

Army Echoes Issue 3, Sept-Dec 2004

Medicare open enrollment set for fall

As we go to press, TRICARE has announced that Medicare will send out letters in "early fall" on the open enrollment for Medicare Part B for TRICARE for Life (TFL) beneficiaries. This open enrollment is being held so that beneficiaries who would be eligible for TFL but who have not enrolled in Medicare Part B can do so without penalty. When we went to press, Medicare had not announced when in early fall these letters would be sent.

TFL is a program for those eligible for TRICARE and Medicare. **Beneficiaries must be entitled to Medicare Part A and enrolled in Medicare Part B to be eligible for TFL.** According to the law which established this open enrollment (the Medicare Prescription Drug, Improvement and Modernization Act of 2003), the open enrollment ends Dec. 31, 2004.

In early fall, these beneficiaries should be receiving a form in the mail, giving them the option of selecting any month in 2004 as their Medicare Part B entitlement date, or refusing Part B altogether. If you are eligible for Medicare and TRICARE, are not enrolled in Part B and do not receive a form, call 1-800-Medicare.

Retirees and family members who enrolled in Medicare Part B between January 2001 and the start of the open enrollment period in 2004 and are subject to a premium surcharge for late enrollment can get those surcharges eliminated by demonstrating that they are covered under TRICARE. These dates coincide with the beginning of TFL in 2001.

The elimination of surcharges is effective Jan. 1, 2004, but, as we go to press, the Department of Health and Human Services still needs to work out procedures to be followed. These procedures will be announced by Medicare and posted at <http://www.medicare.gov>, <http://www.tricare.osd.mil> and the Current News section of <http://www.armyg1.army.mil/retire>.

Beneficiaries who enrolled in Medicare Part B between January and March of 2004 (the Medicare General Enrollment Period) will have the option to retain their July 2004 entitlement date or change their entitlement date to any other month within 2004.

Getting *Army Echoes* at your computer

In the May/August issue's "Highlights from Headquarters" column, we asked readers to volunteer to receive *Echoes* by e-mail instead of regular mail. Our goal is to reduce the \$278,000 we spend to print and mail each issue while still communicating with retirees and families. From June 7th through press time, we had received responses from almost 600 retirees. Because of a problem with the e-mail system, we do not have replies sent before June 7th. The programmers who put together the *Echoes* mailing list tell us that they will have your names off the list for the next issue. Our thanks to all who responded!

Would you like to replace your paper *Echoes* with an electronic one? If so, please contact us at Echoes@hoffman.army.mil and include the last four digits of your Social Security number.

While you're at your computer, visit our homepage at <http://www.armyg1.army.mil/retire>. Please note that's the number 1 after armyg, as in the Deputy

Chief of Staff, G-1 (Personnel). Of course, our homepage features *Army Echoes*, but there is more. We lead with a Current News section covering a variety of topics such as health care and retired pay. You'll find sections devoted to Survivor Benefit Plan, the Uniformed Services Former Spouses Protection Act, and the Army Chief of Staff's Retiree Council. Both active and retired Soldiers and families will discover useful information in our pre- and post-retirement sections. Please pass the word on to Soldiers and families you know who are thinking about retirement.

We have been working to improve our homepage and keep it up-to-date for you. We appreciate your comments.

Highlights from Headquarters

Greetings Retirees/Soldiers and Family Members,

This is our last issue prior to the end of 2004. As with you, time flies by. I am writing this note from our new location here in the Hoffman buildings in Alexandria, VA. We are now located in Room 5N35 of building two. Our new location is bigger and allows us to receive visitors in a much better environment than we had before. If you are in the area, you may want to stop and visit.

As a microcosm of the communications world that we live in, Army Retirement Services is renewing our efforts at external communication in order to serve you better. We have spent considerable time on improving our homepage (<http://www.armyg1.army.mil/retire>) so that our contents are not only more accessible but also take you where you want to go in the fewest amount of 'clicks'. Laura Paul, our editor of *Echoes* and our public affairs officer, continues to coordinate with Army webmasters at several levels to make our homepage the best it can be. We are not done yet—but I can report we are making very good progress. Please check it out and feel free to tell us what you think.

Soon we will be into the Retiree Appreciation Day fall cycle again (see page 15 for the current list of dates and places). As always, I encourage you to support your nearest installation Retirement Services Officer (RSO) and Retiree Council by attending. It is the specific intent of both Army regulation, and the installation leaders, to recognize your long and faithful service to our nation and Army by conducting these annual events. While activities vary by installation, the day's events are molded around updating you with current "big picture" information and insuring that you have priority access to medical facilities. Usually the installation PX and commissary offer specials for retirees that day. You also have the opportunity to talk with your installation leaders, both military and civilian, about issues that concern you. These events are for you—our Honored Warriors—and your family members.

I am especially proud of those of you who find ways to keep serving in and around your communities. Please read the related article on page four. As many of you know, the Army is actively working to enhance the Army Volunteer program. So many of you contribute in myriad ways. In a world of mixed messages, few themes are more important than the one you send when you help Soldiers, veterans, retirees, and, of course, the families of these groups. "Once a Soldier; Always a Soldier", and "U.S. Army Retired—Still Serving" capture so well the theme of 'selfless service' that so many of you live every day. Please keep up the fire!!

As always, Army leadership asks for and appreciates your strong continuing support for our Soldiers and families all over the world. Continue to keep them in your thoughts and prayers as they serve in a variety of difficult places and situations. Strong national will begins in our hearts and minds. Just as in the days when you wore your uniform, or

supported a loved one who did, remembering those in harm's way will never be out of fashion. It's our 'ruck sack' that we are proud to shoulder.

Lastly, remember to vote this fall.

It's an honor to serve you. Keep chargin'!!

John W. Radke
Chief, Army Retirement
Services

TRICARE Prime premiums can be deducted from retired pay

If you're enrolled in TRICARE Prime, you can now choose to have your premiums taken from your retired pay as an allotment. These allotments are being phased in between August and November. All transactions will be handled by the three TRICARE regional representatives. (See pg 10 or 12 for your region contact information.) This option goes into effect in August for the West region, September for the North and October for the South with the first pay deductions starting the following month.

AER offers college financial aid

With the cost of undergraduate education at an all time high, the need is equally high. It is important not to bypass an opportunity for financial aid.

Army Emergency Relief (AER) offers financial assistance for undergraduate study for dependent children of Army retirees. Scholarships are awarded based primarily on financial need, secondarily on academic achievements and individual accomplishments. The only way to ensure your child will be considered for this scholarship is to **mail all requested documents by AER's postmark deadlines.**

The MG James Ursano Scholarship Fund administered by AER is for students who study at an undergraduate, technical or vocational institution accredited by the U.S. Department of Education or for preparation for the service academies. This includes students who are contemplating enrollment for the next academic year, those already pursuing undergraduate post secondary or vocational studies, and those who are planning to attend these programs after high school graduation in 2004.

For academic year (AY) 2004-2005, 93% of all students with complete applications have been awarded scholarship funds. AER assisted 1,279 children of retirees with \$1,783,700 with scholarships ranging from \$900 to \$1,900 for financial aid, and various amounts for academics and leadership. Awards are provided annually for up to four years of undergraduate study. Unfortunately, this year about 485 children of retirees missed the deadlines and were not considered for assistance.

A student applying for the 2005-2006 AY may not reach his/her 23d birthday before June 1, 2006. The applicant must be an unmarried, dependent child of an active duty or retired Soldier or a Soldier who died while on active duty or in a retired status. All Soldiers and students must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). You can verify the student's status with DEERS at 1-800-538-9552.

Applications for the AER scholarship program, 2005-2006 AY, are available by mail from AER HQ between Nov. 1, 2004 and Feb. 21, 2005. The application is available as hardcopy from the Web site or students may apply online at http://www.aerhq.org/Children_Main_education.htm, Nov. to Mar. 1, 2005. To obtain an application by mail, forward your request to Army Emergency Relief, MG James Ursano Scholarship Fund (Rtd), 200 Stovall St, Alexandria VA 22332-0600. Mailed applications

and/or supporting documentation **must be postmarked not later than Mar. 1, 2005** for the 2005-2006 AY. **Other important deadlines are outlined in the scholarship instructions.** Applications and supporting documentation are **not** accepted by FAX or e-mail.

Letters mailed the first week of June 2005 will notify on-time applicants about scholarship awards. Scholarship funds are to be used for education costs including tuition, books and fees, or room and board while attending fulltime at the school accepting the funds. Students must reapply each year and be in good academic standing, GPA of 2.0 on 4.0 scale minimum.

A list of Web sites with college information and financial aid resources can be found at http://www.aerhq.org/education_collegelinks.asp.

Deployed AAFES employees cited for heroism

DALLAS – Four AAFES civilians were recognized for heroism in the line of duty after a rocket attack near their store in Iraq.

Jack Lauff from AAFES headquarters in Dallas; Barbara Brown from Eglin Air Force Base, FL; Regina Koenig from Ft Drum, NY; and Irene Panter from Hill AFB, UT; were working in the Anaconda Post Exchange's main store June 16 when a rocket struck near the exchange.

After the rocket hit, all four scrambled to administer first-aid and assist with bringing casualties and store customers into the safety of the hardened Post Exchange building.

Three Soldiers were killed and 23 service members and civilians were injured as a result of the attack.

Brown, Lauff, Koenig and Panter were honored in a ceremony at Anaconda. BG James E. Chambers, the 13th Corps Support Command and Logistics Support Area Anaconda Commanding General, presented them with a certificate saying that they had assisted the wounded, "without regard to their own safety or personal risk." He said that some of the casualties owe their recovery to the AAFES associates.

There are more than 450 AAFES associates in Operations Enduring and Iraqi Freedom who volunteer to deploy to places like Afghanistan and Iraq for at least six months.

DS3 helps severely disabled Soldiers, families

The Army has established a Disabled Soldier Support System (DS3) to provide severely disabled Soldiers and their families with advocacy and personal support to assist them as they transition from military service.

The DS3 incorporates existing programs to provide support services for severely disabled Soldiers and their families from initial casualty notification to their return home. DS3 also tracks severely disabled Soldiers beyond their medical retirement to provide assistance through existing service providers.

As the advocate for severely disabled Soldiers and their families, DS3 facilitates communication between them and local, Federal and national agencies and organizations, such as the Department of Veterans Affairs (VA) and Veterans Service Organizations.

The program is not limited to Soldiers disabled by combat wound or injury; however, many of those currently being helped by the still-growing DS3 staff were injured in Operations Iraqi Freedom (OIF) and Enduring Freedom (OEF) in Afghanistan. Currently, the DS3 team includes only seven members; however, they expect to have 16

staff members within a year. They are providing support to 637 severely disabled Soldiers and their families.

Members of the DS3 team are available through the Army Information Hotline, 1-800-833-6622. Information is online at <http://www.ArmyDS3.org>.

Retirees, spouses stay connected to the Army

“Once a Soldier, Always a Soldier,” “U.S. Army Retired – Still Serving” – these two phrases describe the continuing connection between the Army and its retirees.

Army Echoes and the Army Retirement Services homepage (<http://www.armyg1.army.mil/retire>) offer suggestions on how retirees and spouses can continue to serve. We are happy to report that retirees and spouses never fail to respond. A short item in the May/August *Echoes* reported on a program to donate frequent flyer miles to wounded Soldiers through Fisher House and Northwest Airlines. Within a month, Fisher House reported donations of 400,000 miles.

At the beginning of June, the Army’s Casualty and Memorial Affairs Operation Center asked for retiree volunteers through the Military.Com site and the Army Retirement Services site. Before June was over, Army Casualty announced that they had more than 1,000 retiree volunteers and were stopping this recall.

In the last *Echoes*, we reported on an Army and Air Force Exchange Services (AAFES) program to donate phone cards to deployed troops, a program open to the general public, not only those with AAFES shopping privileges. *Echoes* readers reported that they had made donations and shared the article with other publications and Web sites.

The Army does count on retirees to share information with those not receiving an official publication. Recent *Echoes* have asked retirees to tell widows about the restoration of Dependency and Indemnity Compensation to certain remarried widows (see pg. 14). Several years ago, *Echoes* readers were asked to contact family members of those missing in action during the Korean War to let them know that Army Casualty Operations was looking for them. At that time, the North Korean government had begun cooperating in the search for missing American Soldiers. The Army needed to hear from families they had lost touch with before this cooperation started. More than 50 families responded.

The May/August issue also announced the start of the Army Volunteer Corps. Enthusiastic retirees contacted their installation Retirement Services Officers and the *Echoes* editor looking for ways to take part. The Army Volunteer Corps program coordinator offers this guidance for those looking to volunteer. For more information on volunteering on an active duty installation, contact the Army Volunteer Corps Coordinator, usually part of Army Community Services. If you’re not near an active duty installation, you can volunteer to help National Guard or Reserve units in your area. Contact the State Family Program Coordinator for the Guard or the Regional Family Program staff for the Reserve.

Of course, enthusiastic retiree response is not a recent phenomenon. Army retirees have led the other services in donations to the Armed Forces Retirement Homes and continue to contribute to Army Emergency Relief.

The next time you see this decal or a bumper sticker with the same message, you'll



know there's truth in this advertising.

CRSC payments adjusted for other VA payments

(DFAS) — Eligible retirees are receiving increased Combat-Related Special Compensation (CRSC), because of an adjustment for Department of Veterans Affairs (VA) payments for dependents and/or receipt of Individual Unemployability (IU). Also, eligible CRSC recipients receiving Special Monthly Compensation (SMC) should have their CRSC increased beginning in October.

CRSC is a special payment enacted by Congress for certain military retirees with at least 20 years of service and combat-related disabilities rated by the VA at 10% or more.

Members retired because of a disability with less than 20 years of service are not eligible. Combat-related disabilities include disabilities that are the result of armed conflict, hazardous duty, training exercises, or mishaps involving military equipment.

CRSC replaces the pay lost when military retired pay is reduced by the amount of VA disability pay. Until August, retirees' CRSC payments had been paid using the VA's veteran-only rates, not including any additional compensations such as payments for dependents, IU or SMC which had also reduced retired pay.

Changes to this entitlement resulted from the 2004 National Defense Authorization Act (NDAA). Implementation of these changes took several months because policy, procedures and eligibility details had to be finalized. A recent data-sharing agreement among the Defense Finance and Accounting Service (DFAS), the military services and the VA allows payment of these increased CRSC amounts to eligible retirees.

Retirees due retroactive payments for dependents and/or IU should have received this by Sept. 14th. Retroactive payments for dependents are being made back to Jan. 1, 2004, the original effective date of this provision. Retroactive payments for IU are being made as far back as June 1, 2003, the original effective day of this provision.

For SMC, eligible retirees should begin receiving the recurring increased monthly amount no later than Oct. 6, 2004 (for direct deposit payments) or no later than Oct. 14, 2004 (for hard-copy checks). Eligible retirees due retroactive amounts should receive the retroactive payment at a date to be announced. Retroactive payments will be made as far back as June 1, 2003, the original effective date of this provision.

The monthly amount of CRSC payable **cannot** be greater than the gross monthly retired pay, regardless of dependency status, IU, or SMC determination. For example, if your current CRSC payment is already equal to your gross monthly retired pay, no additional money is due.

Retirees who have applied to their branch of service and whose applications have been approved and forwarded to DFAS will be processed in the order in which they are

received. As we went to press, the Army's CRSC Branch reported that they have received 27,709 applications, that 27,334 have passed through the eligibility determination process, 10,545 have been approved and 6,891 have been denied.

For more information, visit the new improved, Web site at <http://www.crsc.army.mil> or call 1-866- 281-3254 or (703)-325-5163.



\$406,745 in 'Gifts: goes to deployed troops

DALLAS – Since the Army & Air Force Exchange Service (AAFES) began the “Gifts from the Homefront” program last year, people have contributed \$406,745 to lift the morale of deployed troops. The certificates, which can be purchased by **any** individual or civic organization, let service members buy items at AAFES facilities around the world.

To date, AAFES operates some 56 stores throughout central and southwest Asia, serving troops and lifting morale of those soldiering in austere, harsh conditions.

Certificates can be addressed to “any service member” or individual service members. AAFES’ charitable partners have been key in the distribution of certificates for “any service member.” The USO, American Red Cross, Air Force Aid Society and Fisher House have distributed more than 7,000 certificates, totaling more than \$120,000, to deployed troops. Friends and family have purchased \$283,645 of certificates for individual service members.

Because certificates can be used for merchandise already at overseas locations, they are a safe alternative to care packages that strain the military mail system and present force protection issues. Service members can buy what they need with the certificates which can be applied to a wide range of products. Reports from Operation Iraqi Freedom show that donated certificates are being used for CDs and DVDs, comfort items such as snacks and beverages and phone cards for those all-important calls home.

Those wishing to send a “Gift from the Homefront” can go to <http://www.aafes.com> or call 1-877-770-4438 to purchase gift certificates in \$10 or \$20 denominations. From there, the certificate may be sent to an individual service member (designated by the purchaser) or distributed to “any service member” through AAFES' charitable partners.



AAFES saves customers 21.89% every day

DALLAS - A national independent survey of AAFES prices compared to comparable retailers shows that AAFES prices are on average 21.89% lower than the competition. This savings does not include the tax-free advantage of shopping AAFES.

The survey, conducted by Comparative Prices International, sampled everyday prices of 150 items at AAFES and competitors near military installations in six communities. Communities surveyed were Ft. Meade, MD; Fort Walton Beach, FL; Ft. Hood, TX; Ft. Lewis, WA; Offutt AFB, NE; and Luke AFB, AZ. All major retail departments were represented in the survey which focused on the most popular national name brand items sold in AAFES stores. AAFES private labels save customers even more over national brands.

AAFES provides quality merchandise at uniformly low prices to active duty military, Guard and Reserve members, military retirees and family members, regardless of where they are. AAFES Commander, MG Kathryn Frost said she is proud of the survey's results because these low prices are not just found in CONUS, but at AAFES facilities throughout the world, including Tactical Field Exchanges in Operations Iraqi and Enduring Freedom.

Signs show commissary savings

FT LEE, VA – Commissaries are working to make sure customers get the savings they deserve — with the new *Savings You've Earned* program.

Ever stand in front of sale signs in the commissary and wonder, "Just what the heck is really on sale and how good of a deal is it anyway?" Wonder no more, just look for the signs of savings to see what's on sale and what's the best deal.

Three "signs of savings" are red, white and blue starbursts framing product prices. "Every Day Savings" are better-than-average savings, or everyday low prices. "Value Savings" are the lowest prices compared to like items at the commissary or commercial grocery stores. "Extra Savings" are the best prices anywhere, anytime on name brand items, for a limited time while quantities last.

New features added to myPay system

Effective September, retirees and annuitants can register their e-mail addresses via the myPay system run by the Defense Finance and Accounting Service (DFAS). Using these e-mail addresses, DFAS will be able to send notifications and information to these retirees and annuitants as the need arises. Also effective September 2004, retirees can elect electronic-only delivery of the retiree account statements and tax statements.

The myPay system lets you access and make certain updates to your retired pay or survivor annuity information. A list of current features follows. You can access myPay at <http://myPay.dfas.mil> or 1-877-363-3677.

Who's using myPay?

DFAS reports that, as of August 1, 77% of the active Army and Reserve population have started using the system by customizing their Personal Identification Number (PIN). On the other hand, only 22% of retirees and 4% of annuitants have customized their PINs and started using myPay. Have you tried myPay? Here are the other features it offers:

myPay features for retirees

- \$ Federal & State Tax changes
- \$ Direct Deposit changes
- \$ Change of Correspondence address
- \$ Start/change/stop EFT allotments
- \$ View/print/save Retiree Account Statements
- \$ Savings Bonds
- \$ PIN on Demand
- \$ Change PIN
- \$ View/Print/Save Tax Statements (1099R)

myPay features for annuitants

- \$ Federal Tax changes
- \$ Direct Deposit changes
- \$ Change of Correspondence addresses
- \$ Change PIN
- \$ PIN on Demand
- \$ View/Print/Save Annuitant Account Statements
- \$ Report of Existence reporting
- \$ Certificate of Eligibility reporting
- \$ View/Print/Save Tax Statements (1099R & 1042S)

Long term care enrollees urged to use Coordination services to prepare for future

WASHINGTON — Though many enroll in the Federal Long Term Care Insurance Program, very few know what long term care is and how to get the greatest benefit from it until they really need it, according to Mary Lou McGuinness, a nurse and director of care coordination/claims for the Federal Long Term Care Insurance Program.

To avoid increasing the emotional toll on caregivers charged with making decisions about a loved one's care, McGuinness suggests using the program's care coordination services to develop a plan for the future. Having an idea of what is available before there's a critical need can alleviate some of the stress involved in decision making.

Coordinators, all registered nurses who have worked in long term care situations previously, are available to assist with that process. They can provide general information, assessment and approval of the need for long term care and help develop a care plan.

For consistency, enrollees are assigned a coordinator who will monitor and reassess the services being provided and offer access to discounts for services, when available. The coordinators also check the licenses of long term care facilities or give caregiver training for individuals. The enrollee has the final say in the care plan.

McGuinness also reminds enrollees that the coordination services extend to qualified relatives. While qualified relatives are not eligible to receive benefits beyond the coordination services, they can get help in coordinating the benefits they do have through private insurance or Medicare.

There is often confusion about what long term care insurance will cover. Essentially, McGuinness said, if care is needed for more than 90 days, long term care could apply. Severe cognitive impairments, such as Alzheimer's disease, also qualify for long term care.

The Federal Long Term Care Insurance Program is meant to cover expenses associated with long term care available in a nursing home, assisted-living facility or an enrollee's home. For more information on this program, call 1-800-LTC-FEDS (1-800-582-3337) or go to <http://www.opm.gov/insure/ltc>.

TRICARE regional transitions continue

Has your TRICARE region and contractor changed? TRICARE is changing 12 TRICARE regions to three and consolidating all TRICARE for Life beneficiaries under one contractor.

TRICARE West

In the TRICARE West region, only former regions 7 and 8 are left to transition. On Oct. 1, beneficiaries in Arizona (not including Yuma which already changed), Colorado, southern Idaho, portions of Iowa, Kansas, Minnesota, portions of Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, western Texas, Utah and Wyoming will move to TRICARE West. The region already includes beneficiaries in Alaska, California, Hawaii, the Yuma, AZ, area, Oregon, Washington state and northern Idaho. TriWest Healthcare Alliance of Phoenix, AZ, will be supporting 2.7 million beneficiaries in the TRICARE West Region. Beneficiaries can reach them at 1-888-TRIWEST, 1-888-874-9378, or online at <http://www.triwest.com>.

TRICARE North

As of Sept. 1, transitioning to the new North region will be complete as beneficiaries in Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, New Jersey, New York, Pennsylvania, the District of Columbia, part of northern Virginia and eastern West Virginia join the region. The region already includes beneficiaries in Illinois, Indiana, portions of Iowa (Rock Island Arsenal area), Kentucky, Michigan, portions of Missouri (St. Louis area), North Carolina, Ohio, portions of Tennessee (Ft. Campbell area), southern Virginia, western West Virginia and Wisconsin, become part of the North Region. Health Net Federal Services, Inc. (HNFS), in Sacramento, CA, will provide healthcare services and support to about 2.85 million beneficiaries in this region. Beneficiaries can reach Health Net at 1-877-TRICARE, 1-877-874-2273, or at <http://www.healthnetfederalservices.com>.

TRICARE South

On Nov. 1, transition to this region will be complete with the addition of beneficiaries in Oklahoma, Arkansas, the western two-thirds of Louisiana, and Texas (excluding the Southwest corner which is in the West region). They join beneficiaries from South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee and the eastern third of Louisiana. Humana Military Healthcare Services will provide healthcare service and support to about 2.86 million beneficiaries in this region. Beneficiaries can reach them at 1-800-444-5445, <http://www.humana-military.com/south/home.htm>.

All regions

TRICARE benefits, costs and enrollment process remain the same under the new contracts. Beneficiaries who are not enrolled in TRICARE Prime, but who are eligible, will have the opportunity to enroll. Also, the new contractors will provide beneficiaries information on enrollment, network providers, claims filing procedures and contacts for TRICARE assistance within their regions.

Military treatment facilities (MTFs) in all regions remain at the core of the military health system and will now schedule appointments for their beneficiaries.

For more information, beneficiaries can go to <http://www.tricare.osd.mil> or <http://www.tricareonline.com>, or consult their service and/or local MTF.

TRICARE for Life phases in nationwide contract

One nationwide contract will cover all TRICARE for Life (TFL) beneficiaries, that is, those who are eligible for both TRICARE and Medicare, regardless of age. Wisconsin Physicians Service (WPS) of Madison, WI, is responsible for this single TFL contract which is being phased-in across the country. Once WPS TFL takes effect in a region, beneficiaries may call them at 1-866-773-0404 for assistance.

Only three regions have not transitioned. Until they have, beneficiaries in these regions should continue to use their current contractors (see pg. 10).

On Oct 1, regions 7/8, TFL beneficiaries in Arizona, Colorado, southern Idaho, portions of Iowa, Kansas, Minnesota, portions of Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, western Texas, Utah and Wyoming will fall under the TFL contract. On Nov. 1, region 6 will join the contract, adding beneficiaries in Oklahoma, Arkansas, the western two-thirds of Louisiana, and Texas.

Retiree Dental Program reaches 750,000

A record 750,000 Uniformed Services retirees and their families are enrolled in the TRICARE Retiree Dental Program (TRDP), now in its sixth year of operation. Delta Dental of California administers the program and they report that TRDP is the nation's largest all-enrollee-paid, voluntary dental program.

During TRDP's six years, Congress has approved changes to improve and expand the program including immediate coverage and/or reduced waiting periods for crowns, bridges, dentures, orthodontics and dental accidents. Benefits also include routine cleanings and examinations, fillings, root canals, gum treatment and oral surgery.

Improvements made in May 2003 included an increase in the annual and lifetime orthodontic maximums; a shortened enrollment commitment; a single, 12-month waiting period for 50 percent of the allowed amount for coverage of crowns, bridges, dentures and orthodontics; and an expanded national dentist network for additional cost savings. Since these changes were made, more than 7,300 new sponsors and their family members have joined TRDP every month.

Delta has also developed "self-service" tools to make enrollment and customer service easier including a secure Web site at <http://www.trdp.org>, and an automated Interactive Voice Response (IVR) system at 1-888-838-8737.

The "Subscriber Toolkit" on the Web site lets enrollees verify their eligibility and review personal, up-to-date benefits information, such as how much of their annual maximum they have used to date. Subscribers can also use the toolkit to review processed claims, reimbursements and payments made to their dentist, and to print new dental plan ID cards - all online.

With the IVR, enrollees can check their eligibility and request a list of network providers. Soon, they also will be able to use the IVR to check on the status of their dental claims as well.

For more information about the TRDP, visit the Web site at <http://www.trdp.org> or call Delta, toll-free, at 1-888-838-8737.

New Retail Pharmacy Program brings changes

TRICARE beneficiaries in the U.S. and its territories can use an expanded, nationwide network of more than 53,000 retail pharmacies to fill prescriptions through the TRICARE Retail Pharmacy Program (TRRx). Under the contract which started June 1, beneficiaries can also use network pharmacies outside their regions without having to file claims.

The new contract with Express Scripts, Inc. (ESI) provides beneficiaries with one central point of contact for pharmacy customer services and claims processing. To find a network pharmacy in the U.S., Puerto Rico, the U.S. Virgin Islands and Guam, beneficiaries can use the TRICARE pharmacy locator service on the Express Scripts Web site at <http://member.express-scripts.com/dodCustom/home.do> or call 1-866-DoD-TRRx, 1-866-363-8779. For information on all of TRICARE's pharmacy programs, go to <http://www.tricare.osd.mil/pharmacy>.

If a beneficiary has other health insurance, or needs to file a pharmacy claim for a non-network pharmacy, retail pharmacy claims should be mailed to: Express Scripts; P.O. Box 66518; St. Louis, MO, 63166-6518. A downloadable TRICARE claim form is available at the Express Scripts site. Beneficiaries may also call Express Scripts for assistance.

Generic drug issue

In the transition to the new contract, some patients may have been inconvenienced by the enforcement of TRICARE's long-standing mandatory generic drug policy. It is DoD's policy to substitute generic medications for brand-name medications when available. Brand-name drugs that have a generic equivalent may be dispensed only if the prescribing physician is able to justify medical necessity for use of the brand-name drug in place of the generic equivalent. If a generic equivalent drug does not exist, the brand-name drug will be dispensed at the brand-name copayment.

TRICARE recognizes that enforcing this policy under the new TRRx program may have caused a hardship for beneficiaries previously taking brand-name medications. In the interim, while DoD seeks documentation that may have been previously submitted to validate medical necessity, any beneficiary who has received a brand-name product when a generic alternative exists within the last 180 days will be allowed to continue receiving the brand-name product for a grace period of 120 days (until Oct. 13, 2004).

On the next visit to the doctor, beneficiaries should ask if a generic medication is appropriate.

VA begins chiropractic care

WASHINGTON - Veterans can receive chiropractic care at 26 selected Department of Veterans Affairs (VA) facilities beginning this fall.

The VA will hire or contract with chiropractors to provide the care. In consultation with VA primary care providers, chiropractors will offer patient evaluations and chiropractic care.

Locations where chiropractic care will be provided include Togus, ME; West Haven and Newington, CT; Buffalo and the Bronx, NY; Butler, PA; Martinsburg, WV; Columbia, SC; Augusta, GA; Tampa and Miami, FL; Mountain Home, TN; Columbus, OH; Danville, IL; Iron Mountain, MI; Kansas City, KS; Jackson, MS; San Antonio, Temple, and Dallas, TX; Albuquerque, NM; Fort Harrison, MT; Seattle, WA; Sacramento and Los Angeles, CA; and Sioux Falls, SD.

Eligible veterans in areas far from these locations will also be able to receive chiropractic care through VA's outpatient fee-basis program after a referral by their primary care provider, and prior authorization by the department.

VA was authorized to offer chiropractic care and services under the provisions of section 204 of Public Law 107-135, the Department of Veterans Affairs Health Care Programs Enhancement Act of 2001.

Chiropractors seeking employment or wishing to provide contract services to veterans should call the Human Resources office of any of the facilities listed. Some VA positions may be advertised at <http://www.vacareers.com>.

Veterans Group Life Insurance information – anywhere, any time

WASHINGTON – Veterans can access their Veterans' Group Life Insurance (VGLI) accounts at any time from any computer or phone.

Using a secure Web site, the VGLI Online Account Access system lets veterans get basic information on their accounts at <http://www.insurance.va.gov>. Veterans can view their current amount of coverage, premium rate, and billing method, as well as change their billing address. In the future, veterans will have access to more online tools letting them change their method and frequency of payment.

Also available on the site is a new calculator that lets veterans calculate a recommended amount of life insurance. The veteran enters financial information directly into the Web site including financial obligations, net additional income needed by survivors and current assets. By subtracting total assets from total financial obligations and net income needed, the calculator arrives at the recommended amount of life insurance. Users' privacy will be protected by the latest cybersecurity measures.

Veterans can also access their account information by phone through an interactive voice response system. Veterans can call 1-800-419-1473 any time and, by using their telephone keypad, can hear recorded information on their accounts. They can request certain changes to their accounts, such as billing frequency and payment method, as well as order certain forms via mail or FAX.

Some face deadline for restored benefit

WASHINGTON – The VA wants to ensure that surviving spouses of deceased veterans know about an approaching deadline that may affect entitlement to Dependency and Indemnity Compensation (DIC) benefits.

A law change restores entitlement to DIC and related home loan and education benefits for surviving spouses who remarry on or after their 57th birthdays.

Generally, VA pays DIC to the surviving spouses of servicemembers who die while on active duty, and to surviving spouses of veterans whose death resulted from service-related causes.

Under previous law, surviving spouses who remarried at any age were not eligible for DIC unless their marriages ended.

Under the new law, surviving spouses who remarried after age 57 and before Dec. 16, 2003, have until Dec. 15, 2004, to apply for restoration of benefits. **If the VA receives the application later than Dec. 15, 2004, restoration of DIC must be denied.**

More than 2,000 surviving spouses have had DIC restored. **The one-year application period limit does not apply to surviving spouses who remarried on or after age 57 after the law was passed.**

For more information, call 1-800-827-1000, visit the nearest VA regional office, listed in the blue pages of the phone book or go to <http://www.va.gov>. Those who are hearing impaired should call 1-800-829-4833 by use of a telecommunications device for the deaf (TDD).

VA plan to modernize care

WASHINGTON –The VA's plan to modernize its health care system includes new hospitals in Orlando and Las Vegas, 156 new community clinics, two new blind rehabilitation centers and expanded mental health outpatient services nationwide.

The investment of nearly \$1 billion annually for several years is the result of a major three-year review of the medical system serving 25 million veterans called CARES (Capital Asset Realignment for Enhanced Service).

In addition to the changes above, the plan includes: rehabilitation and modernization of medical centers; and potential creation of four new - and expansion of five existing - spinal cord injury centers.

In some cases, the plan calls for transferring care from antiquated facilities to more modern or better located VA facilities, or contracting for care in local communities. In July 1999, the General Accounting Office estimated that VA diverted a million dollars a day from health care to maintenance of unneeded or unused facilities. Most VA facilities are more than 50 years old, although the industry standard for health care in the private sector is less than 10 years.

No veteran will lose health care as a result of CARES, nor will there be any gaps in health care services," VA Secretary Anthony Principi said.

By opening health care access to more veterans, VA expects to increase enrolled veterans from 28% of the veterans population today, to 30% in 2012 and 33% in 2022.

Last year, VA health care workers treated about 4.8 million patients, up from 2.9 million in 1998. The President's budget requests \$29.5 billion for VA's medical care for next year, more than 40 percent above the 2001 level.

Full details of the CARES report are at <http://www.va.gov>.

New SBA rule helps disabled vets

WASHINGTON (AFIS) – A new procurement program boosts federal contract opportunities for service-disabled veteran-owned small businesses, Small Business Administration (SBA) officials announced.

Officials explained the new rule adds provisions to the Code of Federal Regulations that will allow contracting officers to restrict contract awards to small businesses owned by service-disabled veterans when there is a reasonable expectation that two or more such small businesses will submit bids at a fair market price.

Small businesses owned by service-disabled veterans can be awarded sole-source contracts when there is not a reasonable expectation that two or more such firms will submit bids and the anticipated contract price does not exceed \$3 million, or \$5 million for manufacturing contracts, officials said.

The interim rule allows small businesses to self-certify as service-disabled veteran-owned businesses, officials said, and any challenge to a firm's status or standing must be referred to the SBA for resolution. The SBA will rely upon existing VA or DoD determinations regarding status and will help enforce penalties for false representation, officials added.

Keep retired pay records current

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

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

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

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 30 years of premium payments and reaching age 70 does not go into effect until Oct. 1, 2008.

Remember: You are responsible for updating your retired pay file information at DFAS-CL (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