

# Army Echoes, Issue 1, 2011

A message from the Chief, Army Retirement Services

***Greetings Retired Soldiers, Surviving Spouses and Family Members,***

As our readers are aware, the federal government is closely examining its fiscal commitments. Because of a combination of funding shortages and contracting problems, this is our first issue of *Army Echoes* for 2011. Ordinarily, you would have received two printed copies of *Echoes* by this time. We could wait no longer. You – our Retired Soldiers, Families and surviving spouses – have given so much to our Army and our Nation. It is not only our duty; it is our honor to be the conduit through which the Army communicates to you. Therefore, although we realize that the majority of our readers do not read *Echoes* online, we feel we must publish an *Echoes*, even though it's a no frills, online version. So, please share this information with other Retired Soldiers, both those with computers who have not been inclined to read *Echoes* online and especially those who do not own computers (but, we hope, have a neighbor or relative with computer access). In the meantime, we are hopeful that we will again be able to publish our hard copy editions.

The Army has asked for your support before and you came through. We need it again. We are still making the case for printing hard copy *Echoes* but, with very limited funding available, we need to greatly increase the number reading *Echoes* online. Currently, 33,000 of you volunteer to read *Echoes* online. Our goal for fiscal year (FY) 12 is to increase our online volunteers to 150,000. Obviously, we can't do this without your help. If you have already volunteered for e-*Echoes*, thanks! If you have not volunteered yet and have access to a computer, please consider volunteering. You can do that at <http://www.armyg1.army.mil/rso/echoes.asp>. If you do not have access to a computer and are reading a paper copy you got through a friend of a friend of a friend, we have not forgotten you, we just need to figure out how to fund your printed copy.

This *Echoes* is our opportunity to bid farewell to two great leaders and hail their successors. First, we bid farewell to our now retired Army Chief of Staff GEN George W. Casey, Jr. Soon after he became Chief, GEN Casey stated that he wished to communicate with Retired Soldiers, Families and Surviving Spouses by sending you a message in every issue of *Echoes*. He was the only Chief of Staff to do this since *Echoes* was first published in 1956 and we thank him for his continued support.

We also bid farewell to SMA Kenneth Preston who served as Sergeant Major of the Army for seven years – the longest term for that position since its inception in 1966. At his retirement, SMA Preston looked back on those seven years, saying, "Transforming our Army while at war, with an all-volunteer force, has to be our greatest accomplishment." He emphasized that the accomplishment wasn't his, it was the Army's.

While we honor their long and dedicated service, we are also happy to see them join the proud ranks for Retired Soldiers. We are delighted to be working with their fine successors. Our current Chief of Staff GEN Martin E. Dempsey commanded the Training and Doctrine Command (TRADOC) since December 2008. He showed his pride in your contributions and the contributions of all who have served as he testified before the Senate Armed Services Committee. He commented, "I sit before you today with confidence that whatever challenges confront us in the future, your Army will respond with the same courage and resolve that has characterized it for the past 235 years." As you have heard, the President has nominated this great leader to take on another challenge – as Chairman of the Joint Chiefs of Staff and asked another outstanding Army leader to take over as Chief of Staff – GEN Ray Odierno.

In his section of the Army homepage (<http://www.army.mil/Leaders/SMA>), our new Sergeant Major of the Army Raymond F. Chandler III also spoke of the contributions of all Soldiers and Families when he said, "Our Soldiers and Families have endured during one of the most trying times in our history because of their professionalism and resilience." In his last assignment, he made history as the first enlisted Soldier to serve as Commandant of the Sergeants Major Academy.

Both GEN Dempsey and SMA Chandler have spoken of their concern for all Soldiers and Families, especially those Soldiers serving in harm's way and the Families who support them. I echo that concern. Our great Soldiers remain in Afghanistan, Iraq and in dozens of other locations, performing their tough and dangerous missions with resolve and professionalism that makes us all very proud. I would ask you to remember our civilian leaders at all levels in your prayers; and most certainly once again ask that you pray daily for the troops and their Families. Thank You!

It remains my honor to serve you!

**John W. Radke**  
**Chief, Army Retirement Services**  
**COL, USA Retired**

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## Army Spouse and Retiree Smartcard Pilot

Are you looking for a better way to access your information on Army Knowledge Online (AKO), and other Army websites? A new pilot program may be your answer. During this pilot program, smartcards will be issued to up to 2,500 eligible Retired Soldiers and Spouses at five installations -- Ft Belvoir, VA; Ft Gordon, GA; Ft Jackson, SC; Ft Bragg, NC; and Ft Hood, TX.

The pilot will explore better methods to secure personal information and replace those long passwords and challenge questions that are often required when accessing Army websites. The pilot is scheduled to begin in September 2011 and will continue until February 2012.

Selected participants will be asked to schedule an appointment with the ID issuing office at their closest pilot installation to obtain the smartcard and card reader installation package. Participants will then have to install the card reader and software on their personal computers. A help desk will be available to assist with technical support for installation. All materials will be provided to participants at no cost.

For details about the pilot and its requirements, click

<https://www.us.army.mil/suite/page/650680>

## Three New Members Join CSA Retiree Council

*(Note: The Army Chief of Staff's (CSA) Retiree Council held its annual meeting Apr. 18-22 at the Pentagon. Because the Co-Chairs have not yet been able to brief the CSA on the results of that meeting, we will not publish the Council report yet.)*

Three Retired Soldiers have been appointed to the Army Chief of Staff's Retiree Council, a 14-member Council which represents more than a million Retired Soldiers and Family members worldwide. The Council is called to active duty at the Pentagon annually to review retiree issues and make recommendations for addressing them to the Chief of Staff. The new Council members and their installation retiree councils are: MAJ (Ret.) Edwin S. Stone; Ft. Bliss, TX; CSM (Ret.) Elijah King, Jr.; Ft. Hood, TX; and SGM (Ret.) David B. Stewart, Grafenwoehr Garrison, Germany.

Prospective members are nominated by the installation retiree councils on which they serve. The new members replace members whose terms ended with the close of the

April 2010 annual meeting. The Council Co-Chairs, currently LTG (Ret.) Frederick Vollrath and SMA (Ret.) Jack Tilley, selected the new members who were approved by the Chief of Staff. In recent years, health care and communication issues have led the list of Council concerns reported to the Chief of Staff at the close of the meeting. Next year will mark the Council's 40<sup>th</sup> anniversary.

While the new Council members bring a variety of experience to the Council, their common thread is what calls them to continued service – their concern for others. In the 24 years since his retirement, Stone has become actively involved in several military-related organizations despite his disability. He has served on the Ft. Bliss Retiree Advisory Council for four years and looks forward to four years on the Chief's Council, commenting, "My particular interest in military personnel is in those who are most vulnerable, and perhaps somewhat overlooked: surviving spouses, children, the disabled medically retired with fewer than 20 years of service, and the Guard and Reserve who have carried a hefty portion of the burden forward as our combat operational reserve. It is my hope that I will be able to contribute to the betterment of the lives of all who will serve our nation."

Although King retired a little more than three years ago, he's already an active member of several military-related organizations and has been part of the Ft. Hood Retiree Council since July 2008. He credits his military service with giving him the drive to continue to serve, commenting, "My experience as a Soldier for over 30 years has instilled a dedication and commitment that drive me to continue to serve and support my comrades in the retired force. It is this drive that has led me to serve in and support the Veteran's organizations in the Central Texas Community. Few Americans understand what our Soldiers, Families and Veterans have experienced and endured to protect the rights and freedoms that we all enjoy."

Like his fellow Council members, Stewart has been inspired to serve by the people he wants to support. He recalls, "When I saw the difficulties our older retired Soldiers and widows living in Europe were having navigating the internet to try to settle affairs with DFAS, Social Security and the VA, I made up my mind that I was going to help." He added, "Retirees living overseas have some unusual issues that don't exist for those living in CONUS. It will be an honor to be a voice for this constituency." Stewart joined the Grafenwoehr Garrison Retiree Council in 2005, was elected president in 2008 and re-elected in 2010. He has also been a member of the Army in Europe Council since 2009.

**Members and the regions and installations they represent:**

BG Barton J. Gilbert West Presidio of Monterey, CA

COL Arlene F. Greenfield Northeast Ft Myer, VA

COL Eileen K. Watson Southeast Ft Stewart, GA

COL Alphonso W. Knight, Jr. West Ft Lewis, WA

\*MAJ Edwin S. Stone West Ft Bliss, TX

CW4 Robert N. Cooper Southeast Ft Rucker, AL

\*CSM Elijah King, Jr. West Ft Hood, TX

CSM Jackie Moore West Ft Huachuca, AZ  
CSM Robert Henault IMCOM Korea  
CSM William E. Hoffer Northeast Carlisle Barracks, PA  
\*SGM David B. Stewart Europe USAREUR HQs  
SGM Albert G. Williams Northeast Ft Lee, VA  
\* New members for 2011

## **DoD to Drop Social Security Numbers from ID Cards**

**WASHINGTON, AFPS** – Since June 1, Social Security numbers on military identification cards have started to disappear, said Air Force Maj Monica M. Matoush, a Pentagon spokeswoman.

The effort is part of a larger plan to protect service members and other DoD identification card holders from identity theft, officials said.

Criminals use Social Security numbers to steal identities, allowing them to pillage resources, establish credit or to hijack credit cards, bank accounts or debit cards.

Currently, the Social Security number is printed on the back of common access cards, and on the front of cards issued to dependents and retirees. Beginning in June, when current cards expire, they will be replaced with new cards having a DoD identification number replacing the Social Security number, officials said. The DoD identification number is a unique 10-digit number that is assigned to every person with a direct relationship with the department. The new number also will be the service member's Geneva Convention identification number.

An 11-digit DoD benefits number also will appear on the cards of those people eligible for DoD benefits. The first nine digits are common to a sponsor, the official said, and the last two digits will identify a specific person within the sponsor's family.

Social Security numbers embedded in the bar codes on the back of identification cards will remain there for the time being, and will be phased out beginning in 2012.

The department will replace identification cards as they expire.

“Because cards will be replaced upon expiration, it will be approximately four years until all cards are replaced with the DoD ID number,” Matoush said. “For Retiree ID cards and other populations that have an indefinite (INDEF) expiration date, cardholders can go to their nearest RAPIDS ID Card facility to obtain a new card, beginning June 1.”

The identity protection program began in 2008, when DOD started removing Social Security numbers from family member identification cards.

# Divorced? Widowed? Remarried? Make Sure Your SBP Election is Current

By Bill Hursh

Army Survivor Benefits Program Manager

Every issue of the *Army Echoes* reminds retirees to update their Survivor Benefit Plan (SBP) election within one year of dependent changes such as marriage or remarriage. Ignoring this reminder can result in a retiree or surviving spouse accumulating a substantial debt or, in some cases, losing spouse SBP coverage. For marriage or remarriage after retirement, there are two spouse SBP scenarios.

The first scenario involves a retiree who had spouse SBP coverage, lost that spouse, and remarried. Spouse SBP premiums are suspended when there is no spouse SBP beneficiary. This retiree should contact the Defense Finance and Accounting Service (DFAS) and provide either a divorce decree or death certificate. A retiree who wants former spouse SBP needs to notify DFAS-CL within one year of the divorce to change the SBP election to former spouse SBP. If the retiree remarries without changing the spouse SBP election to former spouse, the new spouse becomes an eligible SBP beneficiary on the first anniversary of the remarriage.

A remarried retiree has three options concerning spouse SBP -- decline SBP coverage for the new spouse and any future spouse, increase SBP coverage if SBP election was for reduced spouse coverage, or resume previous spouse SBP coverage. The retiree must inform DFAS of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. Since the new spouse is the SBP beneficiary on the first anniversary of the marriage, the retiree owes SBP premiums from that date. If the retiree did not notify DFAS-CL of the remarriage, a debt will be accumulated for spouse SBP premiums retroactive to the first anniversary of the remarriage. This can result in an unexpected debt to the retiree or a surviving spouse of several hundred to tens of thousands of dollars depending on the length of time since remarriage.

The second scenario involves a retiree who did not have a spouse at retirement and married after retirement. For the first marriage after retirement, the spouse SBP category is still open to this retiree. However, the retiree must provide DFAS-CL an SBP election for the new spouse within one year of the marriage or the category of spouse SBP is closed for that spouse and any future spouse. If the retiree elects SBP for the new spouse, DFAS-CL will start collecting the premiums from the date of the first anniversary of the marriage.

Retirees can update their SBP election after marriage or remarriage by completing and submitting a Survivor Benefit Plan Election Change Certificate (DD Form 2656-6) to DFAS within the first year of marriage. Send the completed form and marriage certificate to: Defense Finance and Accounting Service, US Military Retirement Pay,

PO Box 7130, London, KY 40742-7130. You can contact the nearest Installation Retirement Services Officer (RSO) for assistance. A listing of the Installation RSOs and contact information is on page 13.

## **Shades of Green Offers Disney Parks Program Discounts**

**LAKE BUENA VISTA, FL** – The Shades of Green — an Armed Forces Recreation Center located on the Walt Disney World Resort — is offering the Disney Parks’ “Let the Memories Begin” program for active and retired military personnel, providing special offers on theme park tickets and accommodations.

On Shades of Green, through Sept. 28, 2011, active and retired U.S. military personnel (including active and retired members of the Coast Guard, National Guard and Reservists) or their spouses can purchase:

- Disney 4-Day Military Promotional Tickets with Park Hopper Option for \$138 each, plus tax,
- Disney 4-Day Military Promotional Tickets with Water Parks Fun and More Option for \$138 each, plus tax, and/or
- Disney 4-Day Military Promotional Tickets with Park Hopper and Water Parks Fun and More Options for \$165 each, plus tax.

Armed Forces Recreation Centers are managed by the Army’s Family and Morale, Welfare and Recreation Command, and offer resort-style accommodations to eligible military patrons and their Families on a sliding scale — making first-class vacations affordable for service members of all ranks. Eligibility requirements apply. For information, or to make room reservations, call 407-824-3400. Information is also available at [ShadesofGreen.org](http://ShadesofGreen.org) or [ArmyMWR.com](http://ArmyMWR.com).

## **Reserve Begins Pre-Retirement Seminars**

**FT SNELLING, MN** — On Saturday, Feb. 5, Army Reserve Soldiers from across the United States gathered at Ft Snelling, MN, to attend a first of its kind event; an Army Reserve specific pre-retirement benefit seminar.

The briefing, which included trained retirement experts from Ft. Snelling’s Soldier Readiness Processing Center (SRPC) and organizations like the Department of Veterans Affairs (VA) and TRICARE spent several hours going over little understood, but highly important topics. Some of the more noteworthy included detailed presentations about the Reserve Component Survivor Benefit Plan (RCSBP) as well as detailed information about how TRICARE and Delta Dental work with Medicare and civilian provided insurance policies.

While active duty Soldiers have enjoyed this kind of pre-retirement counseling for many years, it has proven a challenge to implement the same kind of system for the Army Reserve. As part of an Army Family Action Plan (AFAP) initiative, work began in early 2010 to put together an Army Reserve team that was focused and trained on retirement services. That team, lead by LTC Kathleen Couillard has been working hard to come up with a “holistic” approach to reserve retirement services.

“The intent was to come up with something that would allow Reserve Retirement Services Officers (RSOs) to work with their active duty and National Guard counterparts to provide joint retirement training and to help one another case manage retirees,” said Couillard.

To achieve parity with active duty retirement counseling required everyone involved on Couillard’s team to become qualified experts on a reserve soldier’s retirement needs. A large part of this task included understanding just how much misinformation about retirement benefits exists and determining the best ways to (in some cases) re-educate future retirees.

“Something a lot of people don’t understand is that their retirement pay dies with them unless they’ve opted for the Reserve’s Survivor Benefit Plan,” said Laura Hoffman, the Supervisor of the Fort Snelling SRPC. “Where we run into even more confusion is explaining the costs of the benefit and who the retiree can designate the annuity to. There’s a lot of dated or just plain wrong information out there about the benefit.”

For SGT Lawrence Freeman, one of those misconceptions the briefing cleared up was the availability of care through Veteran’s Hospitals.

“I had always thought I could only get seen for service related problems. I didn’t know I could go there if I was sick or hurt,” Freeman said. One of the more surprising briefings came from the 88th Regional Support Command Education Assistance Office. While it might seem surprising that soldiers with 20 and 30-year careers are interested in continuing education, it became very clear as the briefing progressed that they were. Attendees asked a number of pointed questions about the kinds of GI Bill benefits they might be qualified for and listened intently to descriptions of how to transfer Post-9/11 GI Bill benefits to dependant spouses and children. For the assembled retirees and Family members the information provided by the half day briefing was extremely welcome.

“This was fantastic stuff,” said SGM Renee Hickerson of the 644th Regional Support Group in Minnesota. “I’m down to around 70 days until I retire and the things I’ve been learning about education and VA survivor benefits [have] been extremely helpful.”

For Couillard and MSG Connie Coutier, the success of their first pre-retirement briefing was probably best illustrated by how appreciative and attentive the attendees were. To find out about briefings in your area contact Couillard at [kathleen.s.couillard@usar.army.mil](mailto:kathleen.s.couillard@usar.army.mil)

## **Commissary’s On-Site Sales Bring the Benefit to Shoppers**

**FT LEE, VA** – For authorized customers who live many miles from an installation commissary, it can be challenging to realize the 30 percent or more savings available through regular shopping in a commissary.

To make these savings more accessible for geographically remote Guard and Reserve service members and their Families, the Defense Commissary Agency began taking a taste of the commissary on the road. These sales are open to all authorized commissary customers. To see the schedule of on-site sales, visit [http://www.commissaries.com/guard\\_reserve\\_sales.cfm](http://www.commissaries.com/guard_reserve_sales.cfm). Because this schedule changes very frequently, we are not including a list with this article.

Since the program began in 2008, the agency has generated more than \$10 million in savings while serving about 193,000 customers through 425 on-site sale events. In fiscal 2010 alone, customer savings are estimated to be \$4 million.

In 2011, Chris Burns, DeCA's Director of Sales said DeCA will look for ways to drive down the logistical costs of supporting these sales, allowing commissaries to reach even more customers but spend less to do so. The most notable cost-reducing step is expected to be implementation of Internet-ordering capabilities, allowing customers to order and pay for products online and pick up their orders at a designated on-site location. Additional cost-saving measures include increased planning with Guard and Reserve units to negotiate the use of unit assets, for example: troop labor, materiel-handling equipment and facilities, and early and more aggressive marketing to boost customer awareness of the events.

### **Armed Forces Retirement Home Opens New, Improved Gulfport Home**

The Armed Forces Retirement Home (AFRH) is advancing its tradition of care for Veterans and retired military by opening a new, continuing care retirement community in Gulfport, MS. AFRH-Gulfport had been closed due to extensive damage from Hurricane Katrina in 2005, and many residents were relocated to AFRH-Washington. With the support of Congress, funds were appropriated to rebuild AFRH-Gulfport with modern engineering capable of mitigating the effects of a Category 5 hurricane. AFRH-Gulfport opened Nov. 9, 2010 with a full house, welcoming former Gulfport residents first and nearly 300 new residents.

The new, modern facility on the Gulf Coast has the latest advances in senior health and housing, plus modern retirement amenities. The facility is also creating hundreds of much needed new jobs in the Gulf Coast region.

The new Gulfport Home, like the Washington facility, has adopted a new philosophy of care: Aging in Place. It calls for extensive support that revolves around the residents' personal needs. Now, instead of traveling to the doctor, therapist, or nutritionist, the care comes to the resident.

The new Gulfport facility is just one example of the AFRH transformation into the 21st Century. Another example is a vast project to build a new, state-of-the-art residence in Washington. Plans call for resident services and support to be centralized in one common area for greater convenience and care. Construction is slated for 2011 and the complex will include larger resident rooms, a community center, wellness center, and a variety of recreational and social areas.

## **AFRH Waiting Lists, Eligibility Rules**

Both AFRH-Gulfport and AFRH-Washington have waiting lists. If you wish to be added to the AFRH waiting list, you must submit a completed application to include a medical examination and functional assessment. As a room becomes available at either facility, AFRH contacts those with approved applications, in order of their approval dates, for move in. If AFRH calls you before you're ready to move, you'll remain on the waiting list with your original approval date.

Veterans are eligible to become AFRH residents if their active duty service in the military was at least 50 percent enlisted, warrant officer or limited duty officer and they are:

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

Applicants must be free of drug, alcohol, and psychiatric problems, and never have been convicted of a felony.

At the time of admission, applicants must be able to live independently. For example, they must be able to take care of their own personal needs, attend a central dining facility for meals and keep all medical appointments. If increased health care is needed after being admitted, assisted living and long term care are available at both campuses.

Married couples are welcome, but both must be eligible in their own right.

For information, go to [www.afrh.gov](http://www.afrh.gov) or call 800-422-9988.

## **myPay Easier to Use**

[myPay](#), the online pay account management system for military members and retirees, is now easier and more convenient. The Defense Finance and Accounting Service (DFAS) reports that they recently made enhancements based on customer suggestions.

The new upgrade makes the virtual keyboard optional and allows you to enter your login ID and password right on the homepage, much like most banks and other financial services do. Though it is easier, the new login procedure still meets security requirements in private industry worldwide. Security features include encryption to protect sensitive information, firewalls, and intrusion detection software to block outsiders from accessing accounts. For enhanced security, DFAS recommends

continuing to use the virtual keyboard when logging into **myPay** from public or shared computers.

**myPay** is the most convenient way to view your Retiree Account Statement (RAS) and manage your account. It is available 24 hours a day, seven days a week and it allows you to make routine changes to your account without waiting.

**With *myPay* you can**

- View, print or save your RAS
- View, print or save your Combat-Related Special Compensation Statement
- Start, stop or change electronic allotments to financial institutions
- Change your mailing address
- Change your email address
- Make changes to your direct deposit information
- View, print or save your IRS Form 1099R
- Subscribe to the DFAS Retiree Newsletter

If you've never used **myPay** or you're returning after more than a year, click "Create an Account" on the [myPay](#) home page or call 877-363-3677 to get started. You must have an existing or temporary Password to get started.

If you're new to **myPay** or you've forgotten your password, click on the "Forgot or Need a Password?" link. You will be prompted to enter your Social Security Number or Login ID, followed by several questions specific to your account. Once you have answered those questions, you will receive your temporary password.

Remember to write down your login ID and password and keep it somewhere safe once you have created your **myPay** account. Keeping records of your **myPay** login ID and password is the key to keeping your retired pay account current.

**New Requirement for Date of Rank on Retired Pay Applications**

The DFAS Cleveland Retired and Annuitant Pay Division has announced a new requirement to include the date of rank (DOR) on all retired pay applications for Soldiers who entered service on or after Sept. 7, 1980. For Soldiers who did not hold their retirement rank for at least 3 years, the DOR of their previous rank be annotated. Use block 4 of the DD 108 (Application for Retired Pay Benefits) and DD Form 2656 (Data for Payment of Retired Personnel) to annotate DOR. The DOR may also be addressed for the NG Retirees on the NGB 23 and NGB 22. "Gray Area" retirees are encouraged to request for assistance when they fill out their applications from their State NG RSO or Army Reserve Regional RSO.

**Could You Be Eligible for One of These Social Security Payments?**

Disabled retirees may be eligible for Social Security Disability Insurance and/or Supplemental Security Income.

Social Security Disability Insurance Program (SSDI) provides benefits to disabled or blind persons who are “insured” by workers’ contributions to the Social Security trust fund. Supplemental Security Income (SSI) disability payments are made on the basis of financial need which is determined by some, but not all of your income, and some, but not all of your resources.

To determine if you are eligible for either payment or both, you need to contact Social Security. They will tell you if you’re eligible and tell you how to apply.

For information, go to <http://www.socialsecurity.gov> or call 1-800-772-1213 (for the deaf or hard of hearing, call the TTY number, 1-800-325-0778). Social Security can answer questions from 7 a.m. to 7 p.m., Monday through Friday and can provide information by automated phone service 24 hours a day. Social Security has a special homepage dedicated to Wounded Warriors at <http://www.socialsecurity.gov/woundedwarriors/>.

## **Retiree Appreciation Days**

Retiree Appreciation Days (RADs) <http://www.armyg1.army.mil/rso/rads.asp> are designed with you in mind. They’re a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers review legislative and policy updates, renew ID Cards, get medical checkups and access various other services. Some RADs include special events such as dinners or golf tournaments. For more information, contact the Retirement Services Officer (RSO) sponsoring the RAD.

## **TRICARE Program for ‘Gray Area’ Reserve Retirees Launches**

**FALLS CHURCH, VA** – For the first time, members of the Retired Reserve not yet age 60, the so-called “gray area” retirees, can purchase TRICARE health coverage for themselves and their eligible Family members with TRICARE Retired Reserve (TRR).

Retired Reservists may qualify to purchase TRR coverage if they are:

- Members of the Retired Reserve of a Reserve component who are qualified for non-regular retirement under Title 10, U.S. Code, Chapter 1223
- Not yet age 60
- Not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program.

Survivors of retired Reserve members may qualify to purchase TRR if ALL of the following apply:

- The sponsor was covered by TRR on the date of the sponsor’s death
- Survivors are immediate Family members of the deceased (spouse cannot have remarried)
- TRR coverage would begin before the date the deceased sponsor would have turned 60 years old.

*Note: Survivor coverage is not affected by FEHB eligibility.*

If you have TRR member-and-Family coverage at the time of your sponsor's death, DEERS will automatically convert it to TRR survivor coverage. To opt out of TRR survivor coverage, a written letter or a Reserve Component Health Coverage Request Form (DD Form 2896-1) must be postmarked or received no later than 60 days after the date of your sponsor's death. Premiums will be refunded if there have been no claims for health care submitted during this 60-day period.

If your sponsor had TRR member-only coverage at the time of his/her death, you may qualify to purchase TRR survivor coverage. Your application must be postmarked or received within 60 days of your sponsor's death, and TRR survivor coverage will be effective on the date your sponsor died.

**The program cost is not subsidized.** For calendar year 2011, the TRR member-only monthly premium is \$408.01 (\$4,896.12 yearly), and the member and Family monthly premium is \$1,020.05 (\$12,240.60 yearly). Premiums will be adjusted annually. When using TRR, you may visit any TRICARE-authorized provider, network or non-network. You do not need a referral for any type of care but some services may require prior authorization. The type of provider you see determines how much you'll pay out-of-pocket. If you're visiting a network provider, you'll pay less out of pocket and the provider will file claims for you. You may receive care in military treatment facilities on a space-available basis.

**Out-of-Pocket Costs**

After you've met an annual deductible, you're responsible to pay a cost-share (or percentage). Here's a snapshot of TRR costs:

<b>Type of Provider</b>	<b>Outpatient Cost Share</b>	<b>Inpatient Cost Share</b>
Network Providers	20% of the negotiated rate	\$250 per day or 25% of billed charges for institutional services, whichever is less, <b>plus</b> 20% cost-share for separately billed services.
Non-Network Providers	25% of the <u>TRICARE allowable charge</u>	\$535 per day or 25% of billed charges for institutional services, whichever is less, <b>plus</b> 25% cost-share for separately billed

		services
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The comprehensive health care coverage provided by the premium-based TRR is similar to TRICARE Standard. After purchasing TRR, members will receive the TRICARE Retired Reserve Handbook, which includes details about covered services, how to get care and who to contact for assistance. For more information, visit [www.tricare.mil/trr](http://www.tricare.mil/trr).

## **New TRICARE Program Offers Coverage for Young Adults Under 26**

**FALLS CHURCH, VA** – TRICARE Young Adult (TYA) is now open for enrollment. Uniformed services dependents under 26, unmarried, and not eligible for their own employer-sponsored health care coverage may be qualified to purchase TYA, which offers TRICARE Standard coverage for monthly premiums of \$186.

A premium-based TRICARE Prime benefit will be available later this year.

Dependent eligibility for TRICARE previously ended at age 21, or age 23 for full-time college students. Similar to provisions in the 2010 Patient Protection and Affordable Care Act, TYA extends the opportunity for young adults to continue TRICARE health care coverage, as long as their sponsor is still eligible for TRICARE.

Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya). TRICARE officials encourage beneficiaries to explore all possible health care plan options and costs when choosing a plan that best meets their needs.

Those considering TYA should determine if they are eligible before completing and sending in an application. The application and payment of three months of premiums can be dropped off at a TRICARE Service Center or sent by mail or faxed directly to the appropriate regional health care contractor.

Beneficiaries can find out where to send their form and payment by filling out the simple profile at [www.tricare.mil](http://www.tricare.mil) to get information tailored to their specific location. Once the initial payment is made, monthly premiums must be paid in advance through automated electronic payment.

When the application is processed, TRICARE coverage will begin the first day of the following month. However, since TYA was "fast-tracked" to begin enrollment as soon as systems changes, forms, premiums and other rules governing the program were approved and in place, TRICARE Management Activity will allow eligible applicants to be covered for the full month of May as long as enrollment forms and payment are received (not postmarked) by the regional contractor prior to May 31, 2011.

Those eligible for TYA who have been saving receipts since Jan. 1, 2011, in anticipation of the new program, can also pay all premiums back to January to purchase coverage retroactively.

After getting a welcome letter and enrollment card, dependents and their sponsor are encouraged to visit uniformed services identification (ID) card issuing facility to obtain a dependent ID card. The card will assist in identifying the dependent as eligible for health care, prescriptions and access to military installations. Nearby ID card facilities can be found through a link at [www.tricare.mil/tya](http://www.tricare.mil/tya).

The signing of the National Defense Authorization Act in January 2011, brought TRICARE in line with the provisions of the 2010 Patient Protection and Affordable Care Act, and enabled the extension of excellent TRICARE coverage to this new group. The TRICARE Management Activity appreciates all government partners who helped make this benefit available so quickly.

To get e-alerts on TYA and other TRICARE news, sign up at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). Sign up for TRICARE e-mail updates at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). Connect with TRICARE on Facebook and Twitter at [www.facebook.com/tricare](http://www.facebook.com/tricare) and [www.twitter.com/tricare](http://www.twitter.com/tricare).

## **VA Clinic Named in Honor of Max Beilke**

A man who spent and finally gave his life taking care of Soldiers and Families has been remembered with the naming of a VA Clinic in his hometown. Max Beilke, then Deputy Chief of Army Retirement Services, gave his life on Sept, 11, 2001. On Sept. 11, 2010, the Max J. Beilke VA Outpatient Clinic in Alexandria, MN, was renamed in his memory.

VA Secretary Eric K. Shinseki was the keynote speaker at the event. He told the audience of more than 400 that, “in bestowing Max Beilke’s name on this outpatient clinic, we re-affirm both the magnificence of his mission and the nobility of this one. His was a service to something larger than self. The service of this clinic, like Max’s, is a crusade devoted to the well-being of others.”

Max Beilke served as Deputy Chief of Army Retirement Services for 17 years. He was a retired master sergeant who served both during the Korean War and the War in Vietnam. In fact, he was officially the “last man to leave Vietnam”. In 2000 and 2001, Beilke served with then GEN Shinseki as Beilke coordinated the annual meeting of the Army Chief of Staff’s Retiree Council while GEN Shinseki was serving as Chief of Staff.

## **VA’s Caregiver Support Program Expanding**

**WASHINGTON**– The Department of Veterans (VA) is expanding support nationally to caregivers of Veterans with Alzheimer’s disease. A pilot program of the REACH VA (Resources for Enhancing Alzheimer’s Caregiver Health in VA) program showed great success in reducing stress on caregivers while improving care outcomes for the Veterans.

REACH VA involved 127 caregivers connected to 24 VA medical centers. The median age for the caregiver was 72 and the majority of the participants were spouses. Typical issues caregivers face when caring for Veterans with Alzheimer’s disease and dementia include memory problems, behavior problems and the need to provide basic

attendance such as grooming assistance. Caregivers typically reported feeling overwhelmed, frustrated, cut off from family and friends, lonely, prone to bouts of crying and having worse physical health than the year before.

For six months, the REACH VA caregivers were provided 12 individual in-home and telephone counseling sessions; five telephone support group sessions; a caregiver quick guide with 48 behavioral and stress topics; education on safety and patient behavior management; and training for their individual health and well being. Caregivers saw their burden reduced; drops in depressive symptoms and their related daily impacts; fewer frustrations, including those that have clinical potential for abuse; and decreases in dementia-related behaviors from the Veterans they cared for. Caregivers also reported they were able to spend fewer hours per day devoted to caregiving duties.

VA will roll out REACH VA on a national basis through home-based primary care programs across the country. In addition, the program will be modified to assist caregivers of Veterans with other diagnoses like spinal cord injury and traumatic brain injury.

Local caregiver support coordinators are available to assist Veterans of all eras and their caregivers in understanding and applying for VA's many caregiver benefits. VA also features a website, [www.caregiver.va.gov](http://www.caregiver.va.gov), with general information on REACH VA and other caregiver support programs available through VA and the community. The VA's Caregiver Support Line, 1-855-260-3274, is available Monday-Friday, from 8 a.m. to 11 pm, Eastern Time, and Saturday from 10:30 a.m. to 6 p.m., Eastern Time.

## **Not Updating Retired Pay Records Can Cost Benefits**

Too often, we hear about survivors who were denied benefits because the Retired Soldier did not update retired pay records after getting married, divorced, remarried, being widowed or gaining a child.

We hear from surviving spouses who did not receive the retired pay for the days of the last month the Retired Soldier was alive because this money went to the person the Soldier had chosen at retirement.

We hear from former spouses who lost Survivor Benefit Plan (SBP) benefits because neither the former spouse nor the Retired Soldier notified DFAS within a year of the court order that awarded former spouse SBP.

We also hear from spouses of retirees, married after retirement, who assumed they had SBP coverage. However, if the retiree did not take the required action within one year of marriage, the spouse may have no SBP coverage.

To make sure your spouse (or former spouse) is prepared, keep a file with information that will be needed when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Keep this article as a reminder to update your retired pay records if your status changes.

## **Protect Your Loved Ones by Designating an AOP Beneficiary**

**CLEVELAND** – DFAS asks military retirees to designate an Arrears of Pay (AOP) beneficiary and update beneficiary information as often as necessary. (Note: This article does NOT apply to the Survivor Benefit Plan (SBP).)

In most cases, the Arrears of Pay will include the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment actually owed to you will then be computed and given to your AOP Beneficiary.

All military retirees should check their most recent Retiree Account Statements to make sure the Arrears of Pay (AOP) beneficiaries listed for your accounts are indeed the people you want to receive your final prorated retired paycheck.

You can choose anyone, from Family members to friends to associates, to be your AOP beneficiary. But if you do not designate someone, the payment of any money that remains in their retirement account at the time of death could be greatly delayed. It can take many months to locate a retiree's survivors, identify who is legally entitled to the pay, and then make the payment. Fortunately, this situation is easy to prevent.

**How to Designate or Change a Beneficiary** To designate or change an Arrears of Pay (AOP) beneficiary, all a retiree has to do is follow these simple steps:

1. Complete a Designation of Beneficiary Information form ([DD 2894](#)) available at [www.dfas.mil/dfas/retiredmilitary](http://www.dfas.mil/dfas/retiredmilitary).
2. Sign and date the form. (Unsigned and undated forms will not be processed.)
3. Mail or fax the form to:  
DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130  
Fax: 800-469-6559

## **Army Board for Correction of Military Records (ABCMR) and the Army Discharge Review Board (ADRB) Change Address**

The Army Review Boards Agency (ARBA) office at St. Louis has been closed in conjunction with Base Realignment and Closure (BRAC). Applications to the Army Board for Correction of Military Records (ABCMR), DD Form 149; and the Army Discharge Review Board (ADRB), DD Form 293, must now be mailed to 1901 S. Bell St., Arlington, VA 22202-4508. The current editions of these applications also provide this mailing address. The current applications can be printed from the ARBA website - <http://arba.army.pentagon.mil> The forms are in a fillable format so that applicants can word process on the forms and print them.

The ARBA website provides the information, forms, application guides, answers to common questions, and links to many other helpful websites. The ARBA website also provides an online process for application to the ABCMR and the ADRB that can be used instead of completing and mailing the hard copy applications. We encourage use of the online application process.

When mailing a hard copy application or the signature page for the online application, applicants should provide copies of all records and documents they have in their possession related to their application. It should not be assumed that all the documents that applicants wish the Board to consider are in their military record.

## **The Reserve Component St. Louis Office Has Moved**

The Reserve Component Retirement Branch, under the supervision of Branch Chief, Ms. Sheila Dorsey, has moved to Ft Knox. The St. Louis Office has closed. All mail must be addressed to:

HRC  
ATTN: AHRC-PDR-RCR  
1600 Spearhead Division Ave., Dept. 420  
Ft Knox, KY 40122-5402  
(502) 613-8950

Disregard any previously received return address directions or envelopes that have a return address of St. Louis.