

Issue 1, May 2000

Health care top issue for Retiree Council

The Army Chief of Staff's (CSA) Retiree Council marked its 40th meeting by reporting to the CSA that restoration of promised lifetime health care is the "single greatest issue affecting the well-being of the 665,000 Army retirees." The Council met from April 3-7 at the Pentagon.

The CSA Retiree Council, co-chaired by retired LTG John A. Dubia and retired SMA Richard A. Kidd, is made up of 14 Army retirees — seven retired officers and seven retired enlisted soldiers. Prospective members are nominated by their installation retiree councils and approved by the CSA. At its annual meeting, the council reviews issues forwarded by installation councils and determines which should be reported to the CSA and which can be addressed at the installation level. Of the 63 issues submitted, 26 concerned the accessibility, quality and affordability of the military health care system.

In its report to the CSA, the Council applauded the CSA, GEN Eric K. Shinseki, and the Chairman of the Joint Chiefs of Staff, GEN Henry H. Shelton, for stating publicly and testifying before Congress that they support keeping the health care commitment to military retirees. It added that retirees await the completion of tests of new programs "with reduced patience and increasing frustration."

The Council commented, "Efforts to improve TRI- CARE and Congressionally-directed tests of Medicare subvention (TRICARE Senior Prime), Federal Employees Health Benefits Program (FEHBP-65), TRI- CARE Supplemental Insurance and an expanded DoD Mail Order Pharmacy Program are welcome, despite the fact that they are proceeding too slowly. It also commented that the short term nature of the tests and the risk of what will happen when they expire may make retirees and families reluctant to participate and may skew the results.

The Council suggested five objectives for improving health care to retirees and their families:

Continued TRICARE improvement: This includes reducing the TRICARE Standard retiree catastrophic cap from \$7,500 to \$3,000 a year; raising the TRI- CARE Standard Reimbursement Levels in remote areas; streamlining TRICARE Standard claims processing; expanding TRICARE Prime Remote to retirees at areas where it's been implemented for active duty soldiers and families; expediting TRICARE Prime enrollment for CHAMPUS-eligible retirees outside the U.S.; and getting clear and concise health care information to all retirees so they can make informed decisions.

Full implementation of Medicare subvention: Full and permanent implementation of TRICARE Senior Prime would restore promised lifetime health care to about 40 percent of Medicare-eligible beneficiaries. It would also contribute to medical readiness by bringing retirees back into the military medical treatment facilities.

Adoption of FEHBP-65: This is the only program that would keep the health care promise for Medicare-eligible retirees who live outside the areas covered by military medical treatment facilities. DoD's 72 percent cost share would be no greater than the benefit provided to federal civilian beneficiaries. It would not affect readiness by taking retirees away from the military facilities since retirees in areas covered by these facilities would return to them as access improves.

Establishment of a national mail order pharmacy program for Medicare-eligible military beneficiaries: Expansion of this program to all Medicare-eligible military beneficiaries regardless

of location will contribute immeasurably to restoring the promise of lifetime health care. Downsizing and budget cuts have left Medicare-eligible retirees without access to prescription drugs at military facilities and resulted in a debilitating financial hardship for many. An annual enrollment fee would place a disproportionate burden on the neediest beneficiaries and should be eliminated.

Expansion of Retiree Dental Insurance to OCONUS: In most overseas locations, the only military dental care open to retirees is emergency care on a space-available basis. Retirees stateside have the option of purchasing non-subsidized TRICARE Retiree Dental Insurance. This program could be expanded to include overseas retirees, as a similar program has been expanded to include active duty family members overseas.

The Council included one other concern in its letter to the chief -- the future of the Retirement Services Program. "The hallmark of the Army taking care of its own is the retirement services program," the Council reported to the Chief. It warned that budget cuts and competition for reduced dollars are putting this program of full-time employees dedicated to retiring soldiers, retirees and their families at risk. The Council commented that this program serves as the primary communications link between the active Army and retired community and is needed today more than ever.

The Council chairs met with the Chief of Staff and presented these concerns. They will continue to meet with the Chief during the year to discuss the progress that has been made on these issues.

Joint Chiefs Chair calls for TRICARE reform

WASHINGTON (AFPS) — Calling the military medical system "not user-friendly," the Chairman of the Joint Chiefs of Staff said TRICARE "must be fixed and the over-all health care system must be improved."

Army GEN. Henry H. Shelton told the members of the Senate Armed Services Committee Feb. 8 that he thinks America has broken its commitment to military retirees to provide health care.

TRICARE is one of the quality of life initiatives DoD will stress in the fiscal 2001 Defense budget request. Defense Secretary William S. Cohen and Shelton will work together in the coming year to change TRICARE.

Shelton said in an earlier speech that DoD must fully fund and place more emphasis on the Defense Health Program. He also has said the medical plan deserves the attention of command at all levels.

Taking care of military retirees' health needs is also a priority for Cohen and Shelton. "I think that the first thing that we need to do is make sure that we acknowledge our commitment to the retirees for their years of service and for what we basically committed to at the time they were recruited into the armed forces," Shelton told the Senate committee.

He told the senators that DoD had recruiting posters stating that not only would the services provide medical care upon retirement, "but that their families would be taken care of. In their minds, we have broken that commitment. And I think we have."

He said the Joint Chiefs are proposing a plan that would provide some type of national pharmacy benefit with no enrollment fees for Medicare-eligible retirees. He said the Chiefs are also examining a MediGap type of insurance for retirees 65 and older. "Both these are rather expensive programs, but we've got to somehow find a way to start providing more than we have in the past," Shelton said.

Defense officials agree that the programs will be expensive. DoD Comptroller William Lynn said during a Pentagon news conference that the cost could be from \$2 billion to \$8 billion more per year, depending on what program is adopted.

"At the end of the day fixing TRICARE is not only the right thing to do, it is the smart thing to do," Shelton said. "It sends a very strong signal, not only to those serving today, but to all those that are considering a career in our armed forces as well.

"And it keeps faith and keeps the commitment to those that have served and retired. We need to get it right, and I know that together, we will."

Highlights from headquarters

There's an advertisement here in Washington that says: " We've been Downsized, Right-sized and Reinvented – but we still have to measure up." That could be the motto for our Army too – as budget and mission requirements necessitate continuous changes in the Army structure. These organizational changes will undoubtedly have an impact on the quality of service our office and installation Retirement Services Offices are able to provide the retired community. None of us like change, but today's world requires increased flexibility as we seek alternate ways of providing information and assistance. Government agencies are forced, by personnel reductions, to resort to answering machines and computer electronic messaging. It's not something our community is comfortable with. We know that. We would all rather talk to a person – but in today's world it's often our best alternative. On pages 9 and 10, we list the phone and email addresses of our RSOs and various government agencies.

While we're forced to have machinery handle some of your initial contacts, I hope it's comforting to know you still have real live people serving on various councils and committees representing your interests. This Echoes highlights the efforts of the Chief of Staff, Army Retiree Council to urge the leadership to address retiree medical and benefit problems. Medical issues remain our number one concern and, while there are indications we're making progress, we also know when legislative changes are required, things move all too slowly. We hope there is some comfort in knowing that the Chief's Retiree Council and your installation Retiree Councils are doing all they can to address your concerns.

A reminder too that I serve as the Army representative on the Defense Commissary Agency (DeCA) and Army and Air Force Exchange Service (AAFES) Retiree Advisory Committees. These committees are great initiatives to ensure the retired community has a voice in these organizations' operations and that they are addressing retiree needs. Specific merchandise inquiries and suggestions should be addressed to the local store managers but suggestions on program and policy improvements can be sent to the Echoes editor.

I am also a member of one of the committees serving the Armed Forces Retirement Homes. These two great Homes, the Soldiers' and Airmen's Home in Washington, DC, and the Naval Home in Gulfport, MS, are available to provide comfortable retirement environments for our enlisted soldiers. Our article on page 6 provides information on the new Foundation established to help maintain the Homes. The Homes are there to serve you. Contact them if you or someone you know has a need.

Page 15 lists some of our annual Retiree Appreciation Day events. We suggest you attend one close to you and get an update on what's happening in your community and get reacquainted with some old comrades.

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.

Chief of Staff supports AER campaign

The Army's 2000 fund raising campaign for Army Emergency Relief began March 1, 2000.

In his letter to all soldiers and their families, Army Chief of Staff General Eric K. Shinseki wrote, "AER is a priceless national treasure. It has helped generations of soldiers and their families in times of need. Commanders, non-commissioned officers and family support groups have learned that AER can always be counted on when soldiers need help. Continually, for 58 years, AER has been where our soldiers were when they needed financial assistance."

Based on the recent agreement between the American Red Cross (ARC) and Army Emergency Relief, AER pays all direct costs of emergency financial assistance provided to Army people by the ARC. This agreement is especially important for retirees because it insures that almost 1,300 ARC chapters remain available to assist soldiers and retirees.

Retirees needing emergency financial assistance can go to the AER section at the nearest Army installation, the nearest ARC chapter or to the Relief Society offices of other military services located on most military installations. Reciprocal agreements exist with the other Service's relief organizations whereby soldiers will receive the same assistance they would from AER.

As the number of retired soldiers increases, the emergency needs of our retired population grow proportionally. In 1999, retirees and widow(er)s were assisted by AER more than 5,900 times with more than \$4.5 million. Every 90 minutes of every day, an Army retiree gets help from AER.

Your contribution will help insure that AER continues to provide this increasing level of assistance to retirees and survivors in the future. Please complete and mail the contribution form below for your allotment to AER.

Form

Is your family ready for your death?

When you die, will your spouse and children know what to do? Do they know where your retired pay or Survivor Benefit Plan (SBP) annuity comes from? Do they know where your bank accounts are, who carries your insurance? Do they know your Social Security number? We suggest putting together a set of instructions using the checklist on pages 11 and 12 as a starting point. Update the instructions frequently with information from Echoes, especially the directory on pages 9 and 10. We appreciate how important Army Echoes is to you; however, it is ironic that family

members sometimes ask us to stop Echoes before they notify the Finance Center of the death of the retiree or SBP annuitant. (Note: Echoes stops when the Finance Center takes the retiree or SBP annuitant off their rolls after a copy of the death certificate is received.) It's more ironic when a survivor who tries to report a death right away is hindered by out of date phone numbers or addresses. Help make a difficult time a little easier for your family by putting together instructions and keeping them up to date.

Who can be advanced on the retired list

The article, "Who can be advanced on the retired list," (Issue 3, 1999) said that certain Army retirees could be advanced on the retired list if they served in a higher grade than the grade they retired in when their active service plus service on the retired list totaled 30 years. The source of our article, the Army Grade Determination Review Board (AGDRB) has received many inquiries regarding that article and offers the following explanations.

To be advanced on the retired list to the highest grade held satisfactorily, you had to have actually held that higher grade. You must have been promoted to and paid in that rank and grade, and served at that rank for the required statutory or regulatory period of time. Merely serving in, "acting as" or holding a position or job title authorized a higher grade is not sufficient.

If you were an enlisted member or a warrant officer and also held a reserve commission, you may be eligible for advancement on the retired list if you served on active duty in that higher commissioned officer rank for the required statutory or regulatory period of time. For example, if a retired sergeant, during his or her 20 or more years of active duty, also served at least six consecutive months on active duty in his or her reserve status as a captain, then the application could be reviewed by the AGDRB. Note: The AGDRB can advance only individuals retired in enlisted or warrant officer grades.

To calculate if you have reached your 30-year mark, you cannot count inactive periods even though those periods might be used to calculate retired pay. Before submitting your application, you must have reached a total of 30 years of actual active duty time (or full-time duty while in a Reserve component) and time on the retired list.

New DFAS system should speed pay changes

The Defense Finance and Accounting Service (DFAS) is offering a new service called Employee/Member Self Service (E/MSS). E/MSS lets DoD customers access the pay system and update certain information in their accounts by using a computer and the internet or by using a touch tone phone and the Interactive Voice Response System (IVRS).

Use of E/MSS is voluntary. Customers can still use the existing system of making pay changes.

DFAS payroll customers can now change their own federal tax withholding status and exemptions; start, stop or change allotments (this feature is not a part of the annuitant payroll system); change their correspondence address; and update their financial institution electronic fund transfer information. Future phases of E/MSS will include other transactions, such as starting or stopping savings bonds and changing state taxes.

Many security features are built into E/MSS which will prevent the information from being read by others while being transmitted from the customer's personal computer to the E/MSS website. For security reasons, officials warn against using cellular phones to access the IVRS system. Access to the system is controlled by the use of the customer's Social Security Number (SSN) and a Personal Identification Number (PIN). Letters assigning temporary PINs to customers were mailed in March. When accessing E/MSS the first time, customers will be asked to customize their PINs, which will be validated each time the customer signs on.

To access the system by computer, customers will need access to a personal computer with one of the following industry-standard browsers: Netscape Navigator versions 3.0, 4.01 or higher; Microsoft Internet Explorer version 4.0 or higher; or Netscape Communicator. Netscape Communicator 4.7 with 128-bit strong encryption is available worldwide.

Within the system, menus will guide customers through transactions. After the customer has made changes, the system will ask the customer to confirm the action and then say when the change will be reflected on the pay record.

According to Gloria Cranford-Bates, E/MSS Project Officer, "This system provides an alternative to completing and submitting forms and will provide reliable and accurate information. Most importantly, E/MSS is a secure way for customers to update payroll related transactions at their own convenience, with minimal effort and without the delays inherent in paper-based processes."

Further details are available on the DFAS home page at <http://www.dfas.mil>.

Commemorating the Korean War anniversary

In Issue 2, 1999, we told you how to get involved with the Korean War's 50th anniversary Commemorative Community program. More than 700 organizations have signed on as Commemorative Communities. You can find a list of these Communities by state and country and information on how to get involved on the internet at <http://korea50.army.mil/events/communities.html>; phone (703) 604-0831; FAX (703) 604-0833; email korea50@hqda.army.mil; or by writing to: Department of Defense; 50th Anniversary of the Korean War; Commemoration Committee; DUSA-IA-CC; 1213 Jefferson Davis Hwy; Crystal Gateway 4, Ste 702; Arlington, VA 22202-4303.

Korean War Commemorative Events for 2000

Pittsburgh Remembers Day	War Memorial/Soldiers & Sailors Memorial Hall	Jun 24
Hostilities Commence (National Ceremony)		Jun 25
Hostilities Commence (International Ceremony)	Washington, DC	Jun 25
Korean Service Women's Commemorative Event	Seoul, Korea	Jun 24
Dedication of Korean War Memorial	Washington, DC/Arlington National Cemetery	Jun 25
50 th Anniversary Commemoration	Columbia, SC	Jun 25
Documentary – The Korean War: Fire and Ice	Branson, MO	Jun 25
Korea Veterans Reunion	The History Channel (cable)	Jun 23-25
Pittsburgh Pirates Korean War Vets Day	Ottawa, Canada	Jun 29
RIMPAC Ceremony to honor Korean War vets	Pittsburgh, PA	Jul 1
	USS Boxer, Pearl Harbor, HI	Jul 1-2

Korean War Commemoration	24 Acre Park, Toledo, OH	Jul 5
Task Force Smith	Suwon, South Korea	Jun 28, Jul 7
Task Force Smith	Arlington National Cemetery	Jul 26
Twilight Tattoo	Ellipse, Washington, DC	Jul 27
Memorial Service at Wall of Remembrance	Brampton, Ontario, Canada	Jul 27
Korean War Veterans Armistice Day	Korean War Memorial	Jul 27
Korean War Armistice	Branson, MO	Jul 27
United War Veterans Armistice Commemoration	Staten Island, NY	Aug 19
1 st Prov. Marine Brig. at Pusan Perimeter	San Diego, CA	Sep 1
40th ID Korean War Memorial dedication	Vandenberg AFB, CA	Sep 13
Breakout of Pusan Perimeter	Taegu, South Korea	Sep 13-15
Historical Symposium	VMI, Lexington, VA	Sep 15
50 th Anniversary of Inchon Landing	USS Intrepid, New York, NY	Sep 15-17
Defense/Breakout of Pusan Per./Inchon Landing	Norfolk, VA/Inchon, South Korea	Sep 20
65 th Infantry Regiment Commemoration	Arlington National Cemetery	Oct 15
65 th Infantry Division Commemoration	El Moro, Puerto Rico	Nov 11
Nations Parade	New York City	Nov 11
Veterans Day Breakfast & Wreath Laying	White House, Arlington National Cemetery	Nov 11
Chosin (Changjin) Reservoir Commemoration	Knights Field, Seoul, Republic of Korea	Dec 7
Chosin (Changjin) Reservoir Campaign	Camp Pendleton, San Diego, CA	Dec 12
Evacuation of Hungnam	Navy Memorial, Washington, DC/Pusan, South Korea	

DALLAS (ARNEWS) — Online sales have earned the Army and Air Force Exchange Service (AAFES) the No. 4 ranking on InformationWeek's E-Business 100 list. The E-Business list ranks sales of companies doing business on the internet.

The E-Business 100 list was released in December and AAFES finished ahead of such notables as Dell Computers, E-Trade Group, The Home Depot, Intel and PC Connection.

AAFES' 1999 E-business sales totaled more than \$21 million, officials said, before adding up the final two weeks of holiday internet sales. AAFES internet sales for 1998 were only \$8.4 million.

AAFES first made its catalog available on the internet in 1996. Now soldiers stationed around the world can access a laptop and order gifts. They can pay for the items online and be assured of delivery to family back home.

AAFES' initial goal was to get 3 percent of its catalog business over the internet, officials said. They thought that anything over 1 percent would make the project successful enough to keep it going. As it turned out, the web initiative brought in 10 percent of all catalog orders by year-end.

By printing its web site address (www.aafes.com) on sales receipts, shopping bags and in the catalog, AAFES management was able to point its customers toward using the internet as an online post exchange.

A number of base closures over the past several years forced many military customers to drive long distances to shop at a post exchange. The internet has become a convenient alternative, allowing AAFES to reclaim lost business.

Each year, sales from internet orders have more than doubled, with about 30 percent of last year's total sales coming via the internet. New services include an automated e-mail service reminding customers to buy gifts for upcoming birthdays or holidays.

Since 1998, customers have been able to access their AAFES credit card account information via the internet. They can also use the specialized web site to review their statements online, pay electronically through their checking account, and receive e-mail confirmation of payments.

Internally, AAFES has cut costs and improved the productivity of its 54,000 employees by using E-business solutions, officials said. Internet chat rooms offer employee training, review of personnel records and paychecks, and easy access to company manuals.

Foundation supports Armed Forces Homes

There are about 26,000 military retirees and veterans, primarily from WWII and the Korean War, who live in the Armed Forces Retirement Home (AFRH) and state veterans homes. The Armed Forces Retirement Home Foundation (AFRHF) was established to remember these American heroes and improve their quality of life.

The AFRH consists of the U.S. Soldiers' and Airmen's Home in Washington, DC, and the U.S. Naval Home in Gulfport, MS. These homes have a combined population of about 2,000 veterans, most of whom have 20 or more years of military service. The state veterans homes consist of 103 facilities in 46 states with a combined population of about 24,000 veterans.

In its first year of giving grants, the AFRHF has focused on the needs of veterans with limited spending money, providing for personal necessities such as toothpaste, underwear, and wheelchair cushions. It has also supported community quality-of-life items including board games and television sets - and for the vision impaired, talking watches and reading machines. Social events and recreational programs have also been funded.

This year, the AFRHF hopes to increase its funding to state veterans homes for basic quality-of-life needs of lower-income residents. In the Armed Forces Retirement Homes, the foundation will protect the standard of living by helping to offset the financial shortfalls created by military downsizing which decreases active duty contributions. The foundation will launch a drive to fund

high priority projects, including new buses, construction of an Alzheimer's center and a swimming pool, and installation of an air purification system.

The AFRHF is an IRS tax-exempt charity and will participate in the national Combined Federal Campaign this fall.

For more information, contact the Armed Forces Retirement Home Foundation; 5211 Auth Road, Suitland, MD 20746-4339; ph. (301) 899-8386; FAX (301) 899-8136; email afrhf@afsahq.org.

Army's 225th birthday

-- June 14, 2000

How spouse death or divorce affects SBP

Retirees often ask how a spouse's death or divorce affects SBP coverage.

If spouse coverage is elected and the spouse is lost through death or divorce, the cost of Survivor Benefit Plan (SBP) coverage is suspended when the retiree notifies the Defense Finance and Accounting Service's Cleveland Center of that loss. If the retiree remarries and has not converted to former spouse coverage, three options are available. The retiree must notify the finance center in writing of the desired option before the one-year anniversary of the new marriage. If no action is taken, option one below will automatically take effect on the first anniversary, and the retiree will be responsible for premium costs beginning the first day of the month following the one-year anniversary.

The three options are:

- 1) Resume spouse coverage at the original level.
- 2) Elect not to resume spouse coverage (the spouse will be notified; the election is permanent).
- 3) Elect to cover an increased portion of retired pay (up to full pay).

How do these choices affect the premium amounts?:

- 1) Resume original coverage: Costs will be the same as they would have been under the original election, as increased by cost-of-living adjustments (COLA), had that election remained in effect since it was first made.
- 2) Elect not to resume coverage: No premiums are owed; participation is terminated.
- 3) Cover an increased portion of retired pay: Retroactive payments must be made before the one-year anniversary of the new marriage. These payments will be computed as if the increased coverage had been in effect from the date of the original election until the costs were suspended, minus all costs actually paid to that date. Interest charges apply. No costs will be attributed to the period during which there was no eligible spouse beneficiary. The new monthly costs will be those that would apply if the increased coverage had been in effect since retirement.

Coverage and costs for resuming coverage for a new spouse are not effective until one year of marriage has been completed or upon the birth of a child of that marriage, whichever occurs first. Do not confuse this feature with the need to make a written request for action to the Finance Center before the one-year anniversary. The one-year marriage requirement is waived if a member remarries the spouse for whom coverage was elected at time of retirement (or during the 1972-74 Open Season); instead, coverage and costs are effective immediately.

Our advice — contact your Retirement Services Officer (RSO) immediately upon divorce or death of a spouse and remarriage to determine the options available to you if you participate in SBP for a spouse.

Terminating SBP

Soldiers, you have a one-year opportunity to terminate Survivor Benefit Plan (SBP) coverage between the 25th and 36th month following commencement of your retired pay. You must have spouse concurrence with a notary or Retirement Services Officer (RSO) witness. You will be barred from enrolling in the future and you will receive no refund of past premiums.

Keep your 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 spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the soldier had elected at retirement.

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

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 the outside of your files as a reminder to keep your retired pay records current when your status changes.

Open enrollment for USFHP in 3 areas

WASHINGTON, DC - The Uniformed Services Family Health Plan (USFHP), a TRICARE Prime option available to active duty military family members and retirees and their eligible family members is running an open enrollment demonstration program this year in three of its seven service areas.

Before the demonstration, eligible retirees and their families could enroll in USFHP only during a month-long annual open enrollment period. USFHP is the only TRICARE option open to military beneficiaries aged 65 and older.

Under the demonstration, eligible military retirees and their families living in the Boston, Seattle and New York service areas can enroll in USFHP at any time throughout the year. The not-for-profit civilian healthcare networks, known as TRICARE Designated Providers (TDP), that administer the USFHP in these service areas are: Brighton Marine Health Center -- MA and RI ; PACMED Clinics -- Seattle, WA; Sisters of Charity Medical Center -- NY, NJ and southern CT.

"USFHP offers eligible beneficiaries the choice of receiving their health care services from a local network of quality providers and the choice of not having to file claim forms since costs, after a small copay, are included in the plan," David Chicoine, Program Director at the Brighton Marine Health Center in Boston, said.

The demonstration program is part of the Defense Authorization Act for Fiscal Year 2000. The Secretary of Defense must report to Congress by Mar. 15, 2001, evaluating the benefits of the open enrollment program to beneficiaries and recommending whether to authorize open enrollment in all USFHP programs permanently. Unless Congress decides to extend the demonstration or make open enrollment permanent, the demonstration will end on Sept. 30, 2001.

Under the demonstration, the four other TDPs — CHRISTUS Health, Houston, TX; Fairview Health System/Cleveland Clinic, Cleveland, OH; Johns Hopkins Medical Services, Baltimore, MD; Martin's Point Health Care, Portland, ME —continued to invite eligible retirees and their families to enroll in USFHP during a month-long open enrollment season. The open seasons for these areas were completed before Echoes went to press.

According to a 1999 survey of USFHP Enrollee Satisfaction conducted by Market Street Research, more than 87 percent of members surveyed rated the USFHP plan an eight or higher on a 10-point scale and more than 83 percent rated their USFHP primary care provider an 8 or higher on a 10-point scale. The survey also showed that nearly 9 out of 10 members would recommend the USFHP to others.

For more information about the DoD-sponsored USFHP health care program, call 1-888-25-USFHP or visit their web site at www.usfhp.org.

TRICARE Senior project enrollment underway

Enrollment is underway for the TRICARE Senior Supplement Demonstration (TSSD) program for Medicare-eligible beneficiaries age 65 and older who reside within designated zip codes in specified areas near Santa Clara, CA and Cherokee, TX. The enrollment period began Mar. 1, 2000. The demonstration is scheduled to end Dec. 31, 2002, with coverage beginning Apr. 1, 2000.

To be eligible for the TSSD, an enrollee must be a retired member of the Uniformed Services, a family member of a retired member of the Uniformed Services, or a survivor of a member of the Uniformed Services who died while on active duty for a period of more than 30 days. The enrollee must also be age 65 or older, eligible for Medicare Part A (hospital insurance), enrolled in Medicare Part B (supplemental medical insurance), and live in a demonstration site.

The TSSD provides a TRI- CARE supplement to Medicare which includes a pharmacy benefit. TSSD enrollees may not receive health care in military hospitals or clinics, including pharmacy services, while they are in TSSD.

The program, which offers enrolled members benefits similar to TRICARE Extra and Standard, serves as a secondary payor for Medicare coverage, reducing or eliminating most out of pocket expenses, and providing reimbursement for some services not covered by the Medicare Program. Benefits of enrollment include: access to National Mail Order Pharmacy (NMOP), use of TRICARE civilian network pharmacies, coverage for certain diagnostic and preventive services, extended mental health coverage, and coverage for health care services delivered outside the continental United States.

The enrollment fee is \$576 per enrollee and can be paid in full, annually, or in quarterly installments. To enroll in the TSSD, the member must return an enrollment application form with a copy of his/her Medicare card indicating Part A and Part B coverage and the enrollment fee to the Iowa Foundation for Medical Care (IFMC), Customer Service Center (CSC). Enrollment may occur at any time during the demonstration period. Enrollees can disenroll at any time by contacting the CSC. Eligibility for space-available care for members who are disenrolled from the TSSD will be reinstated on the date the member is officially disenrolled from the program.

Customer Service Representatives of the IFMC are available at the toll-free phone number 1-877-DoD-TSSD (1-877-363-8773) Mon. through Fri., 8 AM to 5 PM CST, to answer questions on eligibility, enrollment, benefits, payment options, and other aspects of the demonstration program. Information is also available at the TSSD web site <http://www.tricare.osd.mil/tssd>.

Veterans Millennium Health Care Act

WASHINGTON —Veterans will be entitled to improved long-term care and other benefits as a result of the comprehensive Veterans Millennium Health Care and Benefit Act (Public Law 106-117). The Act directs the Department of Veterans Affairs (VA) to improve access to long-term care for disabled veterans. It also provides veterans with other health care benefits, new veterans' cemeteries and educational benefits.

Specifically, VA will provide geriatric evaluation, nursing home care—either in VA facilities or in community-based facilities, home care services, adult day health care, noninstitutional alternatives to nursing home care and respite care.

Provisions of the new law:

- Require the Secretary of Veterans Affairs, through 2003, to provide: a) nursing home care for veterans who are at least 70 percent service-connected disabled or in need of such care for a service-connected problem, and b) veterans enrolled for VA care with alternatives to institutionalized care.
- Lift the six-month limit on VA providing adult day health care, and authorize VA to furnish respite care services under contract in veterans' homes or in any other setting.
- Authorize VA to pay reasonable emergency care costs for uninsured enrolled veterans who receive their medical care from VA, provided the veteran has received VA care within a two-year period of a medical emergency.
- Establish specific eligibility rules, subject to the terms of an agreement between DoD and the VA, for a veteran who has retired from military service, is eligible for care under TRICARE, and is not otherwise eligible for priority VA care.
- Authorize the Secretary of Veterans Affairs to 1) increase the \$2 drug copayment amount and 2) establish maximum annual and monthly payments applicable to veterans with multiple outpatient prescriptions.
- Direct VA to report on the six areas most in need of national veterans' cemeteries within 120 days of the law.
- Direct the VA within 180 days of the law to enter into a contract with one or more organizations to study national cemeteries including the number of one-time repairs required and the number of additional cemeteries required for deaths after 2005.
- Direct the VA to enter into a contract with one or more organizations to study burial benefits including the amount of burial benefits.
- Add bronchiolo-alveolar carcinoma, a rare form of lung cancer not associated with tobacco use, to the list of service-connected diseases for Atomic veterans.
- Authorize the American Battle Monuments Commission to borrow \$65 million from the U.S. Treasury to begin construction of the World War II Memorial in November 2000.
- Permit veterans to use their Montgomery GI Bill money to pay for preparatory courses such as those readying students to take the Scholastic Aptitude Test or the Graduate Record Exam.

VA awards grant for WI cemetery

WASHINGTON – The VA has awarded a \$2.8 million grant to establish a state veterans cemetery in Beaver Brook, near Spooner in northern Wisconsin.

The grant will provide all of the funding for construction of burial areas, administrative and maintenance buildings, roads, drainage, assembly area, and a committal facility. The project will initially develop about 16 acres of the 80-acre site.

The cemetery will serve about 35,000 Wisconsin veterans and their families.

Short Shots

(Note: Publications, organizations and events that may be of interest to retirees appear in this section as a service to retirees. This doesn't imply that Army Echoes endorses these publications or programs. Any problems should be directed to the specific publisher or organization.)

The 2000 Retired Military Almanac is now available. If you order directly from the publisher for \$7.95 (\$8.95 for 1st class mail), you save \$1 off the regular price. This 252-page almanac contains information on military health care, including TRICARE, legislation, veterans benefits, space available lodging and travel, and many other topics affecting retirees and their families. To order, write to Uniformed Services Almanac, Inc., PO Box 4144-AE, Falls Church, VA 22044, or if placing a credit card order, call toll-free (888) 872-9698. You can also order online: www.militaryalmanac.com/special.html. The 2000 Uniformed Services, Reserve Forces and National Guard Almanacs are also available.

- Army retirees can visit the Army leisure travel website at www.offdutytravel.com for fare information, and links to airlines, cruise, car and other vacation companies. Through this web site, eligible patrons can link to the Armed Forces Vacation Club web page that displays available dates for reserved bookings at specific resorts at the special 7-night rate of \$209. Click on the Cendant logo at this site for details on two new programs: - "Off Duty Travelers Advantage" Book travel at guaranteed lowest rates, with a 5% cash-back on all fares, hotels and rental cars booked through the toll-free reservation center or web site. Price to military and retired members is \$30,\$69.95 for the general public. "Off Duty AutoVantage" Receive trip routing assistance, guide books, emergency road-side service and savings of up to 20% for car maintenance at more than 30,000 participating locations in the U.S. Annual fee to retired military for this program is \$50, \$79.95 for non-military.

National Guard form ARPC 249

Guardsman who transferred to the Retired Reserve (RR) have recently been receiving their annual Retirement Point Statement (ARPC 249) with only header data (name, rank, ssan, address, etc) -- no retirement points are listed. DO NOT PANIC!

Most Guardsmen transfer to the USAR shortly before retirement at age 60. Most states do not electronically transfer the retirement points (NGB Form 23 series) and records to AR-PERSCOM. Therefore all entries must be made manually. You, the soldier, were issued a current NGB 23 when you left the Guard. The original of that document is in your file at AR-PERSCOM and will be used, if necessary, when certifying your retired pay application. You, the soldier, are responsible for maintaining your personal records. Your personal copy of your last NGB 23 ensures that your record will be accurate when you retire. AR-PERSCOM's automation is unable, at this time, to discern the difference between a recent Guardsman and a longtime member of the USAR. Therefore, it is critical that the Guard members ensure safekeeping of their last NGB 23, and submit a photocopy of that NGB 23 with their application for retired pay at age 60.

Military privileges when visiting European countries

Privileges and benefits for retirees and their family members traveling in Europe can vary greatly from country to country because they are set by Status of Forces Agreements between the U.S. and each country. For example, some countries grant greater privileges to retirees visiting for 30 days or more, some require that you complete customs forms, some restrict what can be purchased. For Europe information, write to: Commander, 1st Personnel Command, ATTN: AEUPE-PSSD-RSO, UNIT 29058, APO AE 09081-5604.