

Army Echoes

Still Proud! Still Serving! Still Saluting!



The Bulletin for Retired Soldiers & Families

Chief's Corner

Greetings Retired Soldiers and Families,

I want to take this opportunity to talk to you about the Army's four imperatives. Nearly seven years at war have left our Army out of balance, consumed by the current fight and unable to do the things we need to do to sustain the All-Volunteer Force and to build strategic flexibility. The goal of our four imperatives is to restore that balance.

Four Imperatives:

First, **Sustain** – we must sustain our Soldiers, Families, and Army Civilians. They are the heart and soul of this Army and must be sustained in a way that recognizes the quality of their service.

Second, **Prepare** – we need to continue to prepare our Soldiers for success in the current conflict. We have an obligation to ensure that our Army is organized, trained and equipped to have a decisive advantage over any enemy we face.

Third, **Reset** – we must return our Soldiers and their equipment to the appropriate condition for future deployments and contingencies. We need timely and predictable funding to accomplish this.

Lastly, **Transform** – we must continue to transform the Army to give us the capabilities we need in the 21st Century. We are adapting how we train, how we fight, how we modernize and how we sustain our Soldiers, Families and Civilians.

Two Anniversaries:

We are marking two important anniversaries this year. First we are celebrating the Army Reserve's 100th anniversary. On Apr. 23, 1908, Congress created the Medical Reserve Corps, and in 100 years a group starting out with 360 doctors has grown to a force of more than a million "warrior-citizens" – a force that plays a vital role in the Global War on Terrorism.

Another key anniversary is on July 1st, which marks the 35th year of our All-Volunteer Force. When the draft ended there were doubts about the success and future of the All-Volunteer Force. But today our troops are fighting in the longest conflict we've ever fought with an All-Volunteer force. I am proud of the courage, competence and valor of our Soldiers and I tell them that at every opportunity. I've asked our representatives in Congress to continue their support of our Army and I encourage you to do so as well.

I met with the Co-Chairmen of my Retiree Council – your representatives – at their annual meeting in April and we appreciate your feedback. I ensure you that our Army leaders are working to address your concerns.

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

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The Overview

Greetings Retired Soldiers and Family Members,

We are pleased to send you the May—August 2008 edition of *Army Echoes*. As usual, you will find this edition loaded with information that we believe is important to you and your Family. I would point out that we have changed some of the format to this edition, and will continue to find ways to highlight or arrange our future editions as well. Our goal is to insure we give you the very latest critical information on topics most vital to you, but to also enhance the visual impacts by changing our packaging of *Echoes*.

I draw your specific attention to the Chief of Staff, Army note on page one. GEN Casey has agreed to be a frequent contributor to *Echoes*. We will also feature articles by the Sergeant Major of the Army. Both consider our Army Retired Soldiers and Family members to be vitally important and esteemed members of the total Army Family! Your contributions formed the basis of the modern Army, and continue to inspire our younger Soldiers and their Families as well. We THANK YOU for your past service, and ask for your continued strong support of our Army during this persistent conflict with those who seek to weaken or destroy our country.

In the Jan—April 2008 edition, we included a simple set of survey questions to gauge how well we serve you, and to find out what you liked best, what you

wanted more of, and less of; as well as getting some very preliminary demographic data on those who chose to respond to the survey. As we go to press, we have over 1,200 responses (online, e-mail and hard copy paper responses) to the seven questions we asked you. Here are the summary of results: Your responses indicated you expect *Echoes* to primarily deliver Retirement Services news and basic information on the most critical subject areas that impact retirees and family members, with current news on health care being the most specific response. Your responses indicated you also wanted more Medical news followed closely by Exchange/Commissary news. Conversely, while many of you wanted no topic covered less, about 37 percent said you preferred less Recruiting news. Almost 70 percent of you said you access the internet once or more per week; 20 percent of you said you never access the internet. About 34 percent of you said you never visit the Army homepage, about 33 percent of you visit the Army homepage a few times a year, and about 30 percent visit once a month or more. Regarding visits to the Army Retirement Services homepage, about 38 percent said you never visit, 34 percent said you visit a few times a year, and 24 percent said you visit once a month or more. The average age of those who responded was 65 years old.

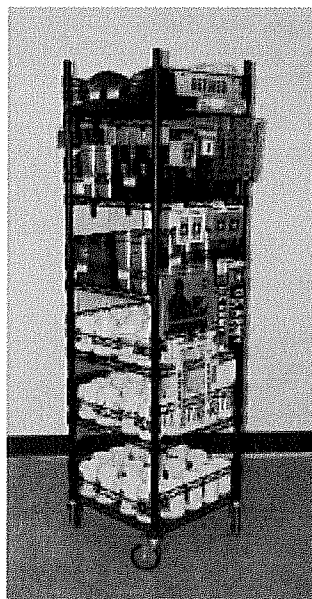
Finally, if you have not responded to our survey and would like to, I would ask you to send us your comments by 15 July 08. As we move forward, we will continue to gather data and make appropriate changes to insure we are publishing the very best *Army Echoes* we can. YOU deserve the best!

It remains my honor to serve you!

John W. Radke
Chief, Army Retirement
Services

Retiree Corner debuting at AAFES

The Army and Air Force Exchange Service (AAFES) is dedicating a section of their stores to you — Retired Soldiers (and Airmen). AAFES is opening kiosk-style Retiree Corners in at least 25 of their main stores including Ft. Carson, Ft. Leonard Wood, Ft. Jackson, Ft. Sam, Ft. Benning and Ft. Belvoir. Retiree Corners will sell items featuring the Army Retired logo, including lapel pins, bumper stickers, window strips, magnets, shot glasses, mugs and teddy bears. If you don't see a Retiree Corner at your Exchange, ask if one is going to be added.



Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about *Echoes* should be sent to Editor, *Army Echoes*, HQDA DAPE-HRP-RSO, 200 Stovall St., Alexandria, VA 22332-0470. E-mail: Laura.Paul@us.army.mil (NEW ADDRESS). Direct all other questions to your Retirement Services Officer (see pg. 9). See pg. 16 for how to change your address for *Echoes*.

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SMA(Ret.) Jack L. Tilley

Chief's Retiree Council calls health care, communication top retiree concerns

Health care continues to be the single greatest issue for both current and future Retired Soldiers, according to the Chief of Staff, Army, (CSA) Retiree Council. The Council Co-Chairmen, LTG (Ret) Frederick Vollrath and SMA (Ret) Jack Tilley, met with the CSA to report the top issues at the closing of the Council's 48th meeting, held 21-25 Apr 2008, in the Pentagon.

"I told the Chief that Retired Soldiers are still proud, still serving and still saluting," LTG (Ret) Vollrath said. "We're proud – we wear our Retired Soldier pins and display our decals. We're still serving – we're always ready to volunteer and to support the recruiting mission. And we'll never stop saluting, even though we no longer wear the uniform."

The Council also recommended that the Army support current and future Retired Soldiers – its "most credible ambassadors" – by arming them with information.

The Council, made up of seven retired officers and seven retired noncommissioned officers, reviewed 33 issues submitted by installation retiree councils, which consisted of 13 medical/healthcare; 10 benefits/entitlements; and 10 dealing with a variety of retiree issues.

In its report to the CSA, the Council warned that recruiting and retention would be impacted if health care policy was determined by budgetary constraints alone, without considering the sacrifices asked of the current force. The Council made the following recommendations:

- Sustain the military health care system with resourcing and emphasis on direct care.
- Limit any increase in TRICARE fees to the annual rate of growth in retired pay, with special consideration to not overburdening retired NCOs E-7 and below.
- Raise the TRICARE provider reimbursement levels to create the physician network needed to make care accessible.
- Support legislation to authorize pretax payment of TRICARE enrollment fees and premiums.
- Eliminate copayments for generic and chronic care drugs to encourage use of the TRICARE Mail Order Pharmacy.
- Ensure that support to beneficiaries and medical facilities in Alaska in the new TRICARE contracts equals the support given in the rest of the country.
- Continue to support DoD and VA collaboration to improve the compatibility of the two health care systems, improving service and ensuring seamless transition, especially for Wounded Warriors.

In the strategic communication arena, the Council asked for information and communication tools for the Army's Retired Soldier ambassadors both for supporting the Army and for their own well-being. The Council recommended:

- Creating an Army Knowledge Online (AKO) site with information on retirement benefits and programs using the Retired Soldier pin as the icon to enter the site.

(con't on next pg.)



CSA Retiree Council poses around the Retired Soldier logo with Director of the Army Staff, LTG David Huntoon. Council members are, from left, front row: COL (Ret.) Mary Messerschmidt, COL (Ret.) Arlene Greenfield, LTG (Ret.) Frederick Vollrath, LTG David Huntoon, Jr., SMA (Ret.) Jack Tilley, CSM (Ret.) Frank Minosky; middle row: MSG (Ret.) James Elliott III, CSM (Ret.) Lonny Cupp, COL (Ret.) Robert Mentell, BG (Ret.) Barton Gilbert; back row: SGM (Ret.) Clifford Lovett II, SGM (Ret.) Albert Williams, COL (Ret.) Alan Phillips, SGM (Ret.) Steven Davis and CW4 (Ret.) Robert Cooper.

New covenant focuses on Community Support

The Army has launched the Army Community Covenant, a nationwide campaign formalizing community support for Soldiers and their Families. The first Community Covenant signing ceremony took place April 17th in Columbus, GA, with members of the Ft. Benning community. Ceremonies will take place in other communities through the end of the year.

The Army Community Covenant is a formal commitment of support by state and local communities to Soldiers and Families of the Army, Active, Army National Guard, and Army Reserve. It is designed to develop and foster effective state and community partnerships with the Army to sustain and improve the quality of life of Soldiers and their Families, both at their current duty stations and as they transfer to other states. The Army Community Covenant is tailored to the local community.

The Army Community Covenant states:

Together, we are committed to building strong communities.

We, the Community, recognize...

... The commitment Soldiers and Families are making every day.

... The strength of Soldiers comes from the strength of their Families.

... The strength of Families is supported by the strength of the Community.

... The strength of the Community comes from the support of Employers, Educators, Civic and Business leaders, and its Citizens.

We, the Community, are committed to...

... Building partnerships that support the strength, resilience, and readiness of Soldiers and their Families.

... Assisting in the implementation of the Army Family Covenant.

Communities, organizations, civic and business leaders, and others across the country already support Soldiers and Families through a number of programs and initiatives. Many of these programs and organizations are featured in the Community Covenant Web site http://www.acsim.army.mil/community_covenant.

Chief's Retiree Council calls health care, communication top retiree concerns

(from previous pg.)

- Educating Soldiers and spouses on their retirement entitlements and benefits not only as they near retirement, but also as they reach the 10- to 12-year point in the Soldier's career. The Council recommended adding retirement modules to courses for mid-grade and senior grade officers and NCOs and to courses preparing Soldiers for command. They suggested that spouses receive similar instruction in Family Readiness Groups and through Army Community Services.
- Communicating at least annually by the CSA and SMA, sharing their priorities with Retired Soldiers and giving Retired Soldiers the Army messages to communicate in their communities.
- Continuing to fund three issues a year of *Army Echoes*, the bulletin for Retired Soldiers and Families, while encouraging recipients to switch from the paper to the e-mail copy.
- Authorizing full account access to AKO for spouses. In addition, the Council asked the CSA to:
 - Fully fund the Retirement Services Program at installations and garrisons.
 - Support changing military postal rules to authorize mail privileges for Retirees overseas for parcels up to five pounds, unless restricted by host governments.
 - Complete the transition to standard job descriptions and grades for all full-time Retirement Services Officers

(RSOs) and standardize all part-time RSO positions with retirement services functions as the primary duty.

- Establish RSOs at major Reserve and National Guard commands to ensure all retiring and Retired Reserve and National Guard Soldiers and their Families and survivors are informed on retirement-related benefits and entitlements.
- Eliminate the Dependency and Indemnity Compensation (DIC) offset to the Survivor Benefit Plan (SBP) annuity.
- Authorize space-available air travel for surviving spouses.
- Provide full concurrent receipt of military retired pay and VA disability compensation for all eligible military retirees.
- Urge the Director of the Defense Finance and Accounting Service to establish a toll-free line for countries such as Germany and Korea with sufficient beneficiary population.
- Issue eligible surviving spouses an indefinite ID card at age 65.

The Co-Chairmen will meet with the CSA in October to be updated on progress with these issues and to offer their further support.

MSG (Ret.) James Elliott III, who left the Council this year after six years service, echoed the sentiments of the rest of the Council when he commented, "I love my Army, I love our Army and I'll do anything to serve."

Army tests 'Advantage Fund' recruiting incentives

FT KNOX, KY (ARNEWS) - The Army is running a pilot program in five cities offering qualified recruits a down payment for home ownership or seed money to start their own business.

The Army Advantage Fund offers those enlisting in the active Army up to \$40,000 for a five-plus year enlistment. Recruits enlisting in the Reserve component are eligible for up to \$20,000 for a five-plus year enlistment.

This program is being tested in five markets:

- Albany, NY
- Cleveland, OH
- Montgomery, AL
- San Antonio, TX
- Seattle, WA

6,392
Soldiers recruited by
Retired Soldiers

Availability of the program on a

national level will be based on the pilot results, Army Accessions Command officials said. The Army is the only branch of service currently offering this benefit.

"The Army has a long legacy of preparing young Americans for success through skills training and education-based programs such as the GI Bill and the Army College Fund," said LTG Benjamin Freakley, Commanding General, Army Accessions Command. "This new offering demonstrates the Army continues to understand what young Americans consider critical to their future."

Studies show home and business ownership are highly appealing to young Americans. While recognizing the difficulty in becoming a home owner, nearly all young adults surveyed in the test markets (95 percent) agree that it is important for them to own a home. Among all surveyed, 79 percent view having enough money to start a small business as a big problem. More than six in 10 young adults and parents say that the funding would most likely come from a bank loan. Army Advantage Fund participants may be able to reduce or eliminate the need for a bank loan to start a small business, Accessions Command officials said.

Army job assistance comes to your computer

Retired Soldiers can access Army Career and Alumni Program (ACAP) services at your computer with the online *ACAP Express*. Using *ACAP Express*, you can register for ACAP services, schedule classes, and create resumes and cover letters. Previously these services were available only once you scheduled them in-person at an installation ACAP office.

Now, you can now go online at any time, from any location, to <https://www.acapexpress.army.mil>, log in using your Army Knowledge Online (AKO) login, then schedule appointments for all services offered at the ACAP Center. To use the Web site, you must have a valid AKO account and know your username and password. However, you do **not** need to use a CAC (Common Access Card) to access the Web site's features (CACs are used by government employees to access their computers at work). You can use *ACAP Express* from anywhere with an Internet connection.

ACAP services include:

- Department of Labor Transition Assistance Program (TAP) Employment Workshops.
- VA benefits briefings and Disabled Transition Assistance Program (DTAP) briefings.
- Classes on resume writing, federal job applications, interviewing, job fair preparation, benefits and salary negotiation, financial planning, and Internet job searches.

ACAP has offices at most Army installations. A list of ACAP Centers can be found at *ACAP Express* and at the Army's public ACAP Web site at <http://www>.

acap.army.mil. Contact your installation ACAP office for any questions on the program.

Note: While Family members of retired Soldiers are eligible for ACAP services and ACAP online, they are not eligible for ACAP Express.

Congress expands CRSC eligibility

Congress has extended eligibility for Combat-Related Special Compensation (CRSC) to include any military retirees with combat-related disabilities whose retired pay is reduced by their VA disability compensation, even if they served fewer than 20 years. The FY08 National Defense Authorization Act added retirees who served fewer than 20 years, retired under Chapter 61, Title 10, United States Code and have combat-related disabilities to those eligible for CRSC.

This law change went into effect Jan. 1, 2008. To apply for CRSC, retirees must still provide documentation that shows a causal link between a current VA disability and a combat-related event.

The program has a new updated claim form DD2860 dated April 2008. All previous editions are obsolete. The new claim form, specific eligibility requirements and CRSC help tools can be found at <http://www.crsc.army.mil>. You can also contact CRSC at 1-866-281-3254.

Retiree Appreciation Days are for spouses too

Whether you've been the spouse of a Retired Soldier for 30 years or 30 days, whether your spouse is living or deceased, you need to make it a point to attend a Retiree Appreciation Day (RAD). RADs are events designed for Retired Soldiers and spouses by your Retirement Services Officer, often with the help of your installation retiree council.

Are there any changes in store for your installation? You'll hear about them at the RAD, usually from your installation or hospital commander. Are there any law changes affecting you? Those will

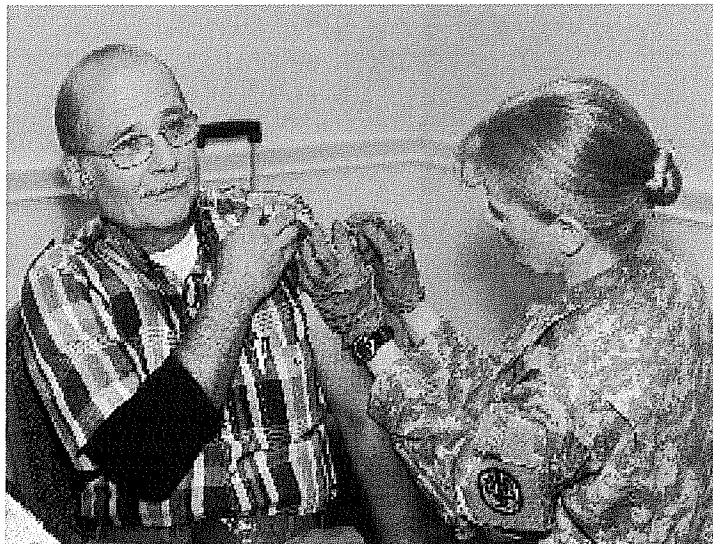
Other RADs run only one day. Most RADs are held on weekends; however, some are weekday events. Your RSO plans these events with you (and the installation mission) in mind. Since every RAD is different, as your RAD draws nearer, check with your RSO to see what's scheduled for yours.

Spouses' Corner

be addressed at your RAD, often by a speaker from HQDA.

In addition, you'll often find a wealth of information at the RAD's "Country Fair." A wide variety of programs and organizations, often including the Retired Pay Center, the commissary and the legal office, will be there to share information. At the RAD "Health Fair," you'll have the opportunity for blood pressure and vision screenings.

At some installations, RADs are two or three-day events featuring golf tournaments and dinners.



Many RADs offer medical screenings or vaccinations such as the 2007 Ft Campbell, KY, RAD.

Make your voice heard -- Vote Nov 4th!

Share the Army story with your representatives

In this issue, we invite Retired Soldiers to sound off by letting your elected representatives know how you feel. Of course, you can and should do this at your polling place by voting Nov. 4th. You will be voting for your new Commander in Chief as well as your representative in Congress. Where you live will determine who and what else you vote for.

Can you campaign for a candidate? Of course, you can.

However, you may **not campaign while in uniform.**

Retired Soldier Soundoff

DoD policy states that members of the Armed Forces (including retired members and members of the Reserve components) **may not wear the uniform** during or in connection with furthering political activities, private employment or commercial interests,

which could give the impression that there was official sponsorship for the activity or interest. This policy can be found in DoD Instruction 1334.01, DoD Directive 1334.1, "Wearing of the Uniform."

We do ask you to share you the knowledge you gained through your military service with your elected representatives. Military experience has become rare among Senators, members of Congress, and their staff members. However, lack of military experience does **not** equal lack of support for the military.

A letter or a call from a Retired Soldier can help educate your elected representative in the ways and needs of the military. Many of you can speak from personal experience about serving in an Army that was undermanned and underfunded. Your story can be just as compelling as the facts and figures that your representatives hear and read. You can testify as to why the Army's four imperatives are so important.

So, don't be afraid to sound off!

Never leave a fallen comrade

Stryker Cavalry's search for SSG Maupin

BAGDAD (ARNEWS) -- (We all know the story of SSG Keith Matthew Maupin who died serving his country. What you might not know is the story of those who never gave up the mission of finding him and bringing him home. They live the Soldier's Creed – Never Leave a Fallen Comrade)

The remains of SSG Keith Matthew Maupin were recovered by elements the Multi-National Division - Baghdad's (MND-B) 2nd Stryker Cavalry Regiment (SCR), which is based out of Vilseck, Germany. The recovery was the result of four years of intensive effort by MND-B Soldiers and multiple joint and interagency organizations. The Soldiers of 2nd SCR were able to recover SSG Maupin's remains by approaching the recovery as a criminal investigation and employing appropriate investigative techniques.

"Since beginning operations in Abu Ghraib, we made finding SSG Maupin a top priority to clearly demonstrate to every service member, and every Family, that we

will never leave a fallen comrade," said COL John RisCassi, the Commander of the 2nd SCR. The Soldiers of 1st Battalion, 21st Infantry Regiment "Gimlets," who are based out of Schofield Barracks, HI, are under the tactical control of 2SCR and performed the actual recovery mission. The recovery was made possible by the Gimlets relentlessly pursuing intelligence leads and simultaneously leveraging the new relationships made possible by reconciliation, officials said.

Many of the terrorists involved in this incident had continued to attack coalition forces and Iraqi people for the past four years and the 2nd SCR identified and detained the vast majority of these insurgents. In addition to recovering SSG Maupin's remains, they have been removing a significant threat to the security of the Iraqi people.

Though honored to return a fallen comrade to his Family, leaders said the Dragoons of 2nd SCR and Gimlets of 1-21 Inf. Regt. will continue to pursue those responsible for SSG Maupin's death and all who threaten the security of Abu Ghraib.

Note: SSG Maupin was laid to rest in a private burial ceremony with full military honors at Gate of Heaven Cemetery in Montgomery, OH, on Apr. 27.



Sgt. Keith "Matt" Maupin of Army Reserve's 724th Transportation Company in his vehicle.

Search for missing continues

The Army's four-year search for SSG Maupin is evidence that the commitment to the missing servicemember and Family members continues, in many cases for more than 60 years.

The Defense POW/Missing Personnel Office (DPMO) reports that more than 88,000 Americans remain missing from World War II, the Korean War, the Cold War, and the Vietnam War. DPMO reports that about 100 missing servicemembers are identified every year. You may have seen some of their stories in your local media. You can find stories of recovery and identification going back to 1997 in the news release section at [http://](http://www.dtic.mil/dpmo)

www.dtic.mil/dpmo. Even if you don't have a computer, it's worth a visit to your library's computer section or a relative or neighbor's computer to read these inspiring accounts. You'll read about how these servicemembers were lost in combat and how, years later, they've been brought home.

Of course, the mission continues. Every month, in communities across the country, DPMO briefs Family members of American servicemen still missing in action on the government's worldwide mission to account for those still missing and to discuss the latest information available about their specific cases. Government

specialists, including representatives from the Army's Past Conflict Repatriations Branch (PCRB), Casualty and Memorial Affairs Operation Center meet with 100-200 Family members who live within a 350-mile radius of the city being visited. The DPMO has hosted more than 100 of these updates since the beginning of the program in 1995, reaching more than 14,000 family members. Army Family members who have loved ones unaccounted-for from the Vietnam, Korea, WWI or WWII and wish to attend any of these updates can call 1-800-892-2490 or Email: tapcper@conus.army.mil

DFAS notifying retirees nearing SBP paid up status

The Defense Finance and Accounting Service (DFAS) is mailing notices to all retirees who will reach Survivor Benefit Plan (SBP) "paid up" status in October 2008 or soon after.

The law applies to retirees who are at least 70 years old and have paid at least 360 months of SBP or Retired Serviceman's Family Protection Plan (RSFPP) premiums. Under the law change, retirees who have met **both** of these age and payment criteria will be declared "paid up" and will no longer have SBP or RSFPP premiums deducted from their retired pay. For those retirees who are at "paid up" status in October, the change will be reflected in the November 2008 pay statement.

If a retiree does not meet the eligibility criteria on Oct. 1, 2008, the premiums will stop when the retiree has met both criteria: reached age 70 and paid SBP premiums for 360 months. DFAS will stop the premi-

ums automatically when the retiree meets both criteria; the retiree does not need to take any action.

The "paid up" provision was made law by the National Defense Authorization Act for Fiscal Year 1999. **This law set the effective date at Oct. 1, 2008. This means that the premiums won't stop until Oct. 1, 2008, even if a retiree is older than 70 or has paid premiums for more than 360 months.**

Those retirees who will reach "paid up" status when the law takes effect in October 2008 or soon after should have gotten a notification mailing from DFAS in May. All other retirees will be notified of their "paid up" premium status in their December 2008 Retiree Account Statement.

DFAS is posting information on "paid up" SBP on their Web site at <http://www.dfas.mil/retiredpay/paid-upsurvivorbenefitpaymentsbp.html>.



DFAS reports on retroactive pay progress

DFAS and the VA are working together to determine if retirees whose disability ratings increased are due any retroactive pay. The project began in September 2006, when the VA identified more than 133,000 recipients of Combat Related Special Compensation (CRSC) or Concurrent Retirement and Disability Payment (CRDP) possibly eligible for retroactive pay because of disability ratings increases. Since then, the VA has identified about 31,000 additional retirees who may be eligible for retroactive pay*. They have also resubmitted more than 45,000 accounts, from the original 133,000**.

Since October 2006, DFAS has adjudicated more than 142,000 accounts and sent retirees written notification of their status. In many cases, retirees have received multiple payments from DFAS, the DVA, or both. However, in some cases, DFAS determined that no additional payments were owed to the retirees.

Those who have received payment from DFAS, may also be eligible for payment from the VA. Once DFAS processes an account, they send the information to the VA for possible payment. There may be a lapse of time between the payments from the two different agencies. For questions concerning the VA, call 1-800-827-1000.

The number of retirees who may be eligible for retroactive compensation continues to grow. DFAS is working on system enhancements to fully automate retroactive payment processing. DFAS and the VA continue processing all accounts, giving priority to those from the original group. Processing has been slow, since it often requires obtaining individual retiree data from local VA Regional Offices. DFAS updates the chart below weekly at <http://www.dfas.mil/retiredpay/retroactivepayment.html>. If you have questions, you can go to <https://ca.dtic.mil/dfas/s-retired/ret-pay.htm> or call 1-800-321-1080.

Status as of:	Jan. 31	Feb. 29	Mar. 30	Apr. 27	May 4	May 11
Original accounts	133,057	133,057	133,057	133,057	133,057	133,057
Original accounts processed	93,322	98,057	107,759	113,090	115,333	119,137
Original accounts remaining	39,735	34,965	25,298	19,967	17,724	13,920
New*, returning** accounts	78,012	84,237	85,131	86,310	86,310	86,310
New, returning accounts processed	54,400	59,186	65,373	69,855	71,012	71,112
New, returning accounts remaining	23,512	25,051	19,758	16,455	15,298	15,198
Total accounts	211,069	217,294	218,188	219,367	219,367	219,367
Total accounts processed	147,822	157,243	173,132	182,945	186,345	190,249
Total accounts remaining	63,247	60,016	45,056	36,422	33,022	29,118

Fight rising prices -- shop at the commissary

FT LEE, VA – Though gas and other prices rise daily, commissaries provide customers the relief of groceries sold at cost.

“Commissaries save authorized shoppers 30 percent or more over commercial grocery store prices,” said Rick Page, Defense Commissary Agency acting director. “That means a family of four saves nearly \$3,000 annually. Couples can save nearly \$1,900; single shoppers, more than \$1,000.”

DeCA's average savings calculations are based on an annual price comparison study, which compares commissary prices on about 30,000 items with those of local supermarkets, major grocery store chains and supercenters. The survey also takes into account state taxes and the 5-percent commissary surcharge, which funds commissary renovation and construction. Figures for fresh meat and produce, as well as data for locations outside the contiguous United States, are



AAFES adds rewards to credit card

DALLAS – Using a Military StarSM card is even more rewarding with the Military StarSM Rewards MasterCard®. The new program rewards exchange shoppers for everyday purchases made both on and off military installations. The card combines the advantages of the Military StarSM private label card with the power of a Chase Rewards Program.

“The Military StarSM Rewards MasterCard automatically chooses the appropriate line of credit so authorized exchange shoppers earn maximum points whenever or wherever the card is used,” said AAFES' Chief Operating Officer Mike Howard. “It functions as a Military StarSM Card where accepted and as a MasterCard everywhere else. In either case, purchases produce rewards for cardholders.”

The Military StarSM Rewards MasterCard program offers the ability to earn two points per dollar for qualifying “on installation” purchases and one point per dollar for qualifying purchases made “off installation.” The new co-branded card will also incorporate flexible reward options that can be redeemed with as little as 2,000 points. Once approved, account holders will be

obtained via random sampling. Weighting techniques take into account such factors as cost of living in a variety of areas and regions, as well as customer buying habits.

“Commercial stores are profit-motivated,” said Page. “They lower prices on popular items to attract customers, and they recoup those losses by pricing other items much higher. This routine business practice uses a lower-priced item as a ‘loss leader.’”

“Though we operate in businesslike fashion and are proud of our stewardship of American tax dollars, our sole reason for being here is to deliver the benefit,” said Page. “Our cost is your cost.”

Like any commercial grocery store, however, DeCA's business partners provide commissaries with frequent “sales” on hundreds of products on any given day, or special pricing on “club packs” or bulk items. “If a manufacturer offers us a special price, we pass it on,” Page said. “There's no need for loss leader strategies or customer loyalty cards. Your military ID is the only ‘special card’ you need.”

Commissary customers get an additional break by not paying sales tax when shopping at the commissary. In some locations, that amounts to sizeable savings.

“Help us spread the word and make sure all active duty, Guard and Reserve, and retired military and their families take advantage of their commissary benefit,” Page said.

mailed a catalog of reward options such as cash back, free airline tickets and even exchange gift cards.

“The Military StarSM Rewards program finally allows the exchanges to offer the ultimate convenience to authorized shoppers: two lines of credit and only one card,” said Howard. “With that said, the Military StarSM Rewards card is not a replacement for the Military StarSM card. In fact, authorized exchange shoppers who currently have a Military StarSM card and sign up for the new card will receive two different lines of credit to provide maximum flexibility when choosing a method of payment.”

More information is available under the “exchange credit central” section of <http://www.aafes.com>.

AAFES
Still Serving Weekend
 Sep 5-7

UPDATE on TRICARE & shingles vaccine

(Note: Many of you commented that the TRICARE article on coverage of the shingles vaccine for beneficiaries age 60 and older (Jan-Apr issue, pg. 11) did not tell the whole story. TRICARE responded with the following updated information.)

FALLS CHURCH, VA - For beneficiaries 60 and older, TRICARE now covers Zostavax, the vaccine designed to prevent shingles. TRICARE officials caution that "covered" doesn't necessarily mean "free" for TRICARE Standard or TRICARE for Life beneficiaries.

Just as with any TRICARE medical benefit, beneficiaries are responsible for meeting their deductibles and paying their cost shares. This means the shingles vaccine could cost you \$100 or more. We've also heard from retirees, and

confirmed with TRICARE, that some doctors do not offer the vaccine. Talk to your doctor to find out if your doctor offers the vaccine and if your doctor advises that you need the vaccine.

Zostavax is covered under the TRICARE medical benefit and is not reimbursable under the pharmacy benefit because vaccines cannot be self-administered. Beneficiaries must have vaccinations administered in a doctor's office.

According to TRICARE officials, the physician should supply the Zostavax and include its price on the itemized bill for the office visit and the injection. TRICARE will reimburse a provider for administering the Zostavax vaccine in its office as a part of the TRICARE medical benefit.

TRICARE covers lap-band surgery

FALLS CHURCH, VA - TRICARE beneficiaries whose weight poses a serious health risk have a new surgical alternative available. For those who medically qualify, TRICARE covers laparoscopic adjustable gastric banding, also called lap-band surgery. Although the TRICARE policy change was made recently, coverage is retroactive to Feb. 1, 2007.

"We at TRICARE are careful to only cover procedures that have been proven safe and effective, and are accepted by the medical community," said MG Elder Granger, TRICARE Management Activity Deputy Director. "We've added this procedure because, for some beneficiaries, it may be the right course of action to preserve their health."

Granger adds that, like gastric bypass, gastric stapling or gastroplasty, lap-band surgery is only for

those suffering morbid obesity. In medical terms, that means their body weight is 100 pounds over ideal weight for their height and bone structure, and their weight is associated with severe medical conditions known to have higher mortality rates. Body weight that is more than twice the ideal weight for the person's height and bone structure may also indicate morbid obesity.

In addition, TRICARE will cover the surgery if a patient has had an intestinal bypass or other surgery for obesity and, because of complications, requires a second surgery.

Coverage details are in the TRICARE Policy Manual under "morbid obesity", at <http://manuals.tricare.osd.mil>.

Will you be eligible for Medicare soon?

Here's what to do to stay eligible for TRICARE

FALLS CHURCH, VA - TRICARE beneficiaries who are turning 65 and are eligible for premium-free Medicare Part A (Hospital) must enroll in and pay premiums for Medicare Part B (Medical) to remain eligible for TRICARE benefits, even if you live outside of the United States. Exceptions include when the beneficiary is enrolled in the U.S. Family Health Plan.

To become eligible for Medicare Part A, beneficiaries must have paid into Social Security for at least 40 quarters (10 years of work). To avoid a delay in receiving Medicare benefits and to ensure timely reporting of that information to the Defense Enrollment Eligibility Reporting System (DEERS), you should apply for Medicare benefits three to four months before turning 65. Prompt enrollment allows beneficiaries to avoid the Medicare Part B surcharge for late enrollment (10 percent for each 12-month period eligible but not enrolled in Part B).

To sign up for Medicare Part B, call the Social Security Administration at (800) 772-1213, or visit your local Social Security office.

Survey says:**More physicians are taking TRICARE Standard patients**

FALLS CHURCH, VA - There's good news for TRICARE Standard beneficiaries — more civilian providers are accepting new patients, according to a recently released survey. Yet, TRICARE officials acknowledge that increasing the number and types of providers remains a high priority, especially in remote areas.

These findings are part of the three-year DoD Survey of Civilian Physician Acceptance of TRICARE Standard, begun in Fiscal Year (FY) 2005. In FY 2007, the survey shows that almost 93 percent of responding physicians in 10 states and the District of Columbia were aware of the TRICARE program, with 84 percent of physicians in those areas accepting new TRICARE Standard patients.

"The survey results are very encouraging," Army MG Elder Granger, Deputy Director, TRICARE Management Activity (TMA), said. "It shows that more doctors are working with us to ensure that our Reserve Component warriors, retirees, and their families have access to quality care."

"In some locations, access to TRICARE Standard providers remains a major concern for Family members and retirees," Granger said. "Some doctors limit the number of TRICARE patients they see or refuse to see them altogether. This leads to fewer choices for beneficiaries."

The three-year survey covered the nation. DoD randomly surveyed physicians in 20 states in FY 2005, 20 states in FY 2006, and the rest of the country in FY 2007. About 40,000 physicians from a variety of medical specialties were surveyed each year.

The results show that civilian provider awareness and acceptance is generally high, but may vary depending on location. The survey also revealed a need for increasing TRICARE awareness and acceptance among psychiatrists — a specialty critical to many veterans of the Global War on Terror.

The three-year findings show:

- About 87 percent of physicians surveyed are aware of TRICARE.
 - About 81 percent of physicians accepting new patients accept new TRICARE Standard patients.
 - Of those accepting new TRICARE Standard patients, almost 91 percent do so for all patients, rather than case-by-case.
 - Of those not accepting TRICARE Standard, about 25 percent cited reimbursement rates as the reason. **(Note: The CSA Retiree Council recommended raising reimbursement levels to create a physician network. See pgs. 3-4 for the rest of the Council's report to the Chief.)**
- States showing a need to increase TRICARE acceptance and awareness include Alaska, Maryland, Colorado, Hawaii, Oklahoma, New York, New Jersey, and Texas. Hospital service areas with lower than average TRICARE acceptance include Washington, DC; Raleigh, North Carolina; Seattle and Olympia, Washington; Lihue/Kealahoukua/Wailuku, Hawaii;

Dallas, Texas; and Falls Church, Virginia.

TRICARE leaders, with support from their managed care support contractors, are working to increase acceptance.

"We are reaching out to state officials, medical associations, and individual physicians to educate them and appeal to their sense of patriotism in accepting TRICARE," said Granger.

The outreach is showing results. For example, the Oregon legislature approved incentives including a one-time tax credit for new providers in the TRICARE network, plus an annual credit for treating TRICARE patients. Oregon's TRICARE provider network has increased by 35 percent since 2004.

In addition, the governors of 20 states in the TRICARE West region have supported TRICARE's efforts to encourage more health care providers to accept new TRICARE

"In some locations, access to TRICARE Standard providers remains a major concern for Family members and retirees. Some doctors limit the number of TRICARE patients they see or refuse to see them altogether."

MG Elder Granger
Deputy Director, TRICARE

patients. Their combined efforts led to an overall increase in western region TRICARE network doctors from approximately 80,000 in 2004 to more than 125,000 today.

"Expanding our network of TRICARE providers is critical to our ability to care for our beneficiaries," said Granger. "Today, more than 220,000 men and women are TRICARE providers. We are grateful to them for seeing the value in supporting those who serve our Nation, and we are actively seeking other physicians who want to become part of our TRICARE provider team."

Is Long Term Care Insurance right for you?

Did you know that as a Retired Soldier, you are eligible to apply for coverage in the Federal Long Term Care Insurance Program (FLTCIP)?

Retiree family members eligible include spouses, adult children and surviving spouses receiving a survivor annuity, which includes the Retired Serviceman's Family Protection Plan (RSFPP), the Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC). **Surviving spouses not receiving a survivor annuity are not eligible. Former spouses are not eligible even if they are receiving a survivor's annuity.**

There is no upper age limit on who can apply; however, you do have to pass the underwriting, that is, the questions about your health. Qualified family members apply for

their own coverage, even if the retiree chooses not to apply.

"Gray area" Reserve retirees, those not yet age 60 and not yet receiving retired pay, are eligible to apply for FLTCIP while in the gray area. This was not the case when the plan started.

Long term care is the kind of care you would need if you can no longer perform everyday tasks by yourself because of a chronic illness, injury, disability, or the aging process. Long term care includes the supervision you would need if you had a severe cognitive impairment like Alzheimer's disease.

Long term care isn't intended to cure you. It is chronic care that you might need for the rest of your life. This care can span years and can be expensive depending on the type of care you need and the location where that care is received. This type of care isn't received in a hospital — it can be received in your own home, at a nursing home or other long term care facility. Long term care

insurance is one way of helping to pay for these expenses. Your eligibility to begin receiving benefits is certified by a licensed health care practitioner who develops a care plan. Long Term Care Partners would need to agree with the certification and approve the plan for you to be eligible.

Those considering enrollment will have a variety of options. Pre-packaged policies can be purchased for three- or five-year periods, with daily benefits of \$100 or \$150. For individuals wishing greater flexibility, daily benefits ranging from \$50 to \$300 (in \$25 increments) can be purchased. Other plan options, including an unlimited benefit, will be available during the open enrollment.

Premiums will vary based on age, amount of coverage, length of coverage, and other factors. The FLTCIP also offers two options to protect benefits against inflation.

For information, go to <http://www.opm.gov> or <http://www.ltcfeds.com>, or email info@ltcfeds.com, or call 1-800-LTC-FEDS (1-800-582-3337).

VA to pilot remote benefits delivery program

FT HARRISON, MT — Rural Montana veterans will have easier access to VA benefits information and assistance through a remote benefits delivery pilot program using video-conferencing technology and staffing support.

This new video conferencing program, along with VA staff and Valley Veterans Service Center (VVSC) volunteers, will provide face-to-face assistance to veterans who don't live near the Fort Harrison VA regional benefits office. Located in Hamilton, VVSC is a grass-roots organization run by volunteers to assist veterans in Southwestern Montana.

With the help of a trained volunteer, a veteran will be able to go to the VVSC to conduct a videoconference with Ft Harrison VA regional office staff to address their benefits and claims. VVSC will schedule appointments with veterans on Fridays during normal business hours.

Will this pilot program result in similar programs in your part of the country? We'll report any updates in future *Echoes*.

VA's new 'Travel Nurse Program' hits the road

WASHINGTON — To deal with a nationwide shortage of nurses and to improve the quality of care for veterans, the VA has created a "Travel Nurse Corps" to enable VA nurses to travel and work throughout the Department's medical system.

The Travel Nurse Corps is beginning as a three-year pilot program. Initially, it will place as many as 75 nurses at VA medical centers across the country. The goals of the program are to improve recruitment, decrease turnover of experienced nurses and maintain high standards of patient care.

Participating nurses may be temporarily assigned to distant medical centers and clinics to help nursing staffs that have vacancies, to reduce wait times or the reliance upon contractors, or to maintain high-skill services and procedures.

The VA will also be creating a Rural Health Care Advisory Committee to enhance VA services to veterans in rural areas. The Travel Nurse Corps will work with this national VA panel to support VA health care in rural areas.

Retirement Services Officers (RSOs)

Do you have questions on benefits, SBP, Retiree Appreciation Days, or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services Web site <http://www.armyg1.army.mil/retire>

(Note: That's the number 1 after the g.)

Stateside RSOs

(states without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal
(256) 876-2022
cynthia.anderson1@redstone.army.mil
• Ft Rucker
(334) 255-9124
ruck.retirees@conus.army.mil

ALASKA

Ft Richardson
1-800-478-7384
(AK only)
(907) 384-3500
rso@richardson.army.mil

ARIZONA

Ft Huachuca
(520) 533-5733
FtHuachucaRSO@hua.army.mil

ARKANSAS

Ft Sill, OK
CALIFORNIA
Ft McCoy, WI
COLORADO
Ft Carson
(719) 526-2840
retirement-services@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• Central & West
MacDill AFB
(813) 828-0163
army.rso@macdill.af.mil

Rest of FL

Ft Stewart, GA

GEORGIA

• Ft Benning
(706) 545-1805
benn.g1hrd.rso@benning.army.mil
• Ft Gordon
(706) 791-2654
angela.gaston@us.army.mil
• Ft McPherson
(404) 464-3219
rso.mcpherson@forscom.army.mil
• Ft Stewart
(912) 767-5013

rso@stewart.army.mil

HAWAII

Schofield Barracks
(808) 655-1514
rso@schofield.army.mil

IDAHO

Ft Carson, CO, or

Ft Lewis, WA

ILLINOIS

Ft L. Wood, MO; Ft
McCoy, WI; Ft
Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
Leav-RSO@conus.army.mil

• Ft Riley

(785) 239-3320
rso@riley.army.mil

KENTUCKY

• Ft Campbell
(270) 798-5280
camp.retire@conus.army.mil
• Ft Knox
(502) 624-1765
knox.rso@conus.army.mil

LOUISIANA

Ft Polk
(337) 531-0363
polk_rso@conus.army.mil

MAINE

Ft Drum, NY
MARYLAND
•Aberdeen Pr. Grd.
(410) 306-2320
imnearpghr@apg.army.mil

• Ft Meade

(301) 677-9603
mderso@conus.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

• Ft McCoy, WI
• Lower MI-
Selfridge ANGB
(586) 307-5580 (or
Ft McCoy)

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood
(573) 596-0947
leon.agretsvcs@conus.army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Ft McCoy, WI

NEW HAMP.

Ft Drum, NY

NEW JERSEY

• Ft Dix
(609) 562-2666
rso@dix.army.mil
• Ft Monmouth
(732) 532-4673
jacqueline.moura@us.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum
(315) 772-6434
drum.rso@conus.army.mil
• Ft Hamilton
(718) 630-4552
keith.harry@us.army.mil

•Watervliet-Wed/
Thurs
(518) 266-5810
rso@wva.army.mil

• West Point
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA

Ft Bragg
(910) 396-5304
bragg_rso@conus.army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill
(580) 442-2645
rso.sill@conus.army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
rso@carlisle.army.mil
• Tobyhanna Army
Depot(Tues/Wed/
Thurs)
(570) 895-7409
nicole.carrescia@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson
(803) 751-6715
rso@jackson.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss
(915) 568-5204
rso@bliss.army.mil
• Ft Hood
(254) 287-5210
hood.dhr.iag.retsvcs@conus.army.mil
• Ft Sam Houston
(210) 221-9004
rso@samhouston.army.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir
(703) 805-3682
rso@belvoir.army.mil
• Ft Eustis
(757) 878-3648
eustis.rso@conus.army.mil
• Ft Lee
(804) 734-6973

leeeimarso@conus.army.mil

• Ft Monroe
(757) 788-2093
monr.fmrretsvcff@conus.army.mil

• Ft Myer

(703) 696-5948
rso@fmcc.army.mil

W. VIRGINIA

Ft Knox, KY

WASHINGTON

Ft Lewis

(253) 966-5884
Lewis700PMC
retirements@conus.army.mil

WISCONSIN

Ft McCoy

1-800-452-0923
bill.g.walters@us.army.mil

WYOMING

Ft Carson, CO

PUERTO RICO

Ft Buchanan
(787) 707-3842
santiago.santiago@conus.army.mil

GUARD AND RESERVE RSO

(Human Resources Command, St. Louis, MO, office serving all Guard and Reserve Retired Soldiers and their Families)

1-800-318-5298 ext 4

(314) 592-0123

sheila.dorsey@us.army.mil or

stephen.welch@us.army.mil

Overseas RSOs

Europe/

06202-80-6080
usareur-rso@hq.1perscom.army.mil

Ansbach

0981-183-7824
RSOAnsbach@eur.army.mil

Bamberg

0951-300-8071
RSOBA@eur.army.mil

Baumholder

06783-6-6080
RSOBaumholder@1eur.army.mil

Grafenwoehr

09641-83-8539
imae-graf.rso@graf.eur.army.mil

Heidelberg

06221-57-3347
RSOHD@eur.army.mil

Hessen

06181-180-1770
RSOHessen@1eur.army.mil

Kaiserslautern

0631-411-7333
John.Haldeman@eur.army.mil

Mannheim

0621-730-3370
RSOMA@eur.army.mil

Schweinfurt

00721-96-7033
RSO.Schweinfurt@eur.army.mil

Stuttgart

07031-152924
RSOStuttgart@usag.stuttgart.army.mil

Wiesbaden

0611-705-5515
RSOWiesbaden@eur.army.mil

Belgium

0032-65-32-4575

RSO.usagbenelux@eur.army.mil

England

see Kaiserslautern
Italy/So. Europe/

Africa/Mid-East

Vicenza

0444-71-7262
RSOVicenza@eur.army.mil

Netherlands

0031-46-443-7320
RSO.Schinnen@eur.army.mil

Japan

046-407-3940
rso@zama.army.mil

Okinawa

06117-44-4186
rso@okinawa.army.mil

Korea

031-690-3872
RSO@korea.army.mil

DIRECTORY

Army Retirement Services: <http://www.armyg1.army.mil/retire>
Army Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>
Address Change: See boxes on pg. 16. **DON'T send to Echoes.**
Armed Forces Retirement Home: 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400; <http://www.afrh.gov>
Army & Air Force Exchange Service: <http://www.aafes.com>
Army Career & Alumni Program: <http://www.acap.army.mil>
Army Emergency Relief: 1-866-878-6378; (703) 428-0000; <http://www.aerhq.org>
Army Homepage: <http://www.army.mil>
Army Knowledge Online: <https://www.us.army.mil>
Combat-Related Special Compensation: 1-866-281-3254; <http://www.crsc.army.mil>;
Concurrent Retirement & Disability Payment: 1-800-321-1080, <http://www.dfas.mil>, under "Retired Pay"
Death -- Report a Retired Soldier's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703) 325-7990 collect.
<https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>
Arlington National Cemetery: (703) 607-8585; <http://www.arlingtoncemetery.org>
DEERS: 1-800-538-9552; (831) 583-2500
ID card records update in case of death or divorce:
 Contact nearest ID card facility.
Defense Commissary Agency: <http://www.commissaries.com>
Dental Plan: 1-888-838-8737; <http://www.TRDP.org>
Gulf War Homepage: <http://www.gulfink.osd.mil>
Health Beneficiary Counseling Assistance Coordinator: <http://www.tricare.mil/bcacdcao>, or contact nearest military medical facility.
Records -- Replace DD Form 214, awards: <http://vetrecs.archives.gov>
 (if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave., St. Louis, MO 63132-5100
 (if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

Pay/SBP Inquiries <http://www.dfas.mil>

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:
 (retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130 1-800-321-1080, (216) 522-5955
(SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; (216) 522-5955
Pay Center FAX numbers: (retiree) 1-800-469-6559; (216) 522-5955 **(SBP/RSFPP annuitant)** 1-800-982-8459
Online account access: <https://mypay.dfas.mil>
myPay customer service: 1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096, or DSN 580-5096.

Social Security <http://www.ssa.gov>; 1-800-772-1213

(If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.gov/foreign/phones.html> or FAX 410-597-1800.)
Medicare <http://www.medicare.gov>; 1-800-633-4227

Reserve <https://www.hrc.army.mil/site/reserve>

(requires Army Knowledge Online login)
Reserve Benefits: 1-800-318-5298; (314) 592-0553
Application for Reserve Retired Pay: (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PSP-T; 1 Reserve Way; St. Louis, MO 63132-5200
Retiree Mobilization: Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St. Louis, MO 63132-5200; (314) 592-0000, ext. 3030

VA <http://www.va.gov>

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); **TDD** (Telecomm. Device for Deaf) 1-800-829-4833
Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477
Health Care Benefits: 1-877-222-8387
Grave Information: 1-800-697-6947
GI Bill: 1-888-442-4551

TRICARE Information <http://www.tricare.mil>

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/benef/home>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN
TRICARE South: 1-800-444-5445; <http://www.humana-military.com/home.htm>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)
TRICARE West: 1-888-TRIWEST; <https://www.triwest.com/triwest/default.html>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY
TRICARE Overseas: 1-888-777-8343; <http://www.tricare.mil/overseas/index.cfm>
TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); <http://www.tricare.mil/tfl/default.cfm>
TRICARE Mail Order Pharmacy: 1-866-363-8667; <http://www.tricare.mil/pharmacy/tmop.cfm>
TRICARE Retail Pharmacy: 1-866-363-8779; <http://www.express-scripts.com>.
Email: tricare_help@otsg.amedd.army.mil

Recreation Centers <http://www.armymwr.com>

Hale Koa Hotel, Hawaii: (808) 955-9424, 1-800-367-6027; FAX 1-800-425-3329 http://halekoa.com/index_secure.htm
Eidelweiss Resort, Bavaria: 011-49-8821-9440; FAX 011-49-8821-944-4135 <http://www.edelweisslodgeandresort.com>
Shades of Green, FL: (888) 593-2242; (407) 824-3665 <http://www.shadesofgreen.org/reservations.htm>
Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576; reservations@dhl.korea.army.mil

Sister Service Retiree Publications

Air Force Afterburner: <http://www.retirees.af.mil/afterburner/>
Coast Guard Evening Colors: <http://www.uscg.mil/hq/psc/eveningcolors>
Marine Corps Semper Fi: <https://www.manpower.usmc.mil>, then click on "Semper Fidelis Online" under "News and Features"
Navy Shift Colors: <http://www.npc.navy.mil/ReferenceLibrary/Publications>

Retiree Appreciation Days -- you've got to go

Why should you go to a Retiree Appreciation Day (RAD)? Your RAD is designed just for you -- Retired Soldiers and spouses -- with speakers and events planned by your Retirement Services Officer (RSO) and Installation Retiree Council.

Some RADs include a dinner or a golf tournament. Many offer flu shots and blood pressure screenings at "health fairs." Many organizations set up tables at RAD "county fairs" including DFAS and the VA. While most RADs are weekend events, a few are scheduled for weekdays, based on retiree response. Are there any changes planned for your installation? You'll get the latest information at your RAD.

Here are the RADs scheduled for this year so far. For information, contact the RSO hosting the event (Army RSOs are listed on page 13. For other services, please contact the installation). For updates, go to <http://www.armyg1.army.mil/rso/docs/rads.pdf>.



A Retiree talks to the CG of the 101st, Ft Campbell, MG Jeffrey Schloesser.

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.

- Aug 9 Tobyhanna Army Depot, PA
- Aug 16 Orlando, FL(*Ft Stewart*)
- Aug 22 Twin Cities, MN*
- Aug 23 Camp Ripley, MN*
- Sep 5 Ft McCoy, WI
- Sep 5-6 Redstone Arsenal, AL
- Sep 5-6 Ft Bragg, NC
- Sep 6 Carlisle Barracks, PA
- Sep 6 Ft Drum, NY
- Sep 6 Ft Eustis, VA
- Sep 12-13 Ft Leonard Wood, MO
- Sep 13 Lemoore Naval Air Station, CA*
- Sep 18-20 Ft Sill, OK
- Sep 20 Ft Dix, NJ
- Sep 20 Ft Belvoir, VA
- Sep 20 Little Rock AFB, AR
- Sep 26 Duluth, MN*
- Sep 27 Ft Hamilton, NY
- Sep 27 Ft Bliss, TX
- Sep 27 Nellis AFB, NV*
- Sep 27 Selfridge, MI*
- Sep 27 Ft Lee, VA
- Sep 27 Albany, NY (*Watervliet Arsenal, NY*)
- Oct 4 Houston, TX
- Oct 4 Schofield Barracks, HI
- Oct 10 Ft Myer, VA
- Oct 11 Ft Monmouth, NJ
- Oct 16 Ft Monroe, VA
- Oct 17 Ft Meade, MD
- Oct 17 Ft Riley, KS
- Oct 18 Benelux
- Oct 18 Aberdeen Prv Grd, MD
- Oct 18 Ft Carson, CO
- Oct 19 Offut AFB, NE
- Oct 24-25 Ft Hood, TX
- Oct 24-25 Ft Rucker, AL
- Oct 25 Ft Polk, LA
- Oct 25 Rock Island, IL
- Oct 25 Ft Campbell, KY
- Oct 25 Andrews AFB, MD
- Oct 25 Grafenwoehr, Germany
- Oct 31- Ft Knox, KY
- Nov 1
- Nov 1 Ft Leavenworth, KS
- Nov 7 Ft Benning, GA
- Nov 8 Bolling AFB, DC
- Nov 13 Ft Detrick, MD
- Nov 15 Heidelberg, Germany
- Dec 6 Ft Sam Houston, TX

* sponsored by Ft McCoy, WI

Aug 1 Surviving Family Members Appreciation Day Ft Lewis, WA

Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armyg1.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make things a little easier after your death.

How to change your address

Army Echoes is mailed using correspondence addresses supplied by:

- **For those in receipt of retired pay or an annuity** — DFAS-Cleveland
- **For those who will begin to receive retired pay at age 60** — the Army Human Resources Command (HRC) — St. Louis.

You **MUST** use the contact information provided in the boxes below to make address changes. If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change request.

Mobilization: For mobilization purposes, ALL retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC-St. Louis using the contact info below.

Note: The *Army Echoes* Editor cannot make address changes!

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

If in receipt of or entitled to retired pay, mail to:
Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: 1-800-321-1080 or (216) 522-5955; FAX: 1-800-469-6559
(put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP annuity, mail to:
Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: 1-800-321-1080 or (216) 522-5955; FAX: 1-800-982-8459
(put SSN on all pages)

If a retired reservist not yet 60, mail to:
U.S. Army Human Resources Command - St. Louis
ATTN: AHRC-PAP-A
1 Reserve Way
St. Louis, MO 63132-5200
Phone: 1-800-318-5298 or (314) 592-0554; FAX: (314) 592-0582
(ATTN: TLM9V49) (put SSN on all pages)