

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES  
**Issue 4, 1998 October-December**

**How DOD Authorization Act could affect you**

Following is a synopsis of provisions in the FY99 DoD Authorization Act (PL105-261) signed by the President October 17 that will be of interest to retirees and those approaching retirement:

**Section 361** - Prohibits the Secretary of Defense (SecDef) from transferring the responsibility to manage and fund the services and supplies provided by the Defense Commissary Agency (DeCA) unless this transfer is authorized by law.

**Sect. 362** - Increases from 12 to 24, the number of days that a Reservist may shop in commissaries in any calendar year.

**Sect. 364** - Authorizes the SecDef to impose a charge for the collection of a check accepted in a commissary store that isn't honored by the financial institution. The cost may be deducted from any amount that may be payable to that person by the government. This would include retired pay.

**Sect. 365** - Authorizes the SecDef to restrict access and purchases in overseas commissaries and exchanges if the Secretary determines that restrictions are necessary to prevent the resale of merchandise in violation of treaties between the US and host nation.

**Sect. 369** - Requires the SecDef to contract with a commercial firm to survey commissary patrons to determine their satisfaction with products, prices, assortment and other matters deemed appropriate.

**Sect. 517** - Authorizes the furnishing of a flag to be draped on the casket of each deceased member or former member of the Selected Reserve.

**Sect. 567** - The SecDef and the Secretary of Veterans Affairs (VA) will convene a conference, to be completed NLT Dec. 31, 1998, to determine means of improving and increasing the availability of military funeral honors for veterans. (Note: An article will appear in a future issue on the results.)

**Sect. 641** - Provides for paid-up Survivor Benefit Plan (SBP) coverage effective Oct. 1, 2008. Any individual with SBP will no longer have SBP costs deducted from retired pay after the 360th month (30 years) in which retired pay has been reduced **and** the month in which the retiree reaches age 70.

**Sect. 642** - Establishes a one-year open enrollment period for SBP beginning Mar. 1, 1999.

**Sect. 643** - Makes the effective date of court ordered SBP the same for retirees and former spouses.

**Sect. 644** - Requires the Secretary of Army (SecArmy) to present a US flag to retirees upon retirement.

**Sect. 645** - Authorizes the recovery, care, and disposition of remains of medically retired soldiers who die during hospitalization that began on active duty.

**Sect. 647** - Requires the SecArmy to eliminate by Dec. 31, 1998, the backlog of unpaid retired pay for members and former members of the Army Reserve and National Guard.

**Sect. 702** - Permits eligible spouses to enroll in the retiree dental program when the retiree isn't enrolled because the retiree receives dental care from the VA or is enrolled in an employer dental plan that doesn't cover family members or has a dental or medical condition which prevents them from being able to obtain benefits under the plan.

**Sect. 703** - Requires the SecDef to submit to Congress by Mar. 1, 1999 a plan for a system-wide redesign of the military and contractor retail and mail order pharmacy system.

**Sect. 704** - Authorizes continued eligibility for CHAMPUS for any person who may not have been aware of the loss of CHAMPUS eligibility. This continued authority applies to health care provided between Oct. 1, 1998 and Jul. 1, 1999.

**Sect. 711** - Authorizes contractors to pay TRICARE claims before seeking to recover costs from a third-party payer.

**Sect. 712** - Authorizes automatic renewal of TRICARE Prime enrollment upon expiration of enrollment unless the beneficiary declines renewal. Also authorizes a retiree to have TRICARE Prime annual enrollment fees deducted, on a quarterly or monthly basis, from retired pay or to be paid by a financial institution through electronic transfer means.

**Sect. 713** - Requires SecDef to establish a system to track data regarding access of covered beneficiaries and to collect data on the timeliness of appointments and waiting times for appointments to measure performance on meeting primary care access standards under the TRICARE Program.

**Sect. 721** - The SecDef and the Office of Personnel Management (OPM) shall conduct a demonstration project to permit not more than 66,000 Medicare-eligible military retirees to enroll in the Federal Employees Health Benefit Plan (FEHBP). This demonstration project will be conducted in at least six and not more than 10 areas determined by the SecDef and OPM. A retiree, eligible to enroll in FEHBP due to federal government employment, isn't eligible to enroll in the demonstration project. Retirees enrolled will pay the same premium rates as federal employees. Military retirees enrolled in FEHBP will be placed in a separate risk category. The three-year demonstration project will start with the 1999 open enrollment period of federal government employees. (Note: An article on this topic will appear in a future issue.)

**Sect. 722** - The SecDef will conduct a demonstration from Jan. 1, 2000 to Dec. 31, 2002 to assess providing TRICARE as a supplement to Medicare.

**Sect. 723** - Not later than Oct. 1, 1999, the SecDef will implement a redesign of the pharmacy system under the plan in Sect. 703.

**Sect. 724** - Requires the Comptroller General to report to the House and Senate on a comprehensive analysis of the FEHBP project described in Sect. 721 not later than Mar. 31, 2003.

#### **COLA set for Dec**

The cost of living adjustment (COLA) to retired pay and Survivor Benefit Plan (SBP) annuities will be about 1.3 percent. The COLA will be effective 1 December 1998 and payable in the January check. If you retired before Jan. 1, 1998, your COLA will be 1.3 percent. If you retired after Jan. 1,

1998, your COLA will be less than 1.3 percent. If you first became a member on or after Aug. 1, 1986, your COLA will be 1 percent. Contact your Retirement Services Officer (RSO) for exact figures.

### **Highlights from Headquarters**

After many years of persistent effort by the Service Retiree Councils and the Military Associations, we're finally seeing some results in areas that those groups have worked on and lobbied for. Our page 1 article lists a few of the provisions contained in the FY99 Department of Defense Authorization Act. Those of you that have followed the efforts of the Chief of Staff, Army (CSA) Retiree Council over the last few years will recognize that many of the items highlighted from that legislation directly address issues that our Retiree Council, and the Air Force, Navy, Marine Corps and Coast Guard Retiree Councils, in conjunction with the Military Associations, have been working on for years. Issues like reform of the Military Pharmacy System; Health Care Services for retirees, retiree dental program improvements, stabilizing commissary benefits, honor guard support for military funerals, to name a few, originated with or were championed by our Army Retiree Councils. Our strong structure of installation retiree councils recommending retiree issues to our CSA Retiree Council to champion is a key ingredient in ensuring that retiree issues of concern are addressed by our military and civilian leadership. The system is a good one but new energy and ideas are always needed. You can play a part in this operation by getting involved. We're always looking for new innovative ideas and ways to help our Army and the Army family. I urge all of you to contact your installation Retirement Services Officer (RSO) and ask how you can get involved as a member of your Installation Retiree Council or in some other volunteer capacity. We can all benefit from your willingness to "still serve."

In October the Army Retirement Services Office staffed a booth at the Association of the United States Army (AUSA) annual meeting in Washington, DC. Through a joint venture with AUSA, we distributed a preretirement counseling guide designed to help our active duty soldiers prepare for and make a successful transition to retirement. Those of you getting closer to retirement eligibility are reminded to begin that retirement/transition planning early. This preretirement guide, other items available from your installation RSO, and a family visit to our website at <http://www.odcsper.army.mil/retire/retire.htm> can help ease some of the anxiety that occurs during this stressful transition period. The more preparation you make, the easier your transition will be. The Army has good preretirement programs and information packages available for you and your family – we encourage you to use them.

Thanks for your support.

**Gary F. Smith**

**Chief, Army Retirement**

**Services**

### **Attention soldiers with 19+ years service – retirement is coming**

If you're an active duty soldier who just started receiving *Army Echoes*, don't panic, the Army is not trying to get rid of you. We are trying to send *Echoes* to all soldiers with 19+ years of active duty to help you prepare for retirement, whenever you decide to make that move. Reading *Echoes* and visiting your Retirement Services Officer (RSO) can help you and your family prepare for one of the biggest transitions in your life, from active duty to retirement.

The computer tape used to mail *Echoes* to soldiers with 19+ years is drawn from your personnel file. Home addresses are maintained for officers and unit addresses for NCOs. If you know

anyone with 19+ years of service who isn't getting *Echoes*, suggest they visit the RSO to get a copy and visit their personnel office to check their address. We're also looking into using DEERS as the source of our addresses, so make sure your address is up-to-date with them.

### **The Homes thank retirees for support, explain problems**

The U.S. Soldiers' and Airmen's Home and the U.S. Naval Home, jointly called the Armed Forces Retirement Home (AFRH), want to thank the more than 1,500 retirees who recently set up allotments to the Homes.

Apologies also are extended to those who attempted to make allotments but ran into difficulties with the Defense Finance and Accounting Service (DFAS). DFAS recently converted retiree pay to a new system and was working out some kinks. The AFRH allotment was one of those kinks. Things are going smoothly now, and retirees are encouraged to try again. Just fill out the form printed below and send it to the address on the form.

For those with Internet capabilities, there is a form that can be downloaded from the Home's web site: <http://www.AFRH.com>. Retirees can also call 1-800-422-9988 to have a form sent to them. The Voluntary Retiree Allotments are important to the future of the Homes, which have had a serious funding deficit due to Congressionally-mandated military downsizing. Since 1990, active duty funding from the 50 cents a month withholding and fines and forfeitures has dropped 39.1 percent, a total of approximately \$142 million.

As little as \$1 a month, \$12 a year, will help ensure that the AFRH does not vanish. And all the money you donate goes directly to the AFRH Trust Fund, which supports the Homes. There is no overhead and your money is tax deductible.

What do you get for your money? You get security. The AFRH is your personal nest egg, a cheap long-term care insurance policy. Although you may not need the Homes now, the future holds no guarantees, or you may just want to come for the activities, camaraderie and peace of mind. You can! The Homes are here for you.

### **Who's eligible**

Veterans are eligible to become a resident of either the U.S. Soldiers' and Airmen's Home or the U.S. Naval Home if their active duty service in the military is at least 50 percent enlisted, warrant officer, or limited duty officer (Navy category) and they are:

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

### **Warning: Money at stake!**

A one-time, one-year opportunity is underway (May 17, 1998 -- May 16, 1999) which allows those whose retired pay started before May 17, 1996 to discontinue their participation in the Survivor

Benefit Plan (SBP). Spouse concurrence is required and premiums are not refunded. If you are considering disenrolling, your logic must be one of the following:

- **You don't need protection of your military retired pay any longer.** Nobody *needs* income protection — until they can't get it. Or can't afford it. Remember, SBP is a low-cost benefit you have already earned. It gives your survivors the same security you have — a guaranteed lifetime income.

- **You can do better elsewhere.** Maybe—if you're financially astute and have enough years left to do so. But financial experts agree that SBP has advantages that simply are not found in so-called alternative investments or insurance programs. Given that, are you really willing to gamble that you can "beat" SBP?

- **It costs too much.** The level of coverage you select determines SBP costs, which, by the way, are tax-free, government-subsidized and inflation-protected -- features unmatched by private products. Regardless of your level of coverage, the long-term costs and benefits are the best you can find anywhere. What private "alternative" has Uncle Sam paying part of the costs of participation? Remember, putting your \$80 premium back into your retired pay allows \$80 more to be taxed. So, how much have you really saved?

**Bottom Line:** Examine your logic before making a decision you or your surviving spouse may regret. SBP's peace-of-mind factor, although less measurable, is important and should be considered.

#### **Database helps locate Gulf War hospital records**

**WASHINGTON (GulfLINK)** - The Office of the Special Assistant for Gulf War Illnesses is offering assistance to Gulf War veterans who have had difficulty getting copies of their inpatient hospital records from the War. Collaborating with the Department of Veterans Affairs, the National Personnel Record Center and the Army, the office is creating a consolidated database to retrieve hospital records for all patients treated in Army, Navy and Air Force Gulf War hospitals. Veterans who need information from these records should contact that office to request a data search.

"Our goal is to inventory any known surviving hospital record from the Gulf War and create a database with names of all U.S. military and coalition forces and civilians," said Dr. Bernard Rostker, the special assistant for Gulf War illnesses.

Because of record keeping problems during the war, after the war, veterans seeking their medical records had to know the name of the facility that treated them to obtain the record from the hospital or the National Personnel Records Center.

To come up with a solution for veterans, Rostker's staff built on the work accomplished by the Army. The Army created an electronic database which cross-referenced the patient's name and social security number with the name of the admitting hospital and dates of care for 10,500 inpatient treatment records before sending the records to the records center in St. Louis. Rostker's staff examined more than 2,000 boxes of Air Force and Navy hospital records from the Gulf War at the records center in St. Louis and identified 7,000 additional Air Force and Navy inpatient hospital records. Rostker's team added this list of individuals by name, social security number and hospital facility name to the Army's database.

Rostker and his staff hope that this effort will assist veterans who require records to establish a claim with the VA due to service-related illness, as well as those who wish to keep track of their medical conditions.

To obtain copies of in-patient hospital records from hospitals deployed to the Gulf, the veteran should call the Special Assistant's office at 1-800-497-6261 to request a database search. The office will complete a request form and forward it to the veteran for signature and mailing to the record center.

Individual health records of former service members are archived in two locations. The VA maintains records for Army veterans discharged after 1992; and Air Force, Marine and Navy veterans discharged after 1994. To obtain copies, veterans may call the VA at 1-800-827-1000. For all other records, veterans should write to the National Personnel Records Center, 9700 Page Ave., St. Louis, Mo. 63132.

### **New bond series adjusted for inflation**

**WASHINGTON, DC (AFPS)** —The Treasury's Series I savings bonds debuted Sept. 1 and may appeal to savers trying to keep up with inflation.

The new bonds sell at face value in eight denominations from \$50 to \$10,000. Their special features are a fixed base interest rate and a supplemental rate adjusted for inflation.

Bonds sold Sept. 1 carried a 3.4 percent base rate and 1.26 percent supplemental rate for total semi-annual earnings of 4.66 percent. The Treasury announces earnings rates for Series I and EE bonds on May 1 and Nov. 1.

The base rate in effect at the time of purchase is guaranteed for the Series I bond's 30-year maximum life. The supplemental inflation rate is good only until the next adjustment. Earnings are credited monthly and compounded semi-annually.

The familiar Series EE bonds sell for half their face value and currently earn more — 5.06 percent, but the rate has floated with no guaranteed minimum since May 1995. The EE semiannual earnings rate is 90 percent that of prevailing five-year U.S. Treasury bonds.

Series I bonds at this time are sold only over the counter and through automatic checking account allotments at participating financial institutions. A payroll savings plan is scheduled to start later this year. Like their EE cousins, Series I bonds are exempt from state and local taxes and also from federal taxes if used to pay tuition and fees at qualifying schools.

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

Army Emergency Relief (AER) has educational financial assistance available for dependent children of retirees. This includes students already pursuing undergraduate or post secondary vocational studies and those planning to attend these programs after high school graduation in 1999. **In academic year 1998-1999, AER assisted 860 children of retirees with \$865,300 in scholarship grants ranging from \$600 to \$1700.** Awards are provided annually for up to four years of undergraduate study.

The MG James Ursano Scholarship Fund administered by AER is for students who study at undergraduate, technical or vocational institutions accredited by the U.S. Department of Education and approved by that department for Title IV funds and preparation for the service academies.

Eligible students must be 22 years of age or younger on June 1, 1999, unmarried and dependent children of active duty or retired soldiers or soldiers who died while on active duty or in a retired status.

Applications for the AER scholarship program are available by mail from AER HQ between Nov. 1, 1998 and Feb. 18, 1999 or may be downloaded from their website at [www.aerhq.org](http://www.aerhq.org) until Mar. 1, 1999. Completed applications with supporting documentation must be postmarked not later than Mar. 1, 1999 for the 1999-2000 academic year.

Applicants will be notified by letter after June 1, 1999 whether or not they have been awarded a scholarship. Scholarships are awarded based primarily on relative financial need, but academic achievements and individual accomplishments are also considered. Scholarship funds are to be used for education costs including tuition, books and fees, and living expenses on or off campus. Students must reapply each year and be in good academic standing (minimum GPA of 2.0 on 4.0 scale). To obtain an application by mail, complete and forward the following mail-label to Army Emergency Relief, Education Department (RTD), 200 Stovall Street, Alexandria VA 22332-0600.

### **Retiring reservists to get packets earlier**

**ST. LOUIS** — The Army Reserve Personnel Command (AR-PERSCOM) will begin mailing Reserve retirement application packets to "gray area" Reserve retirees at age 58 in January 1999. Currently, packets are sent at age 59. The first affected by the change will be individuals born in 1940 and 1941.

"The purpose is to give retirees a greater amount of time to review their applications and make corrections," COL Timothy Cannon, director of the Personnel Actions and Services Directorate (PASD), said. "Even though we are sending the packets out earlier, we still encourage retirees to get their applications in as soon as they can. This will help us by giving our analysts more time to make corrections and get the applications ready for certification."

In some cases, retirement orders can be sent out earlier with the correct effective dates, he explained.

Mailing retired pay applications out at age 58 is part of an overall change to the way retirement applications are processed. The new way of doing business, called Operation 60/30, allows analysts to focus on the actual certification of pay.

Correction of points or other information is now handled by PASD's Regional Support Teams and the Customer Contact Office. Analysts work with packets which are complete and accurate. As a result, the pay process has moved forward at a phenomenal rate.

In May 1998, PASD had approximately 2,280 applications on file from individuals over age 60. That number was eliminated at the end of August.

Questions about the retired pay process should be addressed to the Customer Contact Office at 1(800) 318-5298.

### **System updates improve service to reservists**

**ST. LOUIS** — A correction to the Retirement Points Accounting System (RPAS), maintained at the Army Reserve Personnel Command (AR-PERSCOM), recently identified 1,637 reservists who were due 20-Year Letters.

A programming change to RPAS now screens soldiers' information to determine those areas where a letter should have been published but was not, and then creates the letter for mailing.

Corrections to RPAS will affect all future, weekly productions of 20-Year Letters, LTC Dennis Beard, RPAS program analyst said. Soldiers who have earned a 20-Year Letter, as of their Retirement Year Ending (RYE) date, should receive their letter with the Reserve Component Survivor Benefit Program packet within 45 to 60 days of their RYE date.

If a correction of points affects the number of qualifying years of Reserve service, and would warrant a 20-Year Letter, it will be accounted for by RPAS and the letter will be received within 45 to 60 days.

Benefits of the changes to RPAS include more accurate identification of individuals entitled to reserve retired pay at age 60 and reduced time spent manually producing overdue 20-Year Letters.

This RPAS change will not fix missing points or qualifying years. Normal correction procedures are still in effect. TPU members must use Center Level Application Software (CLAS) at the unit level.

IRR, IMA and AGR soldiers must send supporting documentation for corrections to their Personnel Actions Regional Support Team at:

Commander

AR-PERSCOM

Attn: (Office symbol based on state of residence. See following.)

9700 Page Ave.

St. Louis, MO 63132-5200

### **Regional Support Teams**

**Team 1** CT, MA, ME, NH, RI, VT ATTN: ARPC-PSR-A Phone (314) 592-0568

**Team 2** NJ, NY ATTN: ARPC-PSR-B Phone (314) 592-0563

**Team 3** DE, MD, PA, VA, WV, DC ATTN: ARPC-PSR-C Phone (314) 592-0570

**Team 4** AL, FL, KY, MS, NC, SC, TN, GA ATTN: ARPC-PSR-D Phone (314) 592-0564

**Team 5** IL, IN, MI, MN, OH, WI ATTN: ARPC-PSR-E

Phone (314) 592-0565

**Team 6** AR, LA, NM, OK, TX ATTN: ARPC-PSR-F

Phone (314) 592-0567

**Team 7** IA, KS, MO, NE ATTN: ARPC-PSR-G

Phone (314) 592-0566



**Team 8** CO, ND, MT, SD, UT, WY ATTN: ARPC-PSR-H Phone (314) 592-0569

**Team 9** CA, NV, AZ

ATTN: ARPC-PSR-I

Phone (314) 592-0561

**Team 10** ID, OR, WA

ATTN: ARPC-PSR-J

Phone (314) 592-0562

**Team 11** OCONUS

ATTN: ARPC-PSR-K

Phone (314) 592-0571

### **Congress calls for SBP open season**

The 1999 DoD Authorization Act includes Congress's direction that a Survivor Benefit Plan (SBP) Open Enrollment period be conducted for one year, beginning Mar. 1, 1999. This is only the fourth Open Season held since the Plan's creation in September 1972. Specific guidance will be provided when it's formulated by DoD. Until then, the following (paraphrased from the *House Congressional Record*, Sep. 22, 1998) is provided for your planning purposes.

**Open Season Start Date:** Mar. 1, 1999

**Eligible to Enroll:** Those entitled to retired pay on that date, or who would be entitled to retired pay when they reach age 60 (reserve or national guard)

**Effective Date:** First day of the month following receipt of the application by DFAS-Cleveland Center

**Elections:** Must be made voluntarily; cannot be ordered by any court; and spouse or former spouse concurrence not required

**Death Within Two Years of Effective Date:** Retiree must survive two years from the effective date in order that an annuity be payable. Otherwise, an election is void and a lump sum refund of premiums will be paid to the beneficiary.

**Premiums:** Equal to the sum of—

the total amount of SBP premiums that would have been collected since the date the retiree was first eligible to enroll; *plus* interest on that amount; *plus* any additional amount determined by the Secretary to be necessary to protect the actuarial soundness of the Defense Military Retirement Trust Fund.

**VA to enroll all veterans under new health plan**

**WASHINGTON**— The Department of Veterans Affairs (VA) has announced that, in fiscal year 1999, it is enrolling all veterans who apply for VA health care.

The new enrollment program, part of the Veterans Health Care Eligibility Reform Act, requires that veterans be enrolled as of Oct. 1, 1998, to receive health care at VA medical facilities nationwide. While the program got underway Oct. 1, there is no deadline for applying for enrollment.

"It is our desire to serve as many veterans as possible under this new law, and we've made it easier than ever before for veterans to obtain health care benefits," said Dr. Kenneth W. Kizer, VA Under Secretary for Health. "For the first time, enrolled veterans will have access to the full range of services they need, not just those medical needs resulting from military service."

Under the Act's reforms, VA offers an expanded array of health care services, such as preventive care and outpatient services, in addition to eliminating many prior restrictions and confusion. Veterans can apply for enrollment in the program using the application form that is available at any VA medical or benefits facility.

All veterans, except those who fall into certain categories, need to apply for enrollment to receive VA health care benefits. Those who are not required to be enrolled include:

- veterans with a service-connected disability of 50 percent or more;
- veterans seeking care for a service-connected disability; and
- veterans discharged from military service for less than one year for a disability that was determined to have been incurred or aggravated in the line of duty, but that VA has not yet rated.

While not required to apply for enrollment, these exempted veterans are still encouraged to apply so VA can plan more effectively to meet veterans' health care needs. Veterans who have received VA health care since Jan. 1, 1996, will have an application for enrollment automatically processed on their behalf.

### **Direct deposit for insurance payments**

**WASHINGTON**— The VA has begun a program of direct deposit of most VA insurance payments.

The Debt Collection Act Improvement Act of 1996 requires direct deposit (or electronic fund transfer [EFT]) of federal payments, with some exceptions.

VA's Insurance Center is mailing notices to 10,000 veterans and beneficiaries a month until all 100,000 recipients of monthly insurance payments are notified.

Not available to VA insurance recipients until now, EFT is cheaper, faster and safer than mailing checks. It eliminates the cost of mailing checks and handling reports of lost or stolen checks. It also saves the veteran or beneficiary time spent going to the bank or depositing the check by mail.

In January 1999, VA will offer the option of EFT to its insurance policyholders and beneficiaries who receive payments on less than a monthly basis, including some 1.2 million policyholders who receive annual dividend checks.

### **French seek WWI vets for Legion of Honor**

**WASHINGTON** — VA is assisting France in its effort to bestow the National Order of the Legion of Honor — that country's highest honor — to surviving members of the U.S. armed forces who fought on French soil during WWI.

"We will use all our available means to assist French President Jacques Chirac in identifying and notifying those American WWI veterans eligible for this honor," said Secretary of Veterans Affairs Togo D. West, Jr. Secretary West recently sent a letter and an application for the medal to each of the approximately 900 World War I veterans receiving VA benefits.

There are an estimated 3,200 living U.S. WWI veterans, half of whom are believed to have served in France during the war. The Legion of Honor will **not** be given posthumously to U.S. veterans.

President Chirac instituted the campaign to honor the remaining survivors of the allied forces who served in France in conjunction with the commemoration of the 80th anniversary of the World War I armistice on November 11, 1998.

Applications must be sent by veterans or their representatives to: Embassy of France; Project 1918-1998; 4101 Reservoir Rd, NW; Washington, DC 20007-2151.

While VA will assist the French Embassy in verifying and authenticating veterans' records of service, the French government will make final determinations on the awarding of the Legion of Honor.

#### **Will Year 2000 mean trouble for retirees/annuitants?**

What can you expect from your pay centers in the Year 2000 (aka Y2K)?

The Defense Finance and Accounting Service's Denver Center, which pays annuitants, reported that all changes for Y2K are completed and in production. They tested their system using a simulator which made the system think it was already Y2K. All dates were tested to ensure date computations were not affected. They anticipate no problems and no interruption in pay service is expected.

DFAS's Cleveland Center completed the conversion to four digit dates in mid-October and is coordinating Y2K conversions with other government agencies such as the Army.

The VA reports that it's on schedule to implement renovated applications to meet Year 2000 computer requirements by early spring.

#### **Retirees, keep your mobilization data current**

Although retiree status and verification forms 1752 and 1752-E are no longer sent to retirees by the Army Reserve Personnel Command's (AR-PERSCOM) Mobilization Branch, retirees still have a duty to keep their computerized personnel records accurate with a current address, home and work telephone numbers, and any changes in their ability to serve if mobilized.

If changes in a retiree's health will prevent further military service, the retiree should provide the center with a description of the physical condition and a physician's statement or VA form listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery.

Retirees should continue to advise AR-PERSCOM when the following information or conditions change: Address; Phone Number (Home and Work); Ability to serve (Physical Condition).

Retirees can update their records in several ways.

Mail: Commander

AR-PERSCOM;

ATTN: ARPC-PSP-A

1 Reserve Way

St. Louis, MO 63132-5200

Phone: 1-800-325-2660 or (314) 592-0554

FAX: (314) 592-0578

E-mail: [jeffrey.graham@arpstl-emh2.army.mil](mailto:jeffrey.graham@arpstl-emh2.army.mil).

### **Retiree Appreciation Days**

Following are Retiree Appreciation Days (RADs) hosted by Retirement Services Officers (RSOs). RADs let you learn about benefits and get together with other retirees and families. For information on a RAD, call the RSO hosting it.

Dec 5 St. George, UT

Dec 12 Ft Douglas, UT

May 8, 1999 West Point, NY

May 15, 1999 Ft Buchanan, PR

Aug 28, 1999 Selfridge ANGB, MI \* (Michigan Area Council)

Sep 10, 1999 Ft McCoy, WI\*

Sep 18, 1999 Ft Monmouth, NJ

*\*hosted by Ft McCoy*

### **Corrections, updates**

We've received the following corrections/updates to articles in the July/Sept issue.

TRICARE omitted Pennsylvania in its list of states in Region 1. The TRICARE Medicare test won't include a \$100 deductible. You don't have to pay a 10 percent penalty for delaying enrollment in Medicare Part B if you delayed because you were covered by your employer's (or your spouse's employer's) health plan. If you're in this situation, you can usually enroll without

penalty in Medicare Part B during a special eight-month enrollment period. This period starts the month after you leave employment or lose health coverage, whichever comes first.

### **CONSIDERING DISENROLLMENT?**

We recommend you factor into your decision SBP's new feature, that of being considered "paid up" after paying SBP premiums for 30 years AND reaching age 70. This is an important Plan improvement, even though this law is not effective until Oct. 1, 2008.

### **Hot spots on the web for health info**

The Army publication *Army Health Connection* recommends the following websites for health information:

<http://www.eatright.org>, co-sponsored by the American Dietetic Association and the National Center for Nutrition and Dietetics, this site provides nutrition resources, "hot topics" news updates and dietician referrals.

<http://www.vix.com/menmag/mensheal.htm> and [www.plainsense.com/Health/Mens](http://www.plainsense.com/Health/Mens) cover health topics of particular interest to men.

<http://www.womenshealth.com> and [www.womens-health.com](http://www.womens-health.com) offer health information of special interest to women.

**Note: The Cleveland and Denver centers will mail IRS form 1099-R by Jan. 15, 1999 to retirees and annuitants whose retired pay or SBP is taxable.**