerve cells along the spinal column. A shingles rash usually appears on one side of the face or body and lasts from two to four weeks. It can be accompanied by fever, headache, chills and upset stomach.

Beneficiaries must have vaccinations administered in a provider's office. Zostavax is covered under the TRICARE medical benefit and is not reimbursable under the pharmacy benefit. Beneficiaries with coverage questions should contact the TRICARE regional claims processor listed on their beneficiary explanation of benefits (EOB) notice, or if living overseas contact the local TRICARE Service Center or the TRICARE Area Office for the area in which they live.

For information, go to <http://www.cdc.gov/vaccines/pubs/vis/downloads/vis-shingles.pdf>.

## **VA offers shingles vaccine for vets 60 & older**

A vaccine for shingles, that VA researchers helped develop, is available to veterans who are patients at VA medical facilities. VA physicians will offer the vaccine to patients with appropriate medical conditions, usually those 60 years of age or older with healthy immune systems.

## **TRICARE covers breast cancer MRIs for high risk patients**

**FALLS CHURCH, VA** – Recognizing the importance of early detection, TRICARE has changed its policy adding coverage for Magnetic Resonance Imaging (MRI) screening for women **at high risk** of developing breast cancer.

Anyone who meets the criteria for a breast MRI will be covered by TRICARE, **retroactive to Mar. 1, 2007**. If any qualified beneficiaries received this care on or after that date and it was denied, they can resubmit their claim for reimbursement. The American Cancer Society has guidelines defining high risk which doctors can use to determine who qualifies for the coverage.

Breast cancer is the third most common cancer among TRICARE beneficiaries and the second most common cause of cancer death for U.S. women. An individual's level of risk can be impacted by a number of factors including age, family history and race.

## **VA will spend \$4.7M to help vets' caregivers**

**WASHINGTON** – The Department of Veterans Affairs (VA) will provide nearly \$4.7 million for caregiver assistance programs for those helping disabled and aging veterans in their homes. These programs will improve health care education and provide training and resources for caregivers. The programs will support eight caregiver projects across the country.

The VA also provides assistance through programs such as care management, social work service, care coordination, geriatrics and extended care, and through its nationwide volunteer programs. Services for caregivers include transportation, respite care, case management and service coordination, assistance with personal care, social and emotional support, and home safety evaluations.

Education programs teach caregivers how to obtain community resources such as legal assistance, financial support, housing assistance, home-delivered meals and spiritual support. Caregivers are also taught skills such as time management, medication management, communication with the medical staff and the veteran, and ways to take care of themselves.

Many of the projects use technology, including computers, Web-based training, video conferencing and teleconferencing to support caregivers who often cannot leave their homes to take part in support activities.

For information, go to <http://www.va.gov> or call **1-800-827-1000**.

## **Caregiver programs**

√ **Memphis (TN) and Palo Alto (CA) VA Medical Center** -- will provide education, support and skills-building to help caregivers manage patient behaviors and their own stress. This intervention will be provided in 14 Home-Based Primary Care programs **across the country** and also to caregivers at the Palo Alto VA Medical Center.

√ **Gainesville, FL, VA Medical Center** --

√ transition Assistance Program for caregivers to provide skills training, education and supportive problem solving using videophone technology.

√ **Cincinnati VA Healthcare System of Ohio** --

√ caregiver advocates will be available 24/7 to coordinate between VA and community services.

√ **VA Desert Pacific Network / VA Sierra Nevada Healthcare System** -- will provide education, skills training and resources for caregivers of veterans with traumatic brain injury using Web, telephone and videoconferencing.

√ **Albany, NY, VA Medical Center** -- will convert a three-hour workshop on communicating with health care professionals into multimedia format.

√ **Atlanta VA Medical Center** -- will use computer-based technology to support caregivers who live in remote areas or cannot leave a patient alone.

√ **Tampa VA Medical Center/Miami VA Healthcare System** -- In Tampa, will provide 24-hour in-home respite care to relieve caregivers up to 14 days a year. In Miami, will coordinate community-based care services, including respite, home companions, adult day care and use of emergency response system.

√ **VA Pacific Islands Health Care System** -- will use the medical foster home care model, in which caregivers take veterans in their homes on the islands of Kauai, Hawaii, Maui and rural areas of Oahu.

## **Florida cemetery adding gravesites**

The VA is expanding the Florida National Cemetery in Bushnell (50 miles north of Tampa) to provide about 41,000 gravesites, including burial sites and cremation sites. After construction is finished by late 2009, burials for veterans and eligible family members are expected to continue there until about 2020.

VA is also planning two national cemeteries in the Jacksonville and Sarasota areas.

Florida's other national cemeteries are Barrancas in Pensacola, South Florida VA in Lake Worth, St. Augustine and Bay Pines. The Barrancas National Cemetery and South Florida VA National Cemetery have space available for casketed and cremated remains. Bay Pines has space available for cremated remains and can accommodate casketed remains in the gravesites of previously interred family members. St. Augustine is closed to new interments, but can bury family members in existing gravesites.

For information on the Florida National Cemetery, call the cemetery office at (352) 793-7740.

For VA burial information, go to <http://www.cem.va.gov> or call **1-800-827-1000**.

**For the latest list of Retiree Appreciation Days, go to <http://www.armyg1.army.mil/rso/docs/rads.pdf>**

## **Not updating retired pay records can cost benefits**

Too often, we hear about survivors who were denied Survivor Benefit Plan (SBP) benefits **because the Retired Soldier did not update retired pay records after getting married, divorced, remarried, being widowed or gaining a child.**

We hear from surviving spouses who did not receive the retired pay for the days of the last month the Retired Soldier was alive because this money went to the person the Soldier had chosen at retirement.

We hear from former spouses who lost SBP benefits because neither the former spouse nor the Retired Soldier notified DFAS within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the divorce decree.

To make sure your spouse (or former spouse) is prepared, keep a file with information that will be needed when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

**Keep this article as a reminder to update your retired pay records if your status changes.**