

ARMY ECHOES

THE BULLETIN FOR THE RETIRED SOLDIER

SBP open season – Oct 1, 2005 - Sep 30, 2006

Congress has set a one-year open enrollment period to allow retirees to enroll in the Survivor Benefit Plan (SBP) or increase their participation. Why? Congress set the open season after changing SBP from a two-tiered annuity (55% of the base amount elected before age 62 / 35% of the base amount after age 62) to a 55% benefit regardless of the age of the annuitant. Are you considering making an SBP open season election? To help you with your decision, we've put together some Qs and As based on what we and Retirement Services Officers (RSOs) have been hearing from retired Soldiers.

Do I need to make an open season election or a regular election?

Retired Soldiers who want to resume existing coverage that was suspended because the beneficiary was no longer eligible have asked if they need to make an open season election to do this. The answer depends on your situation:

Regular election

Example -- you elected **child-only coverage** at retirement for children who are now adults. Since retirement, you divorced and remarried and now have another child whom you didn't add to your SBP coverage. Do you make an open season election to add this child? **No.** By law, you must enroll newly gained children when child coverage was previously in effect. You do this with a "regular" election, with coverage and cost dating back to when the child was first eligible, in this case, at birth.

Open season election

Example -- you elected **spouse coverage at retirement and later divorced.** You did not take former spouse coverage and your former spouse did not deem an election, within a year of your divorce. Do you make an open season election if you want to cover your former spouse? **Yes.** Since the law gave you only one year to make the switch of categories

and you didn't, the open season is your **only** chance to make this election.

Do you have to make an open season election if you don't want to cover your former spouse? Open season elections are **voluntary.** Keep in mind that if former spouse coverage was part of your original divorce decree, your decision to not take former spouse coverage may put you in contempt of court.

Example -- you elected **spouse coverage, then divorced and remarried.** You suspended coverage for your former spouse and you took action not to resume spouse coverage after your remarriage. If you want to cover your spouse **or** former spouse now, you will need to make an open season election.

Am I eligible to make an open season election?

There are only two groups that are not eligible to make an open season election:

Retired Soldiers who terminated coverage during the 1998-1999 SBP disenrollment period or who terminated coverage between the 25th and 36th month following the start of receipt of retired pay, have asked if they can make an open season election. **No.** When you terminated SBP coverage, you signed a statement on the SBP Termination Request, DD Form 2656-2, that read: "I further understand that
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Highlights from headquarters

Greetings Retired Soldiers and Family Members,

As many of you know, we are now three months into the one-year Survivor Benefit Plan (SBP) open enrollment period, and consequently thought it important to offer *Army Echoes* readers the most frequently asked questions — and our answers to those questions. IF you are considering participating in the open season, you will find the lead article most helpful. As with all Retirement Services program issues, I urge you to contact your closest installation Retirement Services Officer (RSO) for further assistance.

I believe you will also find the article on supporting our wounded warriors intriguing. Recently, the Army changed the name of the “Disabled Soldier Support System” to the Army Wounded Warrior program. The name change occurred because of a recognition that many of our wounded/injured Soldiers are ultimately not disabled, but, in fact, some number do return to duty; and to also recognize and honor the spirit of “the warrior” that guides our modern U.S. Army Soldier at all levels. In addition, the article is useful because it portrays the evolving role of information management regarding “the call to duty” of these young men and women, and the relatively new “Freedom Team Salute” program at HQDA.

Without question, AAFES and DeCA have embraced and developed new ways for their customers to shop online. I would direct your attention to those articles and the expanded ways we can shop at the PX and commissary. Once again, I would urge you to continue to shop at both stores — the monetary benefits to military shoppers

remain significant across the board. You may beat the price of an item here and there, but your “across the board” savings remain near 30%. For many of our young Soldiers and their family members, and many of our retired Soldiers and family members, savings at AAFES and DeCA make a big difference each month.

I was again privileged to be invited to a series of installation Retiree Appreciation Days late this summer and fall. It is an honor to be a participant at your installations on these special days because of two categories of people I see there: your local RSO, and, of course, the retired Soldiers and family members I meet each place I go. Both groups never fail to inspire me; and to remind me of the dedicated service they either currently render, or of their faithful service provided to our Nation years ago. I salute you all!!

Lastly, let me tell you about a special challenge we are engaged with here. That challenge is to find ways to enhance, develop, and increase the methods that Department of the Army, at all levels and in all components, uses to connect with our retired Soldiers. What we want to do is create a new ethos, or new culture, in our Army regarding our retired Soldiers, who have formally “taken off the uniform” but who still choose to remain a viable and valuable source of ideas, of inspiration, of service to our Army, especially during our Nation’s Global War on Terrorism. Our goal is to stretch the intellectual limits, to think of new and original concepts on how we can best utilize, recognize, and maximize your talents as individuals in the Army in general. We also want to explore creative ways

to connect with our reserve component Soldiers and family members who are so important to our Army structure.

While we have a variety of possibilities to consider that have been offered from many different parts of the Army, I am interested in hearing from you through the editor (no direct individual replies promised). Together we can make things better.

As we go to press, there are rigorous debates ongoing regarding the future of Iraq and Afghanistan, and what is exactly the best role for the U.S., and what timelines there ought to be for numerous courses of action. What I urge us all to do is to remember and seek ways to support our troops in far away places, and to pray for them and their loved ones, and to not forget those families who have lost a service member. That timeline is clear to me: pray for them today, tomorrow, and always!!

It’s an honor to serve you!
Keep chargin!!

John W. Radke
Chief, Army Retirement Services

Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about Echoes should be sent to Editor, Army Echoes, HQDA DAPE-RSO, Alexandria, VA 22332-0470. E-mail: Laura.Paul@hoffman.army.mil. Direct all other questions to your Retirement Services Officer (see pgs. 9-10). See pg. 16 for how to change your address for Echoes.

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Army Echoes turns 50

This issue marks the 50th anniversary of *Army Echoes*. In March 1956, the first issue of the *The Retired Army Personnel Bulletin* reached about 100,000 retired Soldiers. With this relatively small retired population and lower postage rates, the *Bulletin* could be published monthly.

In the first issue, Chief of Staff GEN Maxwell Taylor told retired Soldiers, "Your informed voice, in your community and in your day-to-day contacts with your fellow citizens, can help the Army maintain the

kind of public support essential to the existence of a powerful, mobile, combat-ready Army." Those words still ring true today.

While the Army continues to ask for your support, a population of almost a million and rising postal costs have cut *Echoes* to three issues a year. We offer additional Current News at <http://www.armyg1.army.mil/retire> and ask for your support in considering replacing your paper copy with electronic *Echoes*. You can sign up on our homepage.

Soldiers help Soldiers with AER campaign

The Army's 2006 fundraising campaign for Army Emergency Relief (AER) begins Mar. 1, 2006.

Secretary of the Army Francis Harvey and Army Chief of Staff GEN Peter Schoomaker, in their message to Soldiers and families, wrote: "The Army Emergency Relief Campaign theme this year is 'Soldiers Helping Fellow Soldiers.' For 64 years, American Soldiers have always helped their fellow Soldiers by contributing to Army Emergency Relief."

Every hour and a half, every day, a retired Soldier or a surviving spouse receives emergency financial assistance through AER. In the last 28 years AER has assisted more than 250,000 retired Soldiers

and surviving spouses, with more than \$34 million dollars. Retired Soldiers and spouses contributed about \$800,000 to AER in 2005.

Since 1998, AER has paid all direct costs of emergency financial assistance provided to Soldiers by the American Red Cross (ARC). This reimbursement agreement is important for retired Soldiers because it insures that you have ready access to AER through almost 1,200 U.S. ARC chapters.

Retired Soldiers needing emergency financial assistance should contact the AER section at any Army installation, the nearest ARC chapter, or the office of any other Military Relief Society, located at most military installations around

the world. Reciprocal agreements exist between all Military Relief Societies giving retired Soldiers the same assistance that you would get directly from AER.

AER thanks you for your continued generosity in helping to support your fellow Soldiers, both active duty and retired. Your contribution this year will help insure that AER continues to provide assistance to all Army people as needed. Please complete and mail the form below with either your check or allotment authorization to AER. You can also contribute online with an allotment from your retired pay at https://www.aerhq.org/Camp_Allotment_Info.htm.

2006 Army Emergency Relief Fund Campaign		
Names of contributors of \$300 or more are published in the AER Annual Report. <input type="checkbox"/>		Mail to: AER 200 Stovall St. Alexandria, VA 22332-0600
If you do not want your contribution to be so recognized, check this block. <input type="checkbox"/>		
Name (Last, first, middle initial)	Pay Grade	Social Security number
Address		
Total contribution \$	Payroll deduction (from retired military pay only) <input type="checkbox"/>	Check <input type="checkbox"/>
Amount to be deducted from retired pay \$ _____ Period of allotment (at least 3, but not more than 12 mo.) _____		
I hereby authorize deductions from my monthly retired pay (not to exceed 12 months) in the amount shown and for the period indicated provided that the amounts so deducted shall be sent to Army Emergency Relief. I understand this allotment authorization must remain in effect for a minimum of three months.		
Signature		Date

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(from pg. 1)

once I discontinue SBP, I cannot reenter the Plan.” Congress did not authorize exceptions when they set the rules for this open enrollment period.

Soldiers who retired after the open season started and declined coverage have asked if they can enroll during the open season. **No.** The law specifies that to be eligible, a person must have been entitled to retired pay on Sep. 30, 2005, or would be entitled (if a “gray area” Reservist) except for not having reached age 60.

Can I reduce or cancel the coverage I have now?

No. The open season is an opportunity to elect or increase coverage, not to reduce or cancel it.

What elections can I make?

You can elect to enroll in any category (spouse, former spouse, spouse and child, former spouse and child, child only, or natural person with insurable interest) for the first time; you can increase your existing coverage (increase the base amount of retired pay covered, add spouse coverage to child only coverage or add child coverage to spouse or former spouse coverage).

How do I figure out my cost?

The DoD Actuary has created a tool to calculate the cost of an open season election. You can find it at <http://www.defenselink.mil/actuary> under "SBP Open Season." Using this calculator, you can figure out both your monthly premiums and your one-time, buy-in enrollment premium. Please note that you can calculate the costs for former spouse coverage using the spouse category of the calculator. The costs are identical.

Since the calculator figures out your costs automatically, you won't see what goes into calculating the one-time, buy-in premium. The buy-in premium includes back premiums (the total SBP premiums you would have paid if you had enrolled at the first opportunity); plus interest; plus an amount calculated to protect the actuarial soundness of the DoD Military Retirement Fund. Back premiums are calculated using a "years since event" figure.

What does "years since event" mean?

The event is the point at which you could have first made an SBP election for the category you want to cover. For example, if you were married when you retired and now wish to cover your spouse or former spouse, then your retirement would have been the

event at which you could have first taken spouse coverage. If you're electing child only coverage, then the date at which you first acquired a child would be the point at which you first could have elected child coverage.

Can I change my mind after I make an open season election?

You have a short period in which you can change your mind about your open season election. The 30-day clock starts counting down on the date of the letter that the Defense Finance and Accounting Service sends notifying you of your exact monthly premium and buy-in enrollment premium. (When considering your costs, go to the DoD Actuary site to get the life-time value of SBP to you and your family.)

When does my open season election take effect?

You must live for two years after making your open season election for it to take effect. If you die before the two years are over, your open season beneficiary will receive a refund of your open season premiums. If your open season election was increasing already existing SBP coverage and you die within two years, your beneficiary will receive a refund of only the open season premiums. The SBP annuity will be paid based on your previous election.

If your open season beneficiary dies within two years of your open season election, you must continue to pay the open enrollment buy-in premium; however, your monthly premiums for that beneficiary category will be suspended. You will have suspended coverage in the category of your open season election. For example, if you made an open season election for your spouse and your spouse died, you would have suspended spouse coverage and would have the option of resuming spouse coverage if you remarry.

How can I get more information?

For more information, go to the special SBP Open Enrollment Section at <http://www.armyg1.army.mil/retire> or contact your RSO (see pgs. 9 and 10 for e-mail addresses and phone numbers). For questions on Reserve Component (RC) SBP, call 1-800-318-5298 or go to <https://www.hrc.army.mil/site/reserve/soldierservices/retirement/index.htm>.

A Call to Duty for retired Soldiers

How you can support wounded warriors

Retired Soldiers never lose the desire to carry on lives of service to their fellow Soldiers, the Army and the Nation, to continue to answer the Call to Duty and live up to the motto, “Retired — Still Serving”. More than a million retired Soldiers and spouses are a force multiplier, helping our Soldiers who have volunteered and answered the Nation’s Call to Duty.

Many of these brave Soldiers have returned home with serious, sometimes disabling wounds. Retired Soldiers can support these wounded warriors, especially those returning from Operations Iraqi and Enduring Freedom (OIF/OEF) in many ways, including: 1) providing job assistance, 2) serving as mentors, 3) organizing activities for them and their families, and 4) honoring their service.

1) Job assistance

Support for those wounded in OIF/OEF is an Army priority. The Army Wounded Warrior (AW2) program (formerly known as the Disabled Soldier Support System {DS3}) provides severely wounded Soldiers and their families with an advocacy system and follow-up personal support as they return to duty or civilian life. If you have employment opportunities for these Soldiers, call AW2 at 1-800-833-6622 or go to <https://www.aw2.army.mil>.

To provide employment assistance at the local level, contact your nearest installation or garrison commander if you have job opportunities that would assist transitioning wounded Soldiers. Local commanders can help make the connection between employment opportunities and eligible wounded Soldiers as they prepare to leave the service.

2) Mentorship opportunities

The Army has begun integrating a new mentorship strategy into its training, education, and culture. In July 2005, the Secretary of the Army, Chief of Staff, Army and Sergeant Major of the Army launched the new Army mentorship strategy, “Leaving a Legacy Through Mentorship,” and the Army Knowledge Online (AKO) Mentorship Community. The mentor serves as an objective advisor with whom the mentee may discuss concerns related to career development and planning. The Army’s mentorship strategy involves all constituents (Active and Reserve Component Soldiers; retired Soldiers; cadets; wounded warriors; spouses; civilian employees; and contract employees authorized access to AKO).

Those considering mentoring can go to the Army G-1 Mentorship Resource Center (<http://mentorship.army.mil>) which links to the AKO Mentorship Community. Online resources include reasons for becoming a mentor; the Army mentorship handbook; a sample individual development action plan and mentorship agreement; mentorship forums including a Wounded Warrior forum and a retiree forum; and a mentorship profile server that lets individuals search for mentors or mentees by a number of categories. Retired Soldiers can also pursue mentoring opportunities with wounded warriors through local installations.

3) Organizing activities for wounded Soldiers

In areas with a major military medical center(s), there are many wounded Soldiers and service members who need your support. National and local groups have assisted the wounded at these medical centers in a host of ways, including donating goods and services; spending time with patients and families; and organizing recreational activities such as tours, sports activities and outings.

Retired Soldiers can get involved in helping these wounded warriors by contacting the medical centers, or local Veterans Service Organizations (VSOs). You can also contact your nearest Army installation or garrison commander to find opportunities to participate in or organize activities for wounded warriors. Many Army installations have a medical hold unit or can direct you to regional Community Based Health Care Organizations (CBHCO) where wounded and injured Soldiers are assigned.

4) Recognizing those who have served

The Army started the Freedom Team Salute (FTS) program to strengthen the Army community by honoring veterans for their service and giving Soldiers the opportunity to recognize those who support them. Anyone can nominate a veteran for an FTS commendation at <http://www.freedomteamsalute.army.mil>.

FTS is reaching out to more veterans through its new Ambassador Program. FTS Ambassadors at Department of Veterans Affairs (VA) hospitals raise program awareness within Army and veteran communities. To sign up as an FTS Ambassador, go to the FTS site or e-mail freedomteamsalute@hqda.army.mil.

Retired Soldiers can continue to answer the Call to Duty by supporting our wounded warriors.

Virtual Commissary opens for business

FT LEE, VA – Commissary shoppers looking for a different kind of gift can let their “fingers do the clicking” at the new Virtual Commissary at <http://www.commissaries.com>.

One of the Defense Commissary Agency’s (DeCA) business partners, Kraft Foods, Inc., kicked off commissary Internet shopping with a selection of gift baskets. DeCA officials expect the number of vendors and manufacturers to increase.

Everything in the gift baskets can be found on commissary shelves, but the packaging adds a new twist. With titles like “Camouflage,” “Drill Sergeant,” and

“Touch of Home,” the baskets offer assortments of crackers, canned cheeses, cookies, candies, beverages and coffee packs.

To access the extended commissary, shoppers must pass through a secure portal at the DeCA Web site. Personal information entered is validated to ensure the customer is an authorized shopper, entered in the Defense Enrollment Eligibility Reporting System (DEERS).

Virtual Commissary customers can make selections and fill in payment and shipping information, before being transferred to the manufacturer’s site where they get the total cost (including shipping), and finalize their purchase.

Customers can check for availability of delivery to APO and FPO addresses and get more information on the gift baskets by clicking on the basket at the Virtual Commissary. Payment can be made with any credit card accepted in “real” commissaries. Customer information is not archived by DeCA.

Down the road, Virtual Commissary expansion could include making a wide variety of commissary products available, a feature that would allow deployed military service members, retirees, and other authorized shoppers to order items at commissary savings – no matter where they live.

AAFES expands online shopping options

DALLAS – Shopping for outdoor sports equipment for military nature enthusiasts and their families just got easier with the newest addition to the Exchange Online Store, **Outdoor Superstore**.

Authorized customers can choose from a broad selection of products for hunting, camping, archery, fishing and other outdoor activities. With more than 50,000 items, the Outdoor Superstore’s product line includes electronics, trolling motors, optics, clothing, boots and camping equipment and features recognized name brands. Authorized customers can go to <http://www.aafes.com>, sign into the Exchange Online Store and click the Outdoor Superstore link.

With four new suppliers, **CentricMall.com** has more than 50 suppliers and something for every member of the family. It’s a concession mall offering online service and merchandise to AAFES customers worldwide.

CentricMall.com is similar to the concession mall outside a main store at a local exchange. Authorized customers can log onto [http://](http://www.aafes.com)

www.aafes.com and click on the CentricMall.com logo or access the site directly by logging onto <http://www.centricmall.com>.

You can help DeCA cut costs

FT LEE, VA – DeCA is requiring commissaries worldwide to eliminate double bagging unless a customer asks for it. Also, U.S. commissaries must use paper bags everywhere except the express lane, unless customers ask for plastic. Overseas commissaries will continue to use plastic bags. Because of the higher costs of shipping paper, plastic bags are still less expensive overseas.

As the price of oil rises, so does the cost of anything that uses oil – and it’s not just gasoline. Oil is also used in the manufacture of plastic bags, so increases in oil prices translate to higher plastic bag costs, and

commissaries need bags for nearly 100 million customer transactions annually. When you have a limited budget, the only way to handle increased costs is to control supplies or cut other costs.

Through May, bag costs were being controlled, even reduced, through customers saying ‘no’ to double bagging in commissaries worldwide and ‘yes’ to paper bags in stateside commissaries. Some customers used canvas or mesh bags for their shopping. But as oil prices have continued to climb, the cost of plastic bags has also continued to climb – while prices for paper bags have held steady.

DeCA 2006 Military Children Scholarships

Money for college is “what’s cooking” at commissaries worldwide as the Scholarships for Military Children (SFMC) program begins its sixth year. Since its start, SFMC has awarded \$1,500 college scholarships to nearly 2,500 military children.

The recipe for success is the generosity of businesses that sell groceries in commissaries and growing public donations. Commissary businesses have donated nearly \$4 million over the last five years. Last year about \$11,000 was donated by the public. Donations can be made at <http://www.militaryscholar.org> or <http://www.fisherhouse.org>.

Fisher House Foundation is the non-profit organization that administers SFMC.

Applications are available at any commissary, at <http://www.militaryscholar.org>, or at <http://www.commissaries.com>. **Applications must include an essay on why the applicant admires a great military leader (past or present). They have to be turned in at a commissary by Feb. 22, 2006.** At least one \$1,500 scholarship will be awarded at every commissary with qualified applicants.

The program is open to unmarried children under age 21 (23 if enrolled in school) of active duty personnel, Reserve, Guard and retired military. Eligibility will be determined using the Defense Enrollment Eligibility Reporting System (DEERS) database. Applicants should ensure that they're enrolled in the DEERS database with a current ID card.

The applicant must be planning to attend an accredited college or university full-time in the 2006 fall term, or be enrolled in a program of studies designed to transfer directly into a four-year program.

What Army Knowledge Online offers

Retired Soldiers are lifetime primary account holders on the Army's Intranet, Army Knowledge Online (AKO). You also can sponsor AKO guest accounts for family members. This one-stop center for Army information provides an e-mail address and other services to customers worldwide.

Getting started with AKO

To access AKO, you need an account. Go to <https://www.us.army.mil> to start a new account or access an existing one. Retired Soldiers registering as new users will be asked to provide your Social Security number, birth date, and your Pay Entry Basic Date (listed on your DD 214) to authenticate your status. Spouses or family members of retired Soldiers can open a guest account by clicking on “new user”.

Self Service sites

You can find helpful sites at the Self Service section on the left side of the screen including:

My Benefits

My Benefits features the Army Benefits Tool (ABT). ABT links to Web sites covering the entire “Soldier life cycle” and also provides links to benefits calculators. Links of interest to retired Soldiers include TRICARE; Social Security; the VA National Archives – Military Records Request; Army Casualty; AER Survivor Assistance and Army Retirement Services. Benefits calculators include retired pay and SBP for active duty and Reserve retirees.

My Finance

Links to myPay, the online pay account system of the Defense Finance and Accounting Service (DFAS).

Legal

Links to a Power of Attorney application; an estate planning tool; and a legal assistance locator.

My Medical

Links to the TRICARE military health and dental plans. Provides information on blood donation; vaccines; supporting the troops;

quitting smoking; and requesting archived medical records.

AKO also offers

Library Services

Links include academic resources; an automotive reference center; business and personal finance area; encyclopedias and dictionaries; government and history section; magazines and newspapers; and “Ask a Librarian”.

Locator Services

Helps you locate anyone with an AKO account. Under the search option, the Army White Pages will provide an e-mail address for any current account holders.

Reunion Sites

Want to stay in touch with all those Army buddies? You can create a reunion page to post reunion events, photos and news of interest to your group. To create a page, go to “Create AKO Content” in the Search area.

AKO is a benefit only if you use it to take advantage of all the services offered.

International Direct Deposit expands

Beginning in February, International Direct Deposit (IDD) enrollment packages will be sent to retirees and annuitants living in the following countries: Anguilla, Antigua and Barbuda, Austria, Bahamas, Barbados, Belgium, British Virgin Islands, Cayman Islands, Cyprus, Denmark, Dominican Republic, Finland, Greece, Grenada, Haiti, Hong Kong, Hungary, Ireland, Israel, Italy, Jamaica, Malta, Mexico, Netherlands, Netherlands Antilles, New

Zealand, Norway, Panama, Poland, Portugal, South Africa, Spain, St. Kitts, St. Lucia, St. Vincent and Grenadines, Sweden, Switzerland, and Trinidad & Tobago. Retirees and annuitants living in the United Kingdom, Germany, France, Canada and Australia have had the option of enrolling in IDD since Aug. 1, 2005.

Retirees and annuitants who enroll in IDD can have their monthly payments sent directly to

their local banks. IDD will electronically deposit funds into your bank accounts the day you're paid. Enrollees will avoid delays caused by regular mail service as well as those experienced by misrouted or stolen checks.

For more information, go to <http://www.dod.mil/dfas/money/retired/IDD.htm> or call 00-1-216-522-5955 (international) to find out more from a Retired and Annuitant Pay customer service representative.

DFAS's advice on applying for arrears of pay

When a retiree dies, the retired pay for the part of the month in which the retiree was alive is owed to the retiree's named beneficiary. This is called arrears of pay (AOP). This benefit is NOT the same as SBP. **AOP is a one-time payment.** Since retired pay stops with the death of the retiree, retired pay received after the retiree's death must be returned. Then the beneficiary should apply for AOP.

Officials with the Defense Finance and Accounting Service's (DFAS) Retired and Annuitant Pay Center want to point out information frequently missed in applying for AOP, which delays payment. They ask that you keep this information with your records so that this process will go more smoothly for your survivors.

First, please note that the DFAS number to report the death of a retiree is 1-800-321-1080, the same number you call for other questions about retired pay. (Note: This is NOT the number for the Casualty Operations Center, which is 1-800-626-3317.)

Second, beneficiaries applying for AOP must complete a Standard Form 1174, Claim for Unpaid Compensation of Deceased Member of the Uniformed Services. This form is available at <http://www.dtic.mil/whs/directives/infomgt/forms/eforms/sf1174.pdf> or from an RSO (see pgs. 9-10). DFAS officials ask that you pay special attention to the following sections of the form, often missed by applicants.

Items 1 and 2 – the claimant's name and relationship to the deceased – are frequently skipped.

Part C should be used to list those who could be beneficiaries if there is no spouse. For example, if there are several children, two could be named in Parts A1 and 2, the rest would be listed in Part C. If

there is no surviving spouse, child or grandchild, claimants could include parents or other next of kin.

Part E should be completed if the person who paid for the funeral is not the designated beneficiary or the executor.

Most beneficiaries remember to sign Part F, but many forget to include their address. All blocks must be completed. The form gives space for two signatures there. If more than two children are signing, they can duplicate the form and provide the same information. Part G must be signed by two witnesses.

Beneficiaries living overseas must include a Citizen Affidavit. If children are completing the form and the non-retiree parent has died, they need to include a copy of the death certificate with the application. If any of the children are minors, guardianship papers must accompany the SF1174. Minors are not authorized to sign for themselves. If the retiree died overseas, the application should include a death certificate translated into English.

If you have questions, call DFAS at 1-800-321-1080. Their goal is to receive a complete application the first time so they can pay the beneficiary within 30 days of receipt.

Go to <https://myPay.dfas.mil> to access your pay records and to sign up for the new, e-mailed retired pay newsletter.

DIRECTORY

Retirement Services Officers (RSOs)

For information on retiree benefits, the Survivor Benefit Plan, Retiree Appreciation Days, pre-retirement counseling, etc., contact the RSO responsible for your area or visit the Army Retirement Services Web site at <http://www.armyg1.army.mil/retire> (Note: That's the number 1 after the g.)

Stateside RSOs

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

ALABAMA

• Redstone Arsenal (256) 876-2022
cynthia.anderson@redstone.army.mil
• Ft Rucker (334) 255-9124
chris.e.moore1@rucker.army.mil

ALASKA

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

ARIZONA

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

ARKANSAS

Ft Sill, OK

CALIFORNIA

Ft McCoy, WI
COLORADO
Ft Carson (719) 526-2660
tonya.robinson-tonney@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• Central & West MacDill AFB (813) 828-0163
ernest.smithjr@us.army.mil
• Rest of FL
Ft Stewart, GA

GEORGIA

• Ft Benning (706) 545-1805
verna.clemons@benning.army.mil
• Ft Gordon (706) 791-2654
hillary.e.boyce@us.army.mil

• Ft McPherson (404) 464-3219
gasawayg@forscom.army.mil
• Ft Stewart (912) 767-5013
lyndia.smith@stewart.army.mil

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Schofield Barracks (808) 655-1514
ken.ujimori@hawaii.army.mil

IDAHO
Ft Carson, CO, or Ft Lewis, WA
ILLINOIS
Ft L. Wood, MO;
Ft McCoy, WI;
Ft Knox, KY

INDIANA
Ft Knox, KY

IOWA
Ft McCoy, WI
KANSAS
• Ft Leavenworth (913) 684-2425
rso@leavenworth.army.mil

• Ft Riley (785) 239-3320
kathy.cunningham@us.army.mil
KENTUCKY
• Ft Campbell (270) 798-5280
billie.p.weddington@us.army.mil

• Ft Knox (502) 624-1765
jolene.culpepper@knox.army.mil
LOUISIANA
Ft Polk (337) 531-0363
pam.irvin@polk.army.mil

MAINE
Ft Drum, NY

MARYLAND
•Aberdeen Pr. Grd. (410) 306-2320
drew.nobles@usag.apg.army.mil

• Ft Meade (301) 677-9603
ashleys@emh1.ftmeade.army.mil
MASSACHUSETTS
West Point, NY

MICHIGAN
• Ft McCoy, WI
• Lower MI-Selfridge ANGB (810) 307-5580 (or Ft McCoy)

MINNESOTA
Ft McCoy, WI
MISSISSIPPI
Ft Rucker, AL

MISSOURI
Ft Leonard Wood (573) 596-0947
roweb@wood.army.mil

MONTANA
Ft Lewis, WA

NEBRASKA
Ft Riley, KS
NEVADA
Ft McCoy, WI

NEW HAMP.
Ft Drum, NY

NEW JERSEY
• Ft Dix (609) 562-2666
fay.marshall-dease@dix.army.mil

• Ft Monmouth (732) 532-4673
jacqueline.moura@mail1.monmouth.army.mil

NEW MEXICO
Ft Bliss, TX

NEW YORK
• Ft Drum (315) 772-6434
frank.dantas@drum.army.mil

• Ft Hamilton keith.harry@hamilton.army.mil (718) 630-4552

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

OHIO
Ft Knox, KY

OKLAHOMA
Ft Sill (580) 442-2645
tunnell@sill.army.mil

OREGON
Ft Lewis, WA

PENNSYLVANIA
• Carlisle Barracks (717) 245-4501
theresa.derr@carlisle.army.mil

• Oakdale (724) 693-2186
sandra.ricketts@dix.army.mil

• Tobyhanna Army Depot (Tues/Wed/Thurs.) (570) 895-7834
gerald.ouslander@tobyhanna.army.mil

• West Point (845) 938-4217
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OREGON
Ft Lewis, WA

PENNSYLVANIA
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SO. DAKOTA
Ft Riley, KS

TENNESSEE
Ft Campbell, KY

TEXAS
• Ft Bliss (915) 568-5903
sawyerm@bliss.army.mil

• Ft Hood (254) 287-5210
beth.waller@hood.army.mil

• Ft Sam Houston (210) 221-9004
salvador.toscano@samhouston.army.mil

UTAH
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VERMONT
Ft Drum, NY

VIRGINIA
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karen_m_kelley@belvoir.army.mil

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deatrice.elie@eustis.army.mil

• Ft Lee (804) 734-6973
atzmagpr@lee.army.mil

• Ft Monroe (757) 788-2093
langstoe@monroe.army.mil

• Ft Myer (703) 696-5948
Rso@fmcc.army.mil

W. VIRGINIA
Ft Knox, KY

WASHINGTON
Ft Lewis (253) 966-5882
retirements@lewis.army.mil

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harold.griffin@104asg.wiesbaden.army.mil

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Overseas RSOs (cont'd)

England alex.palomo@us.
 see Kaiserslautern army.mil
Italy/So. Europe/ **Japan** 3118-63-3940
Africa/Mid-East peter.fromm@zama.
Vicenza army.mil
 0444-51-7262

Okinawa
 6117-44-4186
 richard.danielson@
 okinawa.army.mil
Korea
 31-661-1441
 jack.terwiel@osan.
 af.mil

Replace DD Form 214 or lost awards National Personnel
 Records Center; ATTN: Army Reference Branch
 214s (NCPMA); awards (NRPMA-M); 9700 Page Ave.; St
 Louis, MO 63132-5100; 1-866-272-6272 (press 4 for St.
 Louis); FAX (314) 801-9195; <http://vetrecs.archives.gov>

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

Pay inquiries and update of pay or SBP records in case of
 death, divorce or remarriage:

(retiree) Defense Finance and Accounting Service; U.S.
 Military Retirement Pay; PO Box 7130; London, KY 40742-
 7130 1-800-321-1080, (216) 522-5955
 (SBP/RSFPP annuitant) Defense Finance and Accounting
 Service; U.S. Military Annuitant Pay; PO Box 7131; London,
 KY 40742-7131 1-800-321-1080, (216) 522-5955
 Pay Center FAX numbers: (retiree) 1-800-469-6559; (216)
 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459
 Online account access: <https://mypay.dfas.mil>

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

Hale Koa Hotel Reservations: Hale Koa Hotel; 2055 Kalia
 Rd.; Honolulu, HI 96815-1998; (808) 955-9424, 1-800-367-
 6027; FAX 1-800-HALE-FAX (425-3329)
Armed Forces Recreation Centers, Europe: AFRC Resorts
 in Europe; Vacation Planning Center; Unit 24501; APO, AE
 09053; 011-49-8821-72981; FAX 011-49-8821-3942
Shades of Green, FL reservation line: (407) 824-3600;
 FAX (407) 824-3665
Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-792-
 0036

DIRECTORY

Army Retirement Services Homepage: <http://www.armyg1.army.mil/retire>

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Address Change: See boxes on pg. 16. **DONT send to Echoes.**

Report a Retiree's Death: Call local Installation Casualty
 Assistance Office or HQDA Casualty Operations Center,
 1-800-626-3317; from overseas, call (703) 325-7990 collect.
<https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>

Arlington National Cemetery: (703) 607-8585; <http://www.arlingtoncemetery.org>

Armed Forces Retirement Home: (Washington) 1-800-422-
 9988; 3700 N Capitol St, NW; Washington, DC 20011-8400;
 (Gulfport -- closed because of Hurricane Katrina)
<http://www.afrh.com>

Army Emergency Relief: 1-866-878-6378; (703) 428-0000;
<http://www.aerhq.org>;

Combat-Related Special Compensation 1-866-281-3254;
<http://www.crsc.army.mil>;

DEERS Beneficiary telephone center/address update:

1-800-538-9552; (831) 583-2500

ID card records update in case of death or divorce: Contact
 nearest ID card facility.

Health Benefits Advisor: Contact nearest military medical
 facility.

Dental Plan: 1-888-838-8737; <http://www.DDPdelta.org>

Defense Commissary Agency: <http://www.commissaries.com>

Army & Air Force Exchange Service: <http://www.aafes.com>

Gulf War Homepage: <http://www.gulflink.osd.mil>

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

(Retirees living overseas should contact the American Embassy
 or consulate or call 410-965-5404 or FAX 410-965-6539.)

Medicare <http://www.medicare.gov>; 1-800-633-4227

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

Reserve Benefits: 1-800-318-5298; (314) 592-0553

Application for Reserve Retired Pay: (You should receive
 packet at age 58.) Army Human Resources Command-St.
 Louis; ATTN: AHRC-PSP-T; 1 Reserve Way; St Louis, MO
 63132-5200

Retiree Mobilization: Army Human Resources Command-St.
 Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St Louis, MO
 63132-5200; (314) 592-0000, ext. 3030

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

Regional Offices: 1-800-827-1000 (Retirees overseas
 should contact the American Embassy); **TDD** (Telecomm.
 Device for Deaf) 1-800-829-4833

Insurance: VA Regional Office and Insurance Center; PO
 Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box
 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

Grave Information: 1-800-697-6947

Gulf War Vets: 1-800-PGW-VETS (1-800-749-8387)

GI Bill: 1-888-442-4551

Sister Service Retiree Publications

Air Force Afterburner: <http://www.afpc.randolph.af.mil/afretire>

Coast Guard Evening Colors: <http://www.uscg.mil/hq/psc/ras.htm>

Marine Corps Semper Fi: https://lnweb1.manpower.usmc.mil/manpower/mi/mra_ofct.nsf/mmsr/Retired+Activities+Home

Navy Shift Colors: <http://www.bupers.navy.mil/pers62/RetAct/firstpage.htm>

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

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/bene/home>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ,
 NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: 1-800-444-5445; <http://www.humana-military.com/home.htm>; AL, AR, FL, GA, LA, MS, OK, SC, TN
 (except 35 TN ZIP codes near Ft Campbell), and TX (except the
 extreme SW El Paso area)

TRICARE West: 1-888-TRIWEST; <https://www.triwest.com/triwest/default.html>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa
 ZIP codes near Rock Island, IL) KS, MO (except the St. Louis
 area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY
TRICARE Overseas: 1-888-777-8343; <http://www.tricare.osd.mil/overseas/index.cfm>

TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired
 1-866-773-0405); <http://www.tricare.osd.mil/tfl/default.cfm>

TRICARE Senior Pharmacy: 1-877-363-6337; <http://www.tricare.osd.mil/pharmacy/seniorpharmacy.cfm>

TRICARE Mail Order Pharmacy: 1-866-363-8667; <http://www.tricare.osd.mil/pharmacy/tmop.cfm>

TRICARE Retail Pharmacy: 1-866-363-8779; <http://www.express-scripts.com>.

Email: tricare_help@otsg.amedd.army.mil

CRSC – How to document your disability

Have you applied for Combat-Related Special Compensation (CRSC)? Or did you start to apply and stop because it was too difficult to document your combat-related injury?

Recreating lost medical records is a daunting task. Make the process easier by using this guidance to document your injuries when you apply for CRSC.

CRSC is monthly, tax-free compensation for certain military retirees that supplements their VA disability pay and retired pay. To apply for CRSC, applicants must meet **all** the following criteria **and** have at least one VA-rated, combat-related disability:

- Served at least 20 years active duty or be a Reservist age 60 or older with 20 or more qualifying years;
- Are in retired status;

- Are entitled to retired pay that is offset by VA disability payments; and
- Have at least a 10% VA disability rating.

Combat-related disabilities are those incurred, with documented proof:

- In the performance of duty under conditions simulating war (e.g., exercises, field training);
- While engaged in hazardous service (e.g., flight, diving, parachute duty);
- Through an instrumentality of war (e.g., combat vehicles, weapons, Agent Orange); or
- As a direct result of armed conflict.

To approve your claim, the CRSC Office must know **how** your injury happened. You need to document your combat-related disability. How? The CRSC Office has supplied the following advice:

How can I document my combat-related disability?

Do you have VA records that document your combat-related disability or military treatment facility (MTF) records that document the injury? If so, submit these documents and the **complete** VA findings, decisions, reasons and basis with your CRSC claim.

What agencies can help me complete my application?

The following groups are helpful:

- County VA offices
- Major Veteran or Military Service Organizations
- VA hospital counselors
- The Army CRSC office in Alexandria, VA

I lost my medical records. How do I recreate them?

There are several resources:

a) Contact a VA hospital or MTF and provide them the following records, if available:

1. Your current medical information documenting the injury.
2. Your personnel records proof such as: unit assigned, date assigned, location injured (e.g.,

21st Tank Maintenance BN, Jun 1967-Sep 1968, RVN).

3. Your signed statement, claiming how the injury occurred.

4. A signed buddy statement, saying how the injury occurred.

b) Ask a doctor, physician's assistant, nurse, or an officer for a copy of your written medical consultation visit on signed letterhead that states "how" you got each injury.

I was hospitalized for my disability. Where can I get my hospital documents?

Patient Administration Systems & Biostatistics Activity (PASBA), ATTN: Ms. Terri Amrhein, Analysis, 1216 Stanley Rd, Ste 25, Ft Sam Houston, TX 78234; (210) 295-8938. *Only verifies hospital stays/diagnosis of one day or longer, after January 1972.*

Where can I get my combat documents?

US Armed Forces Center for Research of Unit Records (USAFCRUR), 7779 Ciena Rd., Springfield, VA 22150; (703) 428-6801. *NOTE: Can still get Purple Heart awards via records from PASBA and USAFCRUR. Verifies combat activity from*

WWII forward by Morning Reports.

Where can I get my personnel or medical records?

National Personnel Records Center (NPRC-MPR), 9700 Page Ave., St. Louis, MO 63132-5100; <http://www.archives.gov/st-louis/military-personnel>; (314) 801-0800.

National Archive Records Agency (NARA), located in 18 states, <http://www.archives.gov/research>; 1-866-272-6272.

How do I contact the VA?

Call 1-800-827-1000 or go to: <https://www.vba.va.gov/benefits/address.htm> or <http://www.visn1.med.va.gov/facilities/directory.htm>

Once I have documented my combat-related injury, what are my next steps?

Obtain a CRSC claim form or get questions answered by going to <http://www.crsc.army.mil> or by calling 1-866-281-3254. Complete your claim and send it with the appropriate documentation to the address on the form. Make sure to include all of your DD 214s with the application.

Do you need Medicare drug coverage?

FALLS CHURCH, VA – Medicare prescription drug coverage is available to beneficiaries with Medicare Part A and/or Part B who choose to enroll in Medicare Part D. Enrollment in a Medicare prescription drug coverage plan began Nov. 15, 2005, and continues through May 15, 2006. Medicare-eligible beneficiaries who do not enroll by May 16, 2006, will be able to enroll annually between November 15 and December 31.

If TRICARE-Medicare beneficiaries decide not to enroll in a Medicare drug plan during the open enrollment periods, but change their minds later, they may do so without paying the late enrollment penalty.

TRICARE-Medicare beneficiaries considering Medicare Part D should use the table below to begin

comparing the two options. Medicare prescription drug coverage plan options will vary by location. TRICARE pays on average as much or more than a standard Medicare prescription drug plan.

For nearly all TRICARE-Medicare beneficiaries, **there is no added value in purchasing Medicare prescription drug coverage.** The exception is for beneficiaries with limited incomes and assets who qualify for Medicare's low-income subsidy. These beneficiaries may benefit by enrolling in a Medicare prescription drug plan.

For more information, go to <http://www.tricare.osd.mil/medicarepartd>; <http://www.cms.hhs.gov/medicarereform/Tricare.pdf>; <http://www.medicare.gov>; or call 1-800-MEDICARE (1-800-633-4227).

TRICARE Pharmacy	Medicare Part D
Beneficiaries must be registered in DEERS. Must have Medicare Part B if age 65 after Apr 1, 2001.	All Medicare Part A or Part B enrollees are eligible
No enrollment necessary	Voluntary annual enrollment period
Uniform national formulary. Nationwide network of pharmacies and mail-order pharmacy benefit	Covered drugs and network pharmacies vary by drug plan
No monthly pharmacy premiums	Monthly premium about \$32 (varies by plan, adjusted annually); minimum coverage plan to cost about \$20
No deductible for retail network pharmacies or mail-order	\$250 deductible
Standardized cost shares; \$3 for generic, \$9 for brand name and \$22 for non-formulary; no cost shares at military treatment facilities	25% copay for prescription drugs for the first \$2,250 in prescription drugs
Deductible and higher cost shares when using non-network retail pharmacies	100% beneficiary responsibility for prescription drugs from \$2,250 until out-of-pocket costs reach \$3,600
\$3,000 maximum fiscal year cap for medical and pharmacy allowable charges	After \$3,600, they pay the greater of a small copayment or 5% for the rest of the calendar year

Military health system enters new era

DoD has launched AHLTA, its global electronic health record system. A massive training program for AHLTA is underway in DoD's medical community.

AHLTA (the system's name, not an acronym) is the largest electronic health record system of its kind with the potential to serve more than nine million service members, retirees and their families worldwide. When fully implemented, about 60,000 military healthcare professionals at DoD medical facilities in the U.S. and 11 other countries will use AHLTA.

Beneficiaries' health records will be available around the clock to healthcare providers around the world while being protected from loss and unauthorized access.

Today, thousands of military medical providers are using the system. Nearly 300,000 outpatient visits are captured digitally every week. Full deployment of the system in DoD's 800 clinics and 70 hospitals will be complete by December 2006.

The longer term vision, expected to be achieved in the next two to three years, is a continuously updated digital medical record from the point of injury or care on the battlefield to U.S. military clinics and hospitals, all completely transferable electronically to the Veterans Health Administration.

More information is at <http://www.ha.osd.mil/AHLTA>.

3 drug types added to formulary; 16 taken off

FALLS CHURCH, VA – Three classes of medications used to treat benign prostatic hypertrophy (enlarged prostate) and cardiovascular disease have been added to the TRICARE Uniform Formulary and 16 medications in those classes are being moved to non-formulary status. The drugs are listed below.

The TRICARE Uniform Formulary (UF) is a list of medications approved by DoD for distribution in the Military Health System. Drugs are grouped into three tiers: formulary generic (tier one), formulary brand name (tier two) and non formulary (tier three). Beneficiaries' copayments are based on a medication's grouping within the UF.

Beneficiaries will pay \$22 for up to a 30 day (TRICARE Retail Network Pharmacy (TRRx) or 90-day (TRICARE Mail Order Pharmacy (TMOP) supply for non-formulary medications. Beneficiaries will pay the higher of \$22 or 20% in retail non-network pharmacies.

Patients currently using the medications which are being designated non-formulary may wish to ask their doctors if switching to formulary alternatives or documenting a medical necessity would be appropriate for them. If medical necessity for using non-formulary medications is established, patients may qualify for the \$9 copayment for up to a 30-day TRRx supply or

up to a 90-day TMOP supply. Military treatment facilities (MTF) will no longer carry these or other non-formulary medications on their local formularies. Non-formulary medications may be available at MTFs only when medical necessity is established and the prescription is written by an MTF provider. Medical necessity forms are available at <http://www.tricare.osd.mil/pharmacy/medical-nonformulary.cfm>. Procedures for completing and submitting medical necessity information may be found on these forms.

Eligible beneficiaries may fill prescriptions for non-formulary and covered medications through the TMOP and TRRx pharmacies. Beneficiaries may reduce out-of-pocket expenses by filling prescriptions through the TMOP where they may receive up to a 90-day supply of medicine for the same cost as a 30-day supply in the TRRx. For more information about TMOP, go to http://www.tricare.osd.mil/pharmacy/tmop_contact.cfm or call 1-866-DOD-TMOP, (1-866-363-8667). Beneficiaries may also contact the TRRx customer service line at 1-866-DOD-TRRX, (1-866-363-8779), or visit http://www.tricare.osd.mil/pharmacy/trrx_contact.cfm.

For more information about medications, beneficiaries can go to <http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx>.

Formulary drugs

Alpha Blockers for Benign Prostatic Hypertrophy:

Doxazosin (Cardura[®]), terazosin (Hytrin[®]), and alfuzosin (Uroxatral[®])

ACE Inhibitors:

Benazepril (Lotensin[®]), benazepril/hydrochlorothiazide (Lotensin HCT[®]), captopril (Capoten[®]), captopril/hydrochlorothiazide (Capozide[®]), enalapril (Vasotec[®]), enalapril/hydrochlorothiazide (Vasoretic[®]), fosinopril (Monopril[®]), fosinopril/hydrochlorothiazide (Monopril-HCT[®]), lisinopril (Prinivil[®], Zestril[®]), lisinopril/hydrochlorothiazide (Prinzide[®], Zestoretic[®]), andtrandolopril (Mavik[®])

Calcium Channel Blockers:

Diltiazem immediate release (Cardizem[®]), diltiazem sustained release (cardizem SR[®]), diltiazem extended release (Cardizem CD[®], Dilacor XR[®], Cardizem CD[®], Cartiz XT[®], Tiazac[®], Taztia XT[®]), felodipine (Plendil[®]), nifedipine immediate release (Procardia[®]), nifedipine extended release (Adalat CC[®], Procardia XL[®]), nimodipine (Nimotop[®]), nisoldipine (Sular[®]), verapamil sustained release (Isoptin SR[®]), and verapamil immediate release (Isoptin[®], Calan[®], Calan SR[®])

Non-Formulary drugs

Alpha Blockers for Benign Prostatic Hypertrophy:

Tamsulosin (Flomax[®]) *Implementation date: February 15*

ACE Inhibitors:

Quinapril (Accupril[®]), perindopril (Aceaon[®]), ramipril (Altace[®]), and moexipril (Univase[®]) *Implementation date: February 15*

Calcium Channel Blockers:

Amlodipine (Norvasc[®]), isradipine (DynaCirc[®] and DynaCircCR[®]), nifedipine (Cardene[®] and Cardene SR[®]), verapamil extended release (Verelan[®]), verapamil extended release for bedtime dosing (Verelan PM[®]), and Covera HS[®], and diltiazem extended release for bedtime dosing (Cardizem LA[®]) *Implementation date: March 15*

VA prescription co-pays increase \$1

WASHINGTON – Co-payments for outpatient medicines prescribed through VA medical facilities increased to \$8 for a 30-day supply of prescription drugs effective Jan. 1, 2006. Certain veterans will be affected by an increase in the cap on their out-of-pocket expenses.

The \$1 increase will not affect “Priority Group 1” veterans who have an injury or illness connected with their military service resulting in a 50% or greater disability.

Other veterans with less severe service-connected conditions – those classified in Priority Groups 2 through 6 – will see their prescription drug co-pays rise by \$1. The cap or limit on their annual out-of-pocket expenses for VA outpatient medicine will increase to \$960, up \$120 from the previous level.

Veterans who have no injury or illness related to their military service – referred to as Priority Groups 7 and 8 – will have their

co-payments increase; however, there is no cap on their annual payments for outpatient medicine.

The following prescriptions will not be subject to the \$1 increase because they are not subject to co-payments. They include:

- Medication for treatment of a service-connected disability;
- Medication for a veteran rated disabled at 50% or more for unemployment;
- Medication for a veteran whose annual income does not exceed the

amount of VA pensions;

- Medications for health problems that may be linked to Agent Orange for Vietnam veterans, to radiation exposure, to undiagnosed illnesses of Persian War veterans, or for new veterans within two years of discharge after serving in a combat theater.

The \$1 increase is the first change in VA prescription drug co-payments in four years.

VA warns of prescription scams

WASHINGTON – The VA is warning veterans **not** to give credit card numbers over the phone to callers claiming to update VA prescription information. The VA does **not** call veterans and ask them to provide personal financial information.

The latest scam involves callers who say they're working for the

“Patient Care Group.” They claim that VA recently changed procedures for dispensing prescriptions and ask for the veteran’s credit card number. This is not true.

Veterans with questions about VA services should contact the nearest VA medical center or call 1-877-222-8387.

VA offers RX refill, other online health services

WASHINGTON – More than 70,000 prescriptions have been refilled for veterans over the Internet using the latest service added to “MyHealthVet,” the VA’s personal online health record system.

More than 100,000 veterans have signed up for MyHealthVet, located at <http://www.myhealth.va.gov>.

When a veteran orders a prescription refill using the new online system, the refill order is routed to the VA’s computer system to be filled by one of the department’s outpatient mail pharmacies. The refill is then sent directly to the veteran, eliminating the need for a trip to the pharmacy and a wait in line.

On Veterans Day, 2005, MyHealthVet marked its second anniversary by adding three new health records that veterans can keep in a secure electronic environment and make available to VA health professionals nationwide – blood oxygen levels taken from a pulse oximeter, daily food intake in the Food Journal, and physical activity and exercise in the Activity Journal.

Among the services available to veterans, their families and VA care providers through the online personal record are the ability to track health conditions – entering readings such as blood pressure and cholesterol levels – and to record medications, allergies, mili-

tary health history, medical events and tests.

Veterans can also include personal information, such as emergency contacts, names of medical providers and health insurance information. They can access health information on the Internet from VA, MedlinePlus from the National Library of Medicine, and Healthwise, a commercial health education library.

The VA plans future expansion of MyHealthVet which will allow VA patients to view appointments and co-payment balances, access portions of their medical records, and give access to their records to doctors, family members and others.

No blanket review of PTSD cases

WASHINGTON - The VA will not review the files of 72,000 veterans currently receiving disability compensation for post-traumatic stress disorder (PTSD).

In May 2005, the VA Inspector General (IG) reported on an ex-

New projects study Gulf War illness

WASHINGTON – The VA is conducting 12 new research projects studying illnesses affecting some Gulf War veterans.

The new research programs will be administered through VA medical centers located in Bedford, MA; Baltimore, MD; Washington, DC; Durham, NC; Miami, FL; Tampa, FL; Minneapolis, MN; Omaha, NE; Salt Lake City, UT; and San Francisco, CA.

For more information, call the VA at 1-800-827-1000.

amination of files of 2,100 randomly selected veterans with disability ratings for PTSD. The IG cited insufficient documentation in these files and a dramatic increase in veterans filing for disability compensation for PTSD since 1999.

After a review of the files, Secretary of Veterans Affairs R. James Nicholson said, "The problems with these files appear to be administrative in nature, such as missing documents, and not fraud. In the absence of evidence of fraud, we're not going to put our veterans through the anxiety of a widespread review of their disability claims. Instead, we're going to improve our training for VA personnel who handle disability claims and toughen administrative oversight."

"Not all combat wounds are caused by bullets and shrapnel," Nicholson 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 noti-

fied 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 paying premiums and reaching age 70 does not go into effect until Oct. 1, 2008.

Retiree Appreciation Days

Retiree Appreciation Days (RADs) are a great way to get up-to-date information on your benefits. Contact the RAD host (see pg. 9 for RSO list) for information. Phone numbers for RADs whose hosts aren't on pg. 9 are below. RSOs are still scheduling RADs so check <http://www.armyg1.army.mil/retire> for the latest listing.

Jan 20	Ft Huachuca, AZ
Apr 8	Dover AFB, DE (302) 998-5194
Apr 26	Amityville, NY (631) 842-6620
Apr 28-29	Ft Jackson, SC
May 6	Ft Wainwright, AK
May 20	Ft Buchanan, PR
May TBD	Schofield Bks, HI
Jun 17	Ft McPherson, GA
Jul 8	Miami, FL (sponsored by Ft Stewart, GA)
Jul 20	Ft Monroe, VA
Aug 4-5	Tobyhanna Army Dep, PA
Sep 1	Ft McCoy, WI
Sep 8-9	Ft LeonardWood, MO
Sep 9	Redstone Arsenal, AL
Oct 14	Ft Monmouth, NJ
Oct 27	Ft Meade, MD
Oct 27-28	Ft Knox, KY
Oct 28	Ft Leavenworth, KS
Nov 3	Ft Benning, GA

VA, GSA put more emphasis on vets' businesses

WASHINGTON – The VA and the General Services Administration (GSA) have signed a formal agreement expanding GSA's efforts for businesses owned by veterans, especially service-disabled veterans. Among other features, the agreement commits VA and GSA to co-sponsor eight regional conferences for veteran businesses, with participation by other federal agencies. More information is at <http://www.vetbiz.gov> and <http://www.gsa.gov>.

Permanent ID cards for eligible family members 75 or older

A permanent Uniformed Services identification (ID) card is available for all eligible family members and survivors of retirees, age 75 or older. Previously, retirees were the only persons who received a permanent ID card.

Beneficiaries with a valid ID card should get the permanent ID card within 90 days of their card's expiration. If your card is not due to expire for at least another year, you **do not** need to apply for the

new ID card until your card is within 90 days of expiring.

Even though retired service members are automatically registered in DEERS, family members are not. The retired sponsor is responsible for registering family members in DEERS and making updates such as changes to the sponsor's status, address and family status (marriage, divorce, birth or adoption). Surviving family members must update their

personal information in DEERS when the retired sponsor dies. DEERS can be reached at 1-800-538-9552.

For information, go to <http://www.tricare.osd.mil/deers> or call the TRICARE Regional Office (TRO) North (1-877-874-2273), the TRO South (1-800-444-5445), or TRO West (1-888-874-9378). Overseas beneficiaries can call 1-888-777-8343. Beneficiaries can also find the nearest ID card issuing facility at <http://www.dmdc.osd.mil/rsl/owa/home>.

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

How to change your address

Army Echoes is mailed using correspondence addresses supplied by the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) and the U.S. Army Human Resources Command -- St. Louis (HRC-St. Louis); **the editor cannot change addresses here.** *For mobilization purposes, all retirees should report address or phone number changes to HRC-St. Louis as well as changes in your ability to serve (physical condition).* If you're writing or FAXing your address change, include your Social Security number and sign your request. To change your correspondence address, contact the appropriate center listed below. **DO NOT CONTACT ARMY RETIREMENT SERVICES.**

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

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

If a retired reservist not yet 60, mail to:
U.S. Army Human Resources Command - St. Louis
ATTN: AHRC-PSP-A
1 Reserve Way
St. Louis, MO 63132-5200
Phone: 1-800-325-2660 or
(314) 592-0554; FAX: (314) 592-0582 (ATTN: TLM9V49)
(put SSN on all pages)

Army Retirement Services
ATTN: DAPE-RSO
Alexandria VA 22332-0470
OFFICIAL BUSINESS