

Army Echoes, Issue 2, 2001

Army Surgeon General update on changing health care benefits

By LTG James B. Peake, The Surgeon General of the Army

I welcome this opportunity to update our retiree family about all the new, exciting developments in your military healthcare system. By now most of you know about the National Defense Authorization Act of 2001. The Army Medical Department is fully engaged in transforming our health care system to carry out this important mandate, which will have a profound, positive impact on retired soldiers and their families.

Some of the new benefit enhancements are already in effect and are going very well. For example, since April 1, Medicare-eligible military retirees have been able to fill their prescriptions through the National Mail Order Pharmacy Program and TRICARE retail network pharmacies, as well as at military pharmacies.

Another change that affects TRICARE-eligible retirees is reduction of the catastrophic cap on beneficiaries' annual expense from \$7,500 to \$3,000. That means far less money out of your pocket before TRICARE begins to pay all covered expenses. This change will not be implemented until Congress appropriates the funds to support it, so retirees should keep all receipts and explanations of benefits for the fiscal year so they can be reimbursed in the future, especially if they may exceed the \$3,000 cap.

The TRICARE for Life program is scheduled to begin Oct. 1, allowing Medicare-eligible retirees to receive TRICARE benefits. We expect Congress to provide funding in the FY 2002 budget. TRICARE will become the second payer to Medicare for medical care that is a benefit under both Medicare and TRICARE. Medicare will pay the allowable amount for the care, and TRICARE will pay the amount that is the Medicare cost share, as well as the Medicare deductibles.

It's critical for each of you to be aware that to become entitled to TRICARE benefits outside a military facility, a beneficiary age 65 or older **must have Medicare Part B**. You should also make sure that information in DEERS (Defense Enrollment Eligibility Reporting System) is up-to-date. To update your DEERS information, e.g., adding a child or reporting a divorce, go to the nearest military personnel office; to update your address, visit a military personnel office or e-mail addrinfo@osd.pentagon.mil; write to the DEERS Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771; or call (800) 538-9552.

This issue of *Echoes* contains a wealth of information about the enhanced and simplified pharmacy benefits, sources of information if you have additional questions, and other important TRICARE topics. Read it carefully and keep it for future reference.

The Army Medical Department is committed to you, our patients. As your Surgeon General, I am working with the Assistant Secretary of Defense for Health Affairs and my fellow Surgeons General in the Navy and Air Force to ensure that we get TRICARE-for-Life implemented on time and on target. We will continue to keep you updated as the details of the program become finalized and the federal rules are approved.

Highlights from headquarters

Our Military Medical Departments have been extremely busy the last few months working to address all the provisions of medical care implemented by the National Defense Authorization Act of FY 2001. They've done an exceptional job developing and refining policies and programs to address the many medical support changes provided the retired community by this legislative initiative. The Army Surgeon General, LTG James B. Peake's article on page 1 provides a good update on the TRICARE for Life program and things you need to do to ensure you can take full advantage of these program changes. These are significant changes to our medical benefits, particularly for our Medicare-eligible retirees. Adjusting existing contracts and policies will take some time as we phase in these benefits. While details on some of these programs are still being sorted out, we encourage all of you, as indicated in our article on page 3, to keep copies of all medical expense receipts to allow you to submit claims and ensure appropriate reimbursement for your charges when the programs are fully implemented.

The TRICARE Senior Pharmacy Program, implemented on April 1, 2001, has proven to be an enormous success and benefit to our over-65 retirees. Thanks to a suggestion from Mrs. Pamela Miller, one of our faithful readers and supporters, we've tried to develop an information sheet that addresses many of the provisions of this new Plan (see pgs. 11 and 12). It's designed so you can cut it out, hang it on your refrigerator or keep in some other easily accessible location, and use it for quick reference until the provisions of this new program become more familiar. Space considerations limit our ability to address all aspects of the Program – but we hope we've captured the key elements.

With the close of the 2001 Chief of Staff, Army (CSA) Retiree Council meeting, five members of the CSA Retiree Council, COL J. Brian Morrissey, COL Kenneth R. Bailey, CSM Robert L. Adams, CSM John E. Lee and SGM Lawrence L. Law, and co-chairmen, SMA Richard Kidd, concluded their duty on the Council. They were all "HOOAH" soldiers, who performed admirably and represented our retired community extremely well. We greatly appreciate their dedicated service and their continued willingness to "Still Serve." We encourage any of you who might have an interest in getting involved in the Retiree Council process to contact your Retirement Services Officer listed on page 9 or 10. Each of us has the opportunity to make a difference, but you need to get involved to make that opportunity a reality. We hope you'll consider joining the effort to help our Army.

Thanks for your support.

Gary F. Smith

Chief, Army Retirement Services

New CSA Retiree Council co-chair

SMA (Ret.) Robert E. Hall is the new co-chairman of the Army CSA Retiree Council. He succeeds SMA (Ret.) Richard A. Kidd who served as co-chair for four years. Hall served as Sergeant Major of the Army from 1997 to 2000. LTG (Ret.) John A. Dubia continues to serve as the co-chairman of the council.

The CSA recognized SMA Kidd's service with the Outstanding Civilian Service Award presented on April 6, 2001. SMA Kidd devoted countless hours to pursuing retiree issues and speaking to and meeting with retirees over the last four years. The Army and all retirees, active soldiers and family members are indebted to him for this dedicated service and willingness to continue to serve America's Army.

Retiree Council report to the Chief of Staff

The Army Chief of Staff's (CSA) Retiree Council reported to the Chief that TRICARE for Life and the other military health care benefits provided by the 2001 National Defense Authorization Act could significantly improve health care for military retirees but expressed concern over lack of funding for these entitlements. The council's report to the Chief recommended additional health care improvements and increased commitment to communicating not only health care changes but other retirement benefits to retirees, soldiers and family members. The Council met April 2-6 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 60 issues submitted, 24 concerned health care.

Health care recommendations included:

- Continuation of TRICARE improvement including raising the TRICARE Standard Reimbursement level in remote areas; further streamlining of TRICARE Standard claims processing; expanding eligibility for TRICARE Prime Remote to retirees; expediting TRICARE Prime enrollment of eligible retirees OCONUS; ensuring that retirees enrolled in the Medicare subvention test don't lose benefits when the test ends; getting clear and concise health care information to retirees so they can make informed decisions for themselves and their families.
- Adoption of FEHBP-65, the expansion of the Federal Employees Health Benefits Plan to retirees age 65 and older, as an option for Medicare-eligible retirees who live outside the area covered by military medical treatment facilities.

- Grandfathering FEHBP-65 demonstration program enrollees into the current program if the demonstration doesn't result in FEHBP-65 legislation.
- Expansion of retiree dental insurance to OCONUS.

The Council's recommendations to improve communications to retirees, soldiers and families were:

- Quarterly funding of *Army Echoes*. Recent funding cuts have affected *Echoes* frequency.
- Communication and education through diverse media such as videotape and CD-ROM to help Retirement Services Officers (RSOs) who cover large areas reach more retirees, soldiers and family members, including Reserve and Guard units, with information on programs such as TRICARE for Life, separation incentives, Survivor Benefit Plan and bonuses. The Council recommended that this education be part of the training programs for commanders and senior non-commissioned officers Army-wide.

The Council co-chairs met with the Chief of Staff, GEN Eric Shinseki, and discussed these concerns. They will continue to meet with the Chief during the year to discuss the progress that has been made on these issues.

Save receipts for phased in TRICARE coverage

Because of the number of new TRICARE benefits, some are being phased in over six to twelve months. Among these programs are TRICARE coverage for school-required (not sports-related) physicals for ages 5-11, reimbursement for travel expenses for TRICARE Prime beneficiaries referred to specialty care providers located more than 100 miles away from their primary care managers, and reduction of retiree catastrophic caps from \$7,500 to \$3,000.

In the meantime, the TRICARE Management Activity (TMA) advises beneficiaries to save receipts (as well as explanations of benefits and other claims-related information) for these covered services obtained from Oct. 1, 2000, for application to the fiscal year catastrophic cap, and from Oct. 30, 2000, for the other benefits so they can later obtain reimbursement from the managed care support contractors in their regions. TMA will publish the date when beneficiaries may submit claims with the required receipts.

As soon as funding is secured for these initiatives, TMA will spread the word through all available communications channels.

The latest information about TRICARE benefits is at the web- site <http://www.tricare.osd.mil>. Beneficiaries may also contact the managed care support contractor in their region, the nearest TRICARE service center or TRICARE beneficiary counseling and assistance coordinators at military treatment facilities.

First Lady backs 'Troops to Teachers' program

NAVAL STATION SAN DIEGO (AFPS) — With the USS Shiloh and USS Decatur as a backdrop, first lady Laura Bush asked retiring service members to start a second career in teaching. While her remarks were made to retiring service members, the program she endorsed is open to those who retired (or separated) Oct. 1, 1990 or later.

"You answered the call to serve your country in the finest armed forces in the world," she told more than 1,000 sailors and Marines "... turn your attention to the home front, to Uncle Sam's classrooms, where we need your service as teachers. America's schoolchildren need you. I'm here to enlist or, rather, re-enlist your help through the Troops to Teachers Program."

Started in 1994, the program is designed to give service members and civilian employees of DoD and the Department of Energy affected by military downsizing opportunities to pursue careers in public education. The program helps former service members earn their teaching credentials. Once certified, the program helps them find teaching positions.

Bush, a former teacher and librarian, is an education advocate.

"Over the next 10 years, schools in our country will have to hire thousands of teachers to keep up with our growing student population," she said. "We want people like you, who have qualities that make excellent teachers - - an ability to thrive on overcoming challenges, a drive to achieve results and a commitment to reaching every goal you set."

"Beyond that, you're tremendous role models, with a sense of duty, honor and country that our children need to emulate," she said.

Nearly 4,000 former service members have joined the ranks as teachers under the program. For more information go to the web- site <http://voled.doded.mil/dantes/ttt>; email ttt@voled.doded.mil; phone 1- 800-231-6242 or (850) 452-1320; FAX (850) 452-1096 or write to DANTES; Troops to Teachers; 6490 Saufley Field Rd; Pensacola, FL 32509-5243.

DFAS asks former military to retrieve bonds

INDIANAPOLIS — The Savings Bonds system lets active duty military have bonds they purchased through allotment kept in safekeeping; however, the Defense Finance and Accounting Service (DFAS) is encouraging those no longer on active duty to withdraw their bonds.

“In 1994, we had 1.4 million hardcopy bonds,” Gene Rowe, Central Disbursing Services, said. “Since then we have converted bonds storage to electronic files with the ultimate goal of eliminating paper copies.”

The 20,000 bonds on hand for former soldiers are the focus of the effort to reduce paper.

Those wanting to withdraw bonds (hardcopy or electronic) must send a signed letter or fax. Selecting specific bonds or numbers of bonds to be released is not allowed. A request for release of any bonds in safekeeping will cause all your bonds to be released. The request letter must include your signature, Social Security Number and an address to which the bonds are to be sent.

A confirmation letter will be sent when bonds have been released. The bonds should arrive from the Federal Reserve Bank within 30 days. Allow at least 30 days before claiming non-receipt of released bonds.

To retrieve bonds in safekeeping, write to: DFAS Indianapolis; ATTN: FDBE/BSK; 8899 E. 56th St.; Indianapolis, IN 46249 FAX: (317) 510-4339 or DSN 699-4339; Phone: (317) 510-0586 or DSN 699-0586

Armed Forces Retirement Homes

Special places for special people

The U.S. Soldiers' and Airmen's Home in Washington, DC, and the Naval Home in Gulfport, MS, are retirement communities that meet the needs of retired enlisted servicemembers and other eligible veterans. The Homes offer health care, room and board, activities and the camaraderie of other retirees and veterans. For information, call 1-800-422-9988 (the Soldiers' and Airmen's Home) or 1-800-332-3527 (the Naval Home) or visit their home page at <http://www.afrh.com>.

Korean War Service Medal still available

WASHINGTON – The DoD 50th Anniversary of the Korean War Commemoration Committee reports that the Korean War Service Medal is still available.

The Air Force Personnel Center (AFPC) processes the requests and distributes the medals to all Korean War Veterans who qualify, regardless of their branch of service. The AFPC processes medal requests on a first come - first served basis and advises that the processing and shipment of medals may take up to six months because of the high volume of requests.

The medal, which is free to veterans who meet certain criteria, is not to be confused with other commemoration medallions being offered by for profit organizations.

To be eligible for the medal, an applicant must have: served during the period of hostilities June 25, 1950 - July 27, 1953; been on permanent duty assignment or temporary duty for 30 consecutive or 60 non-consecutive days; performed duty within the territorial boundaries of Korea, waters immediately adjacent to or in aerial flight over Korea.

Applicants must furnish a copy of their discharge papers (DD 214) as proof of eligibility. Service members who need to request their military records can download a request form at: <http://www.nara.gov/regional/mprsf180.html> or call (314) 538-4141 or write to: National Personnel Records Center; Military Personnel Records; 9700 Page Ave.; St. Louis, MO 63132-5100. If you don't have a form, you can request records by writing to the preceding address and giving your Social Security number, serial number, branch and dates of service, with your signature and return address.

Veterans requesting the medal should contact the AFPC at: HQ AFPC/DPPPRA; 550 C St. W.; Suite 12; Randolph Air Force Base, TX 78150-4714. More information on how to apply for or request the medal can be found by calling the AFPC, Mon. - Fri., 7:30 a.m. - 4:30 p.m. (CT) at (800) 558-1404, or the Awards and Decorations Section (210) 565-2432/2520/2516, FAX (210) 565-3118. For more information on the Korean War commemoration, go to <http://korea50.army.mil> or call, toll-free, 1-866-KOREA50.

Korean War Commemorative Events for 2001

African-American Korean War Veterans Commemoration	Arlington National Cemetery	Jul 23
Korean War Armistice Commemoration	Korean War Memorial, Washington, DC	Jul 27
United War Veteran Council Armistice Commemoration	Staten Island, NY	Jul 27
Commemoration Day	(POC: Vince McGowan (212) 693-1476) Melbourne Victoria, Australia	Jul 27
Battle of Bloody Ridge/Battle of the Outposts	(POC: kvaalan@hotmail.com) Battery Park, NY	Aug 18
Battle of Outposts/Punchbowl/Bloody Ridge/Heartbreak Ridge	Camp Red Cloud, Korea	Sep 6-7
14th Combat Engineer Bn. Reunion	Branson, MO (POC: Stanley Schwartz (859) 498-4567, email shs313@mis.net)	Sep 7-9
Battle of Heartbreak Ridge Memorial Concert	Central Park, NY	Sep 13
Air Power Day	(POC: Vince McGowan (212) 693-1476) Osan Air Base, Korea	Sep 22
Korean War Veterans 7th Reunion	Virginia Beach, VA (POC: Richard Galmeyer, email MSG1GAL@aol.com)	Oct 10-14

Commissary shoppers save 29 percent

FT LEE, VA - Shop your commissary and save more than 29 percent on your grocery bill. That's the good news according to the most comprehensive Market Basket Price Comparison Study ever done by the Defense Commissary Agency (DeCA).

"This survey revealed an overall savings of 29.2 percent, which is in line with our agency's corporate objective to increase savings to 30 percent over commercial grocery stores and super centers by fiscal year 2002. In fact, we expect to meet that goal by the end of this year," DeCA Director MG Robert J. Courter, Jr., said.

Bottom line for customers: 29.2 percent savings means an annual savings of more than \$2,300 for a family of four that regularly shops in their commissary.

The market basket survey compares the prices of items sold in commissaries with prices of the same items sold in private sector supermarkets. The savings figure includes sales tax for commercial stores and surcharge for commissaries. This year's survey is unlike any previous DeCA survey because it included comparison data from overseas stores and used a comprehensive database of actual prices from U.S. commercial grocery stores in addition to random price sampling of meat and produce items. Prices from super centers - discount stores that also sell groceries - were also included for the first time.

Past studies compared prices on only about 600 items from a sampling of commissaries with prices of the same items found in nearby civilian grocery stores, and didn't include super centers. This year, thanks to the database price information, the study compared prices of virtually every Universal Product Coded (UPC) item sold in all commissaries in the 48 contiguous states.

New commissary patron council meets

FT LEE, VA - Communication was key at the first meeting of the DeCA Patron Council.

“We need to listen to the views and perspectives of all eligible shoppers, so we can better deliver their commissary benefit,” DeCA Director MG Robert Courter, Jr., said.

DeCA modified its Retiree Council, established in 1998, to represent all commissary patrons. The new council has two committees -- active duty/family member and retiree/family member.

Council members were asked to provide DeCA leaders with their constituents' views and use their communication networks to transmit consumer information.

The ten council members represent all military services, family members, and some military associations. Army council representatives are retired Army LTC Gary Smith, Chief, Army Retirement Services; Michelle Costello, Army Family Liaison Office; Sylvia Kidd, Association of the United States Army; and Joyce Raezer, National Military Family Association.

Members received a commissary overview and explanation of Courter's charter to move DeCA forward by operating more like a business, with a dual focus on reducing costs while increasing performance in customer terms.

Council members also received updates on such topics as recently authorized magazine sales, the on-going commissary savings study and customer service survey results.

6 statewide commissaries closing

WASHINGTON— The Defense Commissary Agency (DeCA) is closing six stateside stores.

Stores which closed April 15 are Pope Air Force Base (AFB), NC; Kelly AFB, TX; the Defense Supply Center in Richmond, VA; and Sierra Army Depot, CA. Scheduled to close are Cutler Naval Computer Telecommunications Station, Machias, ME, Sept. 30; and Brooks AFB, TX, Oct. 1.

DeCA officials said commissaries being closed fall under previous Base Realignment and Closure initiatives, and/or are older, smaller facilities with reduced numbers of active duty customers.

While recognizing these closures will inconvenience and affect some retirees, the closures will result in a cost savings of \$4 million and will help DeCA improve the overall benefit. For example, Ft Bragg, NC, has two large commissaries that can serve customers who had shopped at nearby Pope AFB.

The closures were approved after consulting the affected military service, the Commissary Operating Board, whose members represent each of the services, the DoD staff and Congress. The closures will reduce the number of DeCA stores to 281.

Military Star Card interest rate lowered again

DALLAS — With the newest reduction in interest rates, the Military Star card has reduced its interest rate again from 12.25 percent to 11.75 percent, effective June 1, 2001.

The interest rate is computed by adding 4.75 percent to the U.S. prime rate. This decrease maintains the competitive rate of the Military Star card. According to www.bankrate.com, bankcard variable interest rates now average as follows: standard cards, 16.43 percent; gold cards, 15.79 percent; and platinum cards, 15.75 percent. The Military Star card, which is not a bankcard, is comparable to a private label credit card, similar to those offered by retailers such as Sears, J.C.Penney, Home Depot and Target. Depending on a customer's payment history, these companies will offer interest rates ranging from 21percent to 24.99 percent.

The Military Star card is accepted at all AAFES, Navy, Marine Corps and Coast Guard exchanges, including catalog, the Exchange Online store and military clothing stores operated by AAFES and the Marine Corps.

As a reminder, the new rate does not apply to Military Clothing Plans, special promotions already in existence, or customers on deployment whose balances are treated under special conditions or those who have balances at reduced rates.

Earnings from the card go back into military communities as morale, welfare and recreation dividends. For online information, visit www.aafes.com, www.usmc-mccs.org, or www.navy-nex.com.

AAFES improves 'You Made the Grade' program

DALLAS - The "You Made the Grade" Program, AAFES' most successful coupon program, is getting better.

This year, even more military family members are being rewarded for their academic efforts. In cooperation with Procter & Gamble, AAFES increased the value of the January sweepstakes drawing from \$10,000 to \$60,000. A \$10,000 drawing was held in April and drawings for \$10,000 each will be held in July and October. Twenty-seven students will win savings bonds, and many thousands of others will take home coupon packages worth \$50.

Started in February 2000, the program is designed to reward students in grades six through 12 for above-average academic achievement. Last year the program awarded thousands of dollars in discounts, and distributed \$30,000 in savings bonds among deserving students.

Students who want to take part should bring their B-average or better report cards to their local AAFES main exchange to receive coupon packages. Sweepstakes entry forms are included in the coupon packages, and should be mailed to the address shown on the form. Students may receive one coupon package per report card, but may enter the sweepstakes only once every three months. See your exchange manager for details, and keep studying!

AAFES Retiree 'Still Serving' weekend -- Sept. 21-23. Visit your local exchange for details.

AAFES, DeCA stop SSNs on checks

DALLAS/FT LEE, VA – To help protect their customers against identify theft, AAFES and DeCA will no longer require customers to put their Social Security numbers (SSNs) on checks.

AAFES used a three-phase process to eliminate SSN use. The third phase, the use of Magnetic Ink Character Recognition (MICR) began in April and was scheduled to be completed CONUSwide by June and OCONUS by August.

The new AAFES procedure requires cashiers to take the SSN from the ID card of the person presenting the check -- sponsor or family member -- and enter it into the register of other authorization device. The MICR reader scans the check, reading routing number and check number. Stores will continue to record SSNs on checks until readers are installed at all facilities on the installation.

DeCA also modified its cash register system to stop printing SSNs on the backs of checks. DeCA developed a closed system to safely retain the SSN to comply with US Treasury guidelines for collecting bad check information. The cashier will enter the customer's information when the identification is checked at the register.

Affordable resort vacations for retirees

Retirees can stay seven nights at a condominium resort on a space-available basis for \$234, because of an agreement between Army Morale, Welfare, and Recreation (MWR) and Cendant Corporation.

The Armed Forces Vacation Club (AFVC) accesses inventory at privately owned resorts and makes condos available to the military community at this discounted flat rate when owners aren't using them. While most of the resorts are timeshare properties, the agreement between the Army and Cendant states that there is **no** obligation for AFVC users to attend a timeshare sales presentation.

Since the program began in late 1998, military families have booked more than 11,000 vacations, generating more than \$222,000 in rebates used to support MWR activities.

Army retirees are automatically eligible to use the AFVC "Space-A" rental program. There are no membership fees or dues.

Retirees call a toll-free number to a central reservation center and book a stay at one of hundreds of resorts in the U.S. and around the world. Available resorts and dates are posted daily on the AFVC web site. To visit the site, go to www.offdutytravel.com, click on "Great Travel Deals" and then click on "Armed Forces Vacation Club." The web site also contains instructions for making reservations. The most popular feature is the "Search for Availability" section where you can search by country, state, or city to review thousands of vacation opportunities.

If you don't have access to the Internet, more information is available from Army MWR ticket and tour (ITR/ITT) offices on most Army installations. Installations that market the AFVC earn cash rebates from each reservation, so be sure to give the installation name and AFVC-assigned ID number when making a

reservation. AFVC-assigned installation numbers can be found on the web site or obtained from the installation ITR/ITT office.

Don't live near an installation and don't use the Internet? You can still use the AFVC by calling the reservation center at 1-800-724-9988. Tell them you are "a first-time AFVC caller, account number 7033-00000." A vacation counselor will take your name, address and phone number, assign you an individual account number, and help you find a vacation opportunity. To make a reservation, you must have a credit card and pay at that time. You will receive a written confirmation in the mail.

Remember, the AFVC is a "Space-A" style lodging program. At these privately owned resorts, this means that owners have priority. Once owner requirements are met, inventory is available for AFVC use. Since owners use their resorts less frequently in off-season, most availability is in off-season, in areas that may be overbuilt (like the Canary Islands, Hungary and parts of Mexico), or available on short notice.

Cendant also provides military discounts to join *OffDuty* Travelers Advantage, a members-only travel agency that offers guaranteed lowest fares for air, cruises and vacation packages plus a 5 percent cash-back for all travel purchases. The military price is \$30 per year; the general public cost is \$69.95. *OffDuty* Auto- Vantage Gold is a national auto club offering emergency road service, towing service, trip planning and special members-only discounts. The military program costs \$50 and covers all family members, the general public cost is \$79.95. Both programs pay a 10 percent commission to the MWR fund designated by the member at joining.

MWR is for all of your life

"MWR is for all of your life" is the new message of the Army's Community and Family Support Center (CFSC). Army Chief of Staff GEN Eric Shinseki and CFSC want to make MWR as recognizable as KFC, IBM and NBC to all of its customers.

Retirees and family members are authorized users of all MWR facilities. That means if you live near an Army installation (or visit one), you can use golf courses, fitness centers, bowling alleys, arts and crafts centers, auto shops, marinas, libraries and restaurants.

Even if you don't live near an Army installation, you can use programs like AFVC, the Army's Recreational Vehicles Parks and Campgrounds (Paths Across America) (703) 681-7226), Armed Forces Recreation Centers like Shades of Green (see pg. 10 for phone numbers) and the Army Lodging program (1-800-GO-ARMY-1). For more information, go to <http://www.armymwr.com> or contact the nearest Army MWR office at the nearest Army installation. You can also use the website to email MWR personnel and to register to get updates on MWR news or the MWR electronic magazine.

Military Pharmacy Programs

TRICARE Senior Pharmacy Program

What's the benefit?-- Beginning Apr. 1, 2001, Medicare-eligible beneficiaries can obtain prescription medications from military treatment facilities (MTF), the National Mail Order Pharmacy (NMOP), and TRICARE network and non-network civilian pharmacies

What do I have to do before I can use the benefit? -- Medicare-eligible uniformed services beneficiaries age 65 and older and their eligible family members

- Must be registered in DEERS. To update your address in DEERS, call 1-800-538-9552 (Mon-Fri, 6:30 a.m.-3:30 p.m., Pacific time), email addrinfo@osd.pentagon.mil; write to the DEERS Support Office; ATTN: COA; 400 Gigling Road; Seaside, CA 93955-6771 or visit the nearest military personnel office. To update your DEERS information, such as reporting a divorce or adding a child, contact the nearest military personnel office.

- If age 65 before Apr. 1, 2001, you don't have to be enrolled in Medicare Part B for the pharmacy benefit (must be enrolled in Medicare Part B for TRICARE for Life).
- If age 65 Apr. 1, 2001 or later, you must be enrolled in Medicare Part B.

Co-pays:

Place of Service	Military Treatment Facility Pharmacy	National Mail Order Pharmacy <i>(up to a 90-day supply)</i>	TRICARE Retail Network Pharmacies <i>(up to a 30-day supply)</i>	Non-Network Pharmacies
Generic Drugs	\$0	\$3	\$3	\$9 or 20 percent of total cost (whichever is greater); TRICARE deductibles apply (\$150 per person, \$300 per family)
Brand name drugs	\$0	\$9	\$9	

Filling your prescriptions to get the best value• If you're near a military treatment facility, you get prescriptions at no charge if the MTF stocks them.

- For medications you take regularly, such as medication to reduce high blood pressure or lower cholesterol, the NMOP is a convenient option.
- If you need a prescription, such as a pain medication or antibiotic, filled immediately, use a TRICARE network pharmacy or MTF.
- Remember that for both NMOP and TRICARE network pharmacies, generic cost is a third of the brand name price (\$3 vs. \$9).
- Non-network retail pharmacies are the most expensive option. Eligible beneficiaries usually receive reimbursement of 80 percent of the retail price for medications after meeting the TRICARE annual deductible. In most cases, you have to pay the full retail price and then file a claim.

Frequently asked questions

Where can I go for more info? 1-877-DOD-MEDS (1-877-363-6337) Mon.-Fri., 7 a.m.-11 p.m. and Sat., 9 a.m.-5 p.m., Eastern Time, home page: <http://www.tricare.osd.mil>, or your area TRICARE service center.

Can I use more than one option for getting prescriptions filled? Yes. You may obtain prescription drugs from any of the four pharmacies, at any time. For example, you may normally use the military hospital pharmacy for a certain prescription, but choose to fill another through the NMOP.

What do I have to do to use the NMOP? You need to register with NMOP by completing and sending in a registration form, which you can obtain by calling 1-800-903-4680 or going to <http://www.merckmedco.com>.

If I'm using the NMOP, how do I find out if they have the medication I need? You can check the NMOP formulary (list of drugs) on the internet at <http://www.pec.ha.osd.mil/nmop/nmophome.htm> or call Merck-Medco at 1-800-903-4680 or (614) 421-8211; tell them you're a DoD beneficiary; give them the sponsor's Social Security number; and ask if they have the drug you need

How do I fill a prescription at a TRICARE network pharmacy? Present the prescription written by your health care provider and your military ID card to the pharmacist. The pharmacist will fill the prescription, verify your enrollment in DEERS and charge you the co-payment. You have no annual deductible to meet when you're using network pharmacies.

How do I find out what pharmacies are network pharmacies? Call the customer service number for your TRICARE region (see pg. 10).

What if I use a non-network pharmacy? What do I pay? If you use a non-network pharmacy, you may be required to pay the full cost of the medication and then file for reimbursement with the TRICARE claims processor for your region. Your cost share will be 20 percent of the cost of the drugs, or \$9, whichever is greater. You have to pay the annual deductible of \$150 per person (or \$300 a family) per fiscal year (Oct. 1-Sep. 30).

What if I have prescription drug coverage through another policy? If you have prescription drug coverage through another health insurance plan, you cannot use the mail order program unless the medication is not covered under your other plan, or if you exceed the dollar limit of coverage under that other plan. Check Merck-Medco for specific instructions at 1-800-903-4680. When using a retail pharmacy, your other policy must be used first to cover any costs. You might be eligible for full or partial reimbursement from TRICARE for any uncovered out-of-pocket costs.

What about retirees and eligible family members who live overseas? Retirees and eligible family members living overseas can use the TRICARE benefit at overseas pharmacies, but will need to submit pharmacy claims for reimbursement. You will pay the full cost and be reimbursed the cost minus a co-pay (20 percent or \$9, whichever is greater) and the annual \$150 deductible. You also will be able to use the NMOP if certain requirements are met. Federal and state legal restrictions apply to the prescribing, dispensing and mailing of prescription drugs, so the NMOP can mail only to APOs and FPOs, which are part of the U.S. Postal Service. Also, for NMOP to fill prescriptions, they must be written by providers licensed to practice in the U.S.

Pharmacy Support for Retirees Not Yet Age 65

You will continue to be eligible for TRICARE pharmacy benefits. We are devoting this space to benefits for Medicare-eligibles over age 65 because these are new benefits for them.

Help spread word on new TRICARE benefits

Uniformed services beneficiaries age 65 or older are being informed by DoD and TRICARE Management Activity of their potential entitlement to new TRICARE benefits; however, officials are concerned that not everyone eligible is getting the word.

DoD sent about 1.4 million letters to uniformed services retirees, spouses and survivors who reached age 65 before Apr. 1, 2001. Many TRICARE beneficiaries did not receive this communication because the information used to contact them is missing or incorrect. These include beneficiaries who have not used their military benefits for several years, some of whom may be living in nursing homes or assisted living facilities. They may not have updated their addresses with Defense Enrollment Eligibility Reporting System (DEERS), or renewed their expired uniformed services identification (ID) and privilege cards.

If you know of anyone who may be eligible for expanded TRICARE benefits for those over age 65 but who may not be getting information because of the reasons listed, please contact those people or those caring for them. Share the information you have and encourage them to update their DEERS address.

If you are age 65 or older and did not receive a TRICARE pharmacy mailing, contact the TRICARE contractor for your area (see pg. 10) for information. If your address is not current with DEERS, see the Army Surgeon General's article on pg. 1 for how to update your address. To update information other than your address (such as reporting a divorce), contact the nearest ID card facility.

'Get evaluated' says Gulf War Illnesses Chief

WASHINGTON— A retired Army general who wrote the official history of the Gulf War tells service members and veterans who think they have symptoms of Gulf War illnesses to seek medical help.

Retired LTG Dale A. Vesser, Special Assistant to the Secretary of Defense for Gulf War Illnesses, said DoD remains concerned that some service members and veterans believe they've become ill because of their service in the war. They should contact DoD- or VA-sponsored outreach programs immediately, he said.

About 697,000 Americans served in Southwest Asia during the Gulf War according to official statistics. About 120,000 people have been examined for Gulf War illnesses: 40,000 by the military's Comprehensive Clinical Evaluation Program and 80,000 through the Veterans Affairs registry.

Ten percent of those examined were deemed healthy while 90 percent were determined to exhibit symptomatic illnesses, according to office documents. Of those with symptoms, 80 percent were medically diagnosed and treated for a specific known illness, while 20 percent remain undiagnosed.

The office notes that the most common symptoms reported by Gulf War veterans include tiredness, headaches, joint pains, diarrhea, memory loss, depression, rashes, muscle aches, abdominal pain, hair loss, sleep disturbance and concentration problems.

Special pay for disabled retirees

The Fiscal Year 2001 DoD Authorization Act expanded the group of severely disabled uniformed services retirees eligible for special compensation without a reduction in their retired pay. This special compensation is taxable income.

Under the FY 2000 DoD Authorization Act, the special compensation was limited to retirees who had *not* been retired for disability; who had 20 or more years of creditable service; were still on the retired rolls, were rated 70 percent or more disabled by the VA within four years of retirement and still held that disability rating.

The FY01 Authorization Act includes those who retired for disability and meet the other requirements listed. These retirees will be eligible for special compensation effective Oct. 1, 2001, payable in the November retired paycheck.

Those with a VA service-connected total disability rating will receive \$300 a month. Those with a 90 percent VA service-connected disability rating will receive \$200 a month. Those with an 80 or 70 percent service-connected disability rating will receive \$100 a month. The Defense Finance and Accounting Service's Cleveland Center and the VA have identified most of those eligible.

Agent Orange helpline for Vietnam veterans

WASHINGTON — Vietnam veterans have a new national toll-free helpline to answer their questions about Agent Orange exposure, health care and benefits.

The new helpline — 1-800-749-8387 — is part of the continuing efforts of the Department of Veterans Affairs (VA) to reach 2.3 million Vietnam veterans.

Callers can speak to VA representatives Monday through Friday from 8 a.m. to 4 p.m., Central Standard Time, or access a 24-hour automated system. They can leave voice mail messages to have information sent to them or listen to recordings about exposure to Agent Orange, VA benefits, health care and disability compensation.

“As scientific studies expand our understanding of the possible long-term health effects of Agent Orange spraying in Vietnam, VA is increasing its programs for affected veterans,” said Secretary of Veterans Affairs Anthony J. Principi, a Vietnam veteran.

VA expects considerable interest in the helpline because of a proposed policy that allows Vietnam veterans with adult-onset (Type II) diabetes to receive disability compensation for ongoing medical problems linked to Agent Orange or other herbicides during the war. VA now recognizes 10 medical conditions as being associated with Agent Orange.

A regulation to provide monthly compensation for Vietnam veterans with adult-onset diabetes is expected later this year. VA estimates that about 200,000 Vietnam veterans will receive service-connection for their diabetes within the first five years under the new policy. About 36,000 veterans from all periods of service are already recognized as “service-connected” for diabetes.

As part of its outreach, VA is expanding its *Agent Orange Review* newsletter mailings to over 600,000 identified, in-country Vietnam veterans. A special issue of the newsletter has been prepared which summarizes VA benefits for veterans exposed to Agent Orange and the procedures to obtain benefits.

The newsletter, along with the helpline, builds upon long-standing VA outreach to let Vietnam veterans know of changes to their benefits. Over the last 18 years, VA has provided periodic newsletters to over 300,000 Vietnam veterans who have received free Agent Orange-related physical examinations.

The helpline is located at the St. Louis VA Regional Office, which has a similar toll-free helpline for Gulf War veterans. The two helplines will share the same telephone number, with callers selecting the service they wish.

For general information on VA benefits and programs, visit VA’s website at www.va.gov. VA has developed a specific Agent Orange Web Page in conjunction with the helpline. It can be accessed at www.vba.va.gov/bln/21/benefits/herbicide.

VA, government debts collected from Social Security

WASHINGTON — The Treasury Department is sending letters to about 243,000 veterans to remind them that they owe the federal government and that money can be taken from other federal checks to settle their debts.

For the first time, portions of a monthly Social Security check can be withheld by the Treasury to settle debts that veterans owe to the VA.

Federal law says that when veterans owe more than \$25 to VA and the debts are more than 180 days overdue, VA officials must report the debts to the Treasury Department. VA has referred about 243,000 names of veterans to the Treasury Department, with debts valued at more than \$75 million.

Veterans affected by the withholding will receive the first \$750 of each month’s Social Security payment. Only 15 percent of the amount greater than \$750 can be withheld. Veterans can avoid any loss of Social Security or other federal payments by voluntarily settling their debts with VA.

Deductions are beginning this spring. The Treasury Department will notify veterans twice (at 30-day and 60-day intervals) in writing about the anticipated deductions. The letters will include the name of the VA agency that is owed money and a point of contact who will answer questions regarding the delinquent debt.

Many of the veterans affected by the mailing have been treated in VA medical facilities for health care conditions not related to their military service. For that care and for some prescribed medication, they are responsible for co-payments. Also, some recipients of disability compensation and VA pensions may fall into the Treasury offset program because of debts, usually for overpayment of their benefits. Veterans

with questions about whether they have VA debts should contact the VA medical centers where they received care.

Who gets your unpaid retired pay?

When you die, who will receive your unpaid retired pay for the final days you are alive? For example, if you die April 17th, who will receive the retired pay due you from April 1st to April 17th which would ordinarily be payable on the first business day of May? This pay is referred to as arrears of pay or final pay. **Note: ARREARS OF PAY IS NOT RELATED TO THE SURVIVOR BENEFIT PLAN (SBP).**

In September 2000, the Defense Finance and Accounting Service Cleveland Center (DFAS-CL) mailed designation of beneficiary cards to all paid retirees asking you to update your records. Fewer than half of the cards were completed and returned. This April, DFAS-CL sent out a Retiree Account Statement (RAS) showing beneficiary information for those who completed the cards. This beneficiary information is for arrears of pay. It just happens, in some cases, that this information is printed under the SBP coverage box. SBP coverage and arrears of pay are **NOT** related.

If you completed the beneficiary card sent you in September, your RAS will show that information was processed. If you did not complete the card, you did not receive a RAS, according to DFAS officials. If you did not receive a RAS, you need to update (or verify) your beneficiary information. If you still have the beneficiary card, you should complete it and return it. You cannot update your beneficiary over the phone; however, if you no longer have the form, you can call 1-800-321-1080 to request one. You can also request a new form by FAX 1-800-290-8674, through the DFAS homepage's email (www.dfas.mil), or you can print the form from the website.

VA creates 6 Parkinson's Disease Centers

WASHINGTON — The VA has created six new centers specializing in research, education and clinical care for Parkinson's disease and committed more than \$30 million to support the centers over the next four years. The centers will be established this year at VA medical centers in Houston, Philadelphia, Portland (OR), Richmond, San Francisco and West Los Angeles. Each Parkinson's center will conduct research covering basic biomedicine, rehabilitation, health services delivery and clinical trials. Also, each center will participate in a landmark clinical trial to assess the effectiveness of surgical implantation of deep brain stimulators in reducing the symptoms of Parkinson's disease. VA medical centers treat at least 20,000 Parkinson's disease patients each year.

In 1999, VA and the National Parkinson's Foundation signed an agreement to establish the NPF-VA alliance to cure Parkinson's disease.

VA creates center for vet entrepreneurs

WASHINGTON — The VA's Center for Veterans Enterprise is extending services to veterans who own — or who want to start — their own businesses.

Veterans can call or e-mail the center to receive assistance from a national network of business specialists. Information is available about loans, business management programs, online training for entrepreneurs and procurement opportunities with federal, state and local agencies. Anyone interested in the Center can contact the website at <http://www.vetbiz.gov> or call toll free 1-866-584-2344 or (202) 565-8336.

Plans are underway to register each veteran-owned business and advise owners of opportunities to do business with the federal government. Under this program, a veteran-owned business has 51 percent of the business controlled by a veteran.

Shopping privileges overseas

When travelling abroad, remember that Army and Air Force Exchange privileges in overseas areas are not automatic. Overseas commanders, in accordance with the host country and U.S. agreement, determine who will be extended shopping privileges and access to duty free goods. AAFES does not determine shopping privileges or access to duty free goods.

If you're going to be travelling overseas and want to know if you'll have Exchange privileges where you're visiting, contact your Retirement Services Officer (RSO) for more information.

Homepage *Echoes*

To those of you who have volunteered to read *Echoes* on our homepage and stop your printed copy, thanks! You may be wondering why you're still receiving this copy. The programmers who put together the *Echoes* tape are involved in a major project and won't be able to start taking names off the mailing list until next issue.

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