

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES
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2 more base closing actions proposed

WASHINGTON (ARNEWS) - The Army would cut about 15,000 active-duty soldiers, reconfigure and reduce its Guard and Reserve, and cut civilians and infrastructure as part of Quadrennial Defense Review recommendations. QDR recommendations include two more Base Realignment and Closure (BRAC) actions, to be conducted in 1999 and 2001. The QDR is the Department of Defense's (DOD) evaluation of America's defense needs until 2015.

QDR proposals ask the armed services to "make some modest reductions" in personnel and force structure to free up money for needed modernization programs, Defense Secretary William Cohen said. DOD's annual budget is at about \$250 billion from a Cold War high of about \$400 billion.

The Army will retain 10 divisions, to be restructured according to Force XXI modernization plans and will receive an additional \$1 billion to speed up these efforts. Active-duty Army reductions "will be carried out ... by deactivation, consolidation and realignment of headquarters and support facilities," GEN John M. Shalikashvili, Chairman of the Joint Chiefs of Staff, said.

Restructuring the Reserve component and shedding some Guard combat support structure will reduce Reserve and Guard end strength by 45,000 personnel.

DOD must "streamline its operations" like the private sector has and reduce unneeded "fat," Cohen said. To do this, and maintain defense capabilities, the QDR proposes a "balanced approach" to reduce DOD's infrastructure.

"DOD has downsized personnel about 33 percent [since the end of the Cold War], but its infrastructure has been reduced by only 18 percent," Cohen said.

Sixty-one percent of DOD employees are performing infrastructure functions, according to the QDR. About 33,700 Army civilian positions would be cut as the result of QDR-proposed realignments and BRACs.

"Past BRAC rounds are now breaking even, and by the year 2001, they'll pay back over \$5 billion annually, year after year, money that we can again use to equip our troops with the most advanced weaponry. We believe what is needed is to take the next step, so we're asking Congress for the authority to conduct two additional BRAC rounds," Cohen said.

"In addition to the BRAC rounds, we need to reengineer and streamline," Cohen said. "...we need to have more outsourcing and downsizing. We need more privatization."

QDR proposals are subject to change as DOD officials address the political aspects.

New TRICARE dates for Regions 1, 2, 5

TRICARE's start in Regions 1, 2 and 5 has been delayed. Region 1 is scheduled to start March 1998. Regions 2 and 5 are slated to start April 1998. **Region 1** is Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, New Jersey, New

York, Pennsylvania, District of Columbia, and part of northern Virginia. For information, call the health benefits advisor (HBA) at the nearest military hospital or (202) 782-1486. **Region 2** is North Carolina and most of Virginia. For information, call the nearest HBA or 1-800-990-8272. **Region 5** is Michigan, Wisconsin, Illinois, Indiana, Ohio, Kentucky and West Virginia. For information, call the nearest HBA or (513) 255-9690.

Highlights from headquarters

Volunteering is the watchword in Washington these days. Chaired by retired Army General Colin Powell and former Presidents Ford, Carter and Bush, the Presidents' Summit for America's Future has initiated a new national effort to encourage volunteer citizen service. It asks all Americans to get involved in serving their communities. This program coincides with an effort sponsored by the Chief of Staff, Army (CSA) Retiree Council to identify areas of service that Army retirees and family members are currently volunteering and assisting with in their communities. The information gathered during the CSA Retiree Council study will be consolidated and disseminated back to all installations as "food for thought" on programs and initiatives that might be appropriate to institute at other locations. Some might ask, "why should I volunteer?" Two reasons: 1) you can do it for your Army/country, and/or 2) you can do it for yourself. There are still great rewards to be gained by helping others and all studies show that those who stay active and involved live happier, healthier lives. There are opportunities for everyone. Try it — you might enjoy it. Contact your Retirement Services Officer, listed on page 9, for ways you might get involved.

There are many legislative actions surfacing in Congress that address retiree issues and concerns (i.e., COLA; concurrent receipt of veterans disability compensation and retired pay, Medicare Subvention, etc.) but none have developed into finalized proposals yet. Stay alert to your local news media and the magazine articles you receive from the military associations that you belong to. They'll help provide you the current status.

The details of the Quadrennial Review (See page 1) raise some additional concerns. Further reductions in troop strengths will lead to additional base closings — both of which impact heavily on the support retirees receive. It's too early to tell what all these changes will actually mean but we'll keep you posted in *Echoes* as details develop.

THANKS FOR YOUR SUPPORT.

Gary F. Smith
Chief, Army Retirement
Services

Attention soldiers with 19+ years

service --- retirement is coming

If you're an active duty soldier who has just started receiving *Army Echoes*, don't panic, the Army is not trying to get rid of you. We are trying to send *Echoes* to all soldiers with 19+ years of active duty to help you prepare for retirement, whenever you decide to make that move. Reading *Echoes* and visiting your Retirement Services Officer (RSO) can help you and your family prepare for one of the biggest transitions in your life, from active duty to retirement.

The computer tape used to mail *Echoes* to soldiers with 19+ years of active duty is drawn from your personnel file. Home addresses are maintained for officers and unit addresses for NCOs. If you know anyone with 19+ years of service who isn't getting *Echoes*, suggest they visit the RSO to get a copy, then check the address in their personnel files.

DCSPER tells commands: Support retirees

The Army's Deputy Chief of Staff for Personnel (DCSPER), LTG F. E. Vollrath has sent a message to the Army's major commands encouraging them to provide any and all assets they can to support the retired community and the Army Retirement Services Program even in the face of downsizing and reduced funding.

"Retired soldiers and their families are a vital part of America's Army," Vollrath said in his message. "They continue to provide valuable resources, time and experience to the Army community."

However, Vollrath continued that because of base closures and downsizing, at some locations Retirement Services Officer (RSO) positions have been eliminated or are being considered for elimination or consolidation with other positions.

Retired population increases

He pointed out that "The retired community supports the Army's rational approach to downsizing the active Army. However, retired soldiers feel it is inconsistent to decrease the number and quality of RSOs at a time when the retired population is increasing as a direct result of some of these downsizing initiatives."

The DCSPER's message pointed out the importance of supporting the retired community to the active force as well as retirees.

"Positive support for the retired community is a recruiting and retention bonus. We rely on our retired soldiers to serve as adjunct recruiters in their local communities, spreading the word on the benefits and advantages of a military career....history shows that the retired community continues to provide exceptional resources in terms of money, time, experience and volunteer support to our Army communities. The retired community's willingness to give freely of its time and talents is unmatched by any other volunteer group. Additionally, retired soldiers and family member patronage at commissaries; post exchanges; and morale, welfare, and recreation facilities generates large amounts of revenue which is returned to our Army communities to improve soldier quality of life programs. Experience indicates that supporting retirement programs with a knowledgeable, experienced individual and providing sufficient funding for Retiree Activity Days, newsletters and other retiree events is money well-invested and returns big dividends to the Army community.

The DCSPER concluded, "The Retirement Services Program succeeds when retired soldiers and active duty personnel form a partnership of cooperation, understanding, and commitment to make the Army community a better place for all members of America's Army.....Retired soldiers are, as their motto says, "still serving," by continuing to support our Army family. Their service to both the active duty and retiree communities is commendable. They deserve our continued assistance and support."

Retiree figures & facts

Every year, in late April, the DOD actuary releases the DOD Statistical Report on the Military Retirement System for the previous fiscal year. What does the latest report say about the retired population?

It's growing. In 1900, the military retired population (all services, although neither the Air Force nor airplanes existed then) totaled 3,029. At the close of fiscal year 1996, retirees totaled 1,832,622.

What did it cost to pay these retirees? In 1900, it cost \$3,514,000; in 1996, it cost \$28,974,224,000.

What states do military retirees choose for their homes? California leads with 205,072 retirees, followed by Florida with 173,246, Texas with 169,630 and Virginia with 112,707.

Who are our youngest retirees? Sadly, there are seventeen 19-year olds on the temporary disability retired list. Who are our oldest retirees? Happily, the list showed one 110-year old retiree and 101 retirees 100 or older. The average age of retirees is 60.4 years; the average for officers is 65.5; the average for enlisted is 58.1.

Survivors receiving an annuity after the retiree's death, because the retiree enrolled them in the Retired Servicemen's Family Protection Plan (RSFPP) and/or the Survivor Benefit Plan (SBP), total 216,276.

Retiree Dental Program update

As we have reported in previous issues, the fiscal year (FY) 1997 Defense Authorization Act called for the Secretary of Defense to establish a retiree dental program at no expense to the government by Oct. 1, 1997. On May 15, DOD put out a formal solicitation of bids from national dental care providers. Bids were due back no later than June 26 and are still being reviewed. DOD specified that bidders demonstrate a capability to offer a nationwide network of dental providers that can handle a total of up to two million beneficiaries in all 50 states, plus the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands and Canada.

Following are some of the details of the plan DOD asked contractors to bid on:

Qualifying beneficiaries: (1) Any retired members of the Armed Forces who are entitled to retired pay; (2) Members of the Retired Reserve who would be eligible for retired pay except for having not yet attained age 60; (3) Unremarried surviving spouses and eligible child dependents of a deceased member who otherwise would have qualified under (1) or (2); and (4) Surviving spouses of members who died on active duty after completing 20 years of service.

Government subsidy: There will be none. All premiums will be paid by the beneficiaries.

Deductible: \$50 each coverage year (does not apply to preventive and diagnostic services).

Enrollment: Qualifying beneficiaries must enroll for a minimum of 12 months, after which continued enrollment will be on a month-by-month basis. Options for enrollment will be: Self Only; Self and Spouse; or Family. Enrollees will pay four months' premiums in advance, payable with the enrollment application. Failure to make renewal premium payments results in disenrollment and lock-out from the program for 12 months.

Copayments: No beneficiary copayments required for diagnostic or preventive treatments (exams, X-rays, etc.); 20% copayments for restorative services (fillings, temporary crowns, etc.); 40% copays for endodontic and periodontic services, oral surgery, and drugs associated with dental care.

Services not required to be covered: Prosthodontics (dentures, bridges); orthodontics (braces); permanent crowns.

Maximum annual benefit: \$1,000 of paid allowable charges (other than diagnostic/preventive services) per beneficiary per year.

Billing issues: Balance billing (i.e., providers billing patients for fees in excess of allowable charges) is not allowed for network providers. If enrolled beneficiaries use non-network providers, insurance will reimburse the provider based on allowable charges up to 85% of normal billed charges for the applicable geographic area.

DOD plans to award the contract to the lowest bidder (that is, the one offering the lowest customer premiums) that otherwise meets technical and professional requirements, demonstrated past performance standards, and nationwide capability to deliver the required care. **The specifics laid out above may not be final; this is just what DOD has given as a list of initial requirements for bidders.** Once contractors submit specific proposals, the competitive evaluation process could lead to some modifications in the benefit package (if, for example, two contractors submit equal low bids, but one offers to include additional services for the same price).

Medicare subvention

As we go to press, no test dates have been set for Medicare subvention. A different plan, run by a Medicare-HMO, is also being reviewed.

Keep your records current

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

We hear from former spouses who lost SBP because neither they nor the retiree sent a written request to the Defense Finance and Accounting Service within a year of the divorce changing the SBP election from spouse to former spouse as part of the divorce.

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

SBP web info -- fact or faction

Those of you with access to the world wide web know it houses many home pages, chat rooms — ways to get information and share opinions. We warn you to make sure that you check your source to see if what you're reading is fact or opinion. Several of our Retirement Services Officers (RSOs) with access to the world wide web have found announcements of an upcoming Survivor Benefit Plan (SBP) open season. These announcements are not from DOD, the Army or the Defense Finance and Accounting Service and **they are not true.** Of course, people are free to give their opinion on all matters including retirement issues, but as someone once said, "Everyone's entitled to his own opinions — but not his own facts."

Keep ARPERCEN data current

The Army Reserve Personnel Center (ARPERCEN) has stopped mailing retiree status and verification forms to retirees; however, retirees still must keep their personnel records accurate.

Retirees should notify the Center when the following information or conditions change. Address; Phone Number (Home and Work) Ability to serve (Physical Condition).

If changes in a retiree's health will prevent further military service, the retiree should send the Center a description of the physical condition and a physician's statement or Veterans Affairs (VA) form listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery.

Retirees can update their records in several ways. Mail: Commander, ARPERCEN; ATTN: ARPC-MOP-M; 9700 Page Ave.; St. Louis, MO 63132-5200 or call 1-800-325-2660 or (314) 538-2312 or FAX (314) 538-2009 or e-mail:

donald.ashenfelter@arpstl-emh2.army.mil or ashenfelterdl@arpstl-emh1.army.mil.

TRICARE portability

TRICARE officials are in the process of making TRICARE Prime portable for retirees who enroll in Prime in one TRICARE region and then move to another TRICARE region before the year's enrollment is over. New portability rules for active duty family members went into effect July 1. TRICARE officials tell us they are still working out the details of a portability plan for retirees and family members and information should be available for our Oct./Dec. *Echoes*.

AAFES provides product info to salespeople, customers

DALLAS — The Army and Air Force Exchange Service (AAFES) is offering a Product Information Program (PIP) in stores in the continental U.S. PIP provides product knowledge to AAFES associates and customers. It ensures that associates and customers have the same product information and helps customers make informed decisions.

AAFES officials say that they're using PIP to meet the customers' expectations that merchants know about the products they sell, especially high-cost items. The other issue is one of economics. Not all AAFES Main Stores are the same size and many don't have the space to carry the full assortment of products. PIP gives customers access to information on a far greater assortment of products.

PIP's electronics, video, personal computer systems and jewelry products add up to more than 3,700 items. That makes AAFES' PIP the largest multimedia product information package of any retailer today.

PIP runs on a CD-ROM and is Windows NT and Windows '95 compliant. It permits browsing by product category, price range or vendor. It shows the product picture, specifications, important product features and ordering information for the sales associate. Associates and customers alike can just click and get a printed copy to take with them. Sound clips and video are also included on some products. Overseas customers should expect the expansion of the PIP worldwide in the near future.

WWII Memorial in fund-raising phase

WASHINGTON (AFNS) — With its site selected and design approved, officials of the American Battle Monuments Commission now face their largest task in building the World War II Memorial — raising \$100 million for construction. Commission officials said they're optimistic they'll raise the funds needed to honor 16 million WWII veterans and the millions of Americans who supported them. The commission has until 2000 to raise funds and start construction.

According to Joseph W. Purka Jr., commission public affairs director, fund raising will be easier now that they can show people what the design will look like.

The design, by Friedrich St. Florian, will place the memorial at the Rainbow Pool, at the east end of the Reflecting Pool between the Washington Monument and the Lincoln Memorial. The memorial will feature a 600-foot-wide plaza separating two curving colonnades, each with 25, 40-foot columns. The plaza preserves the scenic view of the Washington Mall between the Lincoln Memorial and the Washington Monument. Behind each set of columns will be curved 49-foot-high stone walls and ceilings, covered with grass and landscaped with white roses. Although plans for inside each area are not final, they may include a Hall of Remembrance and places for reflection.

Purka said the memorial is dedicated not only to those who fought in the European and Pacific theaters, but to recognize America as a whole.

"The war was the defining event of the 20th century and in many respects showed what Americans can accomplish if they are bonded together toward a common cause."

Part of remembering those who served and supported the war effort is the planned remembrance registry. Purka said citizens may submit information to the registry about their war contribution or their parents' or grandparents'. Visitors will be able to access these essays at the Hall of Remembrance.

However, the memorial will not be a museum of WWII history. "The design does allow for some closed space which will probably house the registry of remembrance," said Purka. "There will not be a curator, a museum staff or any attempts to collect, catalog and display memorabilia from World War II. It's designed to be a place of remembrance and reflection."

Persons wishing to donate to the World War II Memorial or submit information to the registry of remembrance can send contributions to: World War II Memorial Fund, P.O. Box 96766, Washington, D.C. 20090-6766.

Women's memorial dedication October 18

The dedication of the Women in Military Service for America Memorial has been set for October 18, 1997. The dedication will be part of a four-day celebration from Thursday, October 16 to Sunday, October 19 which will include a gala celebration, service luncheons, a reunion, the dedication ceremony, a candlelight memorial march, a Sunday morning "time to give thanks" at the Arlington National Cemetery Amphitheater and a nurses wreath laying ceremony. The memorial is located at the ceremonial entrance to Arlington National Cemetery.

Led by retired Air Force BG Wilma L. Vaught, the foundation broke ground June 22, 1995 for the first national memorial in the nation's history to honor and pay tribute to all of the women who have served in the U.S. armed forces.

For more information or to receive a registration form, call 800-222-2294 or (703) 533-1155.

Reservations must be mailed by September 15, 1997.

If you wish to send a donation to the memorial or register yourself or a friend or family member in the Women in Military Service Memorial Register, you can call 800-222-2294 or write to: The Women's Memorial, P.O. Box 96669, Washington, DC 20090-6699; e-mail address wimsa@aol.com. You can also get the latest information on the memorial at the foundation's web site: <http://www.wimsa.org/pub/wimsa>. The site contains information about the memorial, construction and registration along with a section devoted to "in search of" inquiries.

More than 175,000 women have registered. The Memorial Foundation would like to register the 1.8 million women who have served or are currently serving in all branches of the service, active duty, Reserve and National Guard. Those on active duty will be able to update their records as their careers progress.

Soldiers Show hits the road

ALEXANDRIA, VA — This year's edition of the U.S. Army Soldier Show carries on the tradition of "Soldiers entertaining soldiers."

In its 14th year, the 80-minute musical review will play 44 state- side Army installations as well as Japan, Okinawa and Korea. The show is sponsored by the Veterans of Foreign Wars and USPA & IRA, a financial planning and insurance company. The program is also funded with money generated through morale, welfare, recreation activities; no taxpayer dollars are used. Admission is free.

Following is the remainder of the show's tour with the number of performances in parentheses.

August

					1	2
3	4	5	6	7	8 Ft Monmouth, NJ (1)	9 Ft Monmouth, NJ (2)
10	11	12 Ft Bragg, NC (2)	13	14	15 Ft Campbell, KY (2)	16 Ft Campbell, KY (2)
17	18 Hawaii	19 Hawaii	20 Hawaii	21	22	23 Okinawa, Japan (1)
24	25	26 Camp Zama, Japan (1)	27	28 Korea	29 Korea	30 Korea
31 Korea						

September

	1 Korea	2 Korea	3 Korea	4 Korea	5 Korea	6 Korea
7 Korea	8	9	10	11 Ft Irwin, CA (1)	12	13 China Lake Naval Weapons Station (2)
14	15	16 Yuma PG, AZ (1)	17	18 Ft Huachuca,	19 Ft Huachuca,	20 Ft Huachuca,

				AZ (1)	AZ (1)	AZ (2)
21	22 White Sands, NM (1)	23 Ft Bliss, TX (1)	24 Ft Bliss, TX (2)	25	26	27 Lackland AFB, TX (2)
28	29	30 Ft Polk, LA (1)				

October

			1 Ft Polk, LA (1)	2	3 Ft Rucker, AL (1)	4 Ft Rucker, AL (2)
5	6 Ft Stewart, GA (1)	7 Ft Stewart, GA (2)	8	9	10	11 Ft Jackson, SC (2)
12 Ft Jackson, SC (1)	13	14 Ft Eustis, VA (1)	15	16	17 Ft Monroe, VA (1)	18
19	20 Aberdeen PG, MD (1)	21 Aberdeen PG, MD (1)	22	23 Ft Meade, MD (1)	24	25 Capital Area (1)
26	27	28	29	30		

This year's performers hold jobs ranging from armor tank crew to veterinary food inspector. Cast and crew handle 30,000 pounds of equipment including 125 stage lights, and four miles of cable. The stage takes 6 hours to set up, and 2.5 hours to break down. During the tour, soldiers will lift more than one million pounds of equipment.

Will you still need Medicare Part B?

Question: *I've heard that we're going to have Medicare subvention and TRICARE Prime for Medicare-eligible retirees and family members. If these changes make care available at a military hospital, will I still need to sign up for Medicare Part B?*

Answer: Medicare subvention is still waiting to be tested. Once subvention has been tested, it has to be approved by Congress before it can take effect. So, while these changes *may* take place in the future, Medicare-eligible retirees and family members should consider what is available today when planning for your health care needs. You should also keep in mind that even if you live in an area where care is available at a military installation, that situation may change. As we reported on page 1, the QDR has recommended two more rounds of base closings in 1999 and 2001. So, even if you're able to get military medical care now, you might not be able to in the future.

What should Medicare-eligible retirees do? Read your *Echoes* — since Medicare is the health care provider for about a third of our retirees and family members, we'll print Medicare information. We'll also remind you in the Oct/Dec. issue of the annual general enrollment period for Medicare Part B (January 1 through March 31).

Medicare has two parts. Part A (hospital insurance) helps pay for inpatient hospital care, inpatient care in a skilled nursing facility, home health care, and hospice care. Part B (medical insurance) helps pay for doctors' services, outpatient hospital services, durable medical equipment, and a number of other medical services and supplies not covered by Part A.

While Part A has deductibles and premiums, most people do not pay premiums for it. Part B has premiums, deductibles and coinsurance that you must pay yourself or through coverage by another insurance plan.

The initial enrollment for Part B for every Medicare-eligible person is a seven-month period that begins three months before your 65th birthday. If you do not enroll during your initial enrollment period, you may enroll during the general enrollment period but you may be charged a penalty for late enrollment. This penalty is a 10 percent increase of your monthly premium for each 12-month period you could have had Part B but did not enroll. You might avoid this penalty for late enrollment in Part B if you were enrolled in an employer group health plan when you were first eligible for Medicare.

For information, call Social Security at 1-800-772-1213.

Direct deposit coming for all retirees

The Defense Finance and Accounting Service's Cleveland Center recently sent out letters to all retirees who retired on or after July 26, 1996, and who are receiving their retired paychecks at home. These retirees are the first group affected by The Debt Collection Improvement Act of 1996 which states that retired pay and other types of federal pay must be sent to the retiree's financial institution by electronic funds transfer (EFT), also known as direct deposit (DDS). Checks won't be sent to the retiree's home unless the retiree receives a waiver or lives overseas.

As of January 1, 1999, all federal payments shall be paid by EFT, regardless of when the recipient first became eligible to receive such payments. About January 1, 1998, a letter will be sent to all other retirees who are still receiving their retired paychecks at home, giving them their deadlines for beginning direct deposit and telling them how to apply for a waiver.

The law states that mandatory EFT shall be waived only upon receipt of a written certification from the member that the member does not have an account with a financial institution. Members living overseas in a country where EFT is not available are exempt from this requirement under DOD policy. For members using overseas banks, no action is required until DFAS is able to deliver EFT to foreign banks. Retirees requesting waiver of the EFT provision must send a written waiver request to DFAS-CL which states, "I certify that I do not have an account with a financial institution or an authorized payment agent." The certification must be signed and dated by the member. In accordance with the law, any accepted waiver request will automatically expire on December 31, 1998.

If a retiree qualifies for waiver of the EFT requirement, that retiree's paycheck will not be mailed until the actual date of entitlement (payday).

If you have any questions, please call DFAS-CL at 1-800-321-1080.

Surgeon General on Gulf War sickness

by Gerry Gilmore

WASHINGTON (ARNEWS) - Military medical authorities "don't have any clear-cut answers" concerning the search for a specific illness that could be linked to soldiers' Gulf War service, but research is continuing, said the Army's top medical officer.

Army Surgeon General LTG Ronald R. Blanck discussed "Gulf War Illness," with Soldiers' Radio and Television Network reporter LTC Paul Little, M.D., during a "Washington Report" interview.

More than 25,000 Gulf War veterans have been medically evaluated by the Comprehensive Clinical Evaluation Program (CCEP) set up by the Department of Defense to investigate "Gulf War Illness" claims, Little said. About 87 percent of those evaluated through CCEP have been diagnosed "with definitive" or explainable kinds of illnesses, Blanck said.

Only in about 17 percent of the cases are medical authorities unable to come up with a clear-cut diagnoses. However, Blanck said, some of those undiagnosed cases include sleep disorders, which can and are being treated.

"We've evaluated and treated almost all of those [soldiers and servicemembers] who have symptoms, who were in the Gulf," he said. "Many ... as we [now] know, are folks who probably would have gotten some kind of illness whether they were in the Gulf or not.

"However, many of them have things that probably were the result of Gulf service. I can assure you, we're looking very hard [for a medical explanation of 'Gulf War Illness']. My emphasis is that every soldier, sailor, airman or Marine will be treated as an individual, will have a thorough evaluation and get the medical care that's necessary to take care of them."

"I don't think there's a specific 'thing' that's causing ['Gulf War Illness']," he said. "I think it's multiple causes, from all of the kinds of things that went on in the Gulf, all of the exposures.

... We certainly know about certain kinds of infectious diseases, such as Leishmaniasis, a tiny parasite that has infected somewhere around 34-35 soldiers and one or two airmen."

"That doesn't seem to be the answer for most things, but again, I think it's more of a combination [of reasons for illnesses]. What may be making one person sick is probably different [from what's making someone else ill]."

"I think we may be closer on getting [answers] as to whether or not there were actually chemicals present that may have caused some of this, but I don't believe that's going to be the single answer," he said.

Make sure your family is prepared

If you died tomorrow, would your family know what to do?

Too often, retirees either leave no instructions for their families or outdated instructions listing agencies, addresses, and phone numbers that no longer exist.

For example, a surviving spouse who doesn't know where the retiree's paycheck is coming from may have trouble stopping the retired pay but then so will a surviving spouse who thinks the retiree's paycheck is still coming from the old Indianapolis pay center.

To make sure your family knows what to do upon your death, you should put together a personal affairs packet, update it as changes occur and review it at least annually. While each retiree's packet will be different, you can use the checklist which appears later in this addition of Echoes as the starting point for your packet.

Make sure your family knows where to go for help. Once a year, copy pages 9 and 10, highlight the numbers for your Retirement Services Officer and the Casualty Operations Center, and clip it on the outside of the instruction packet you've made for your family.

AAFES responds to survey with price cuts

DALLAS (AAFES) — The Army and Air Force Exchange Service (AAFES) is lowering prices with "4 Ways to Save" that will return millions of dollars in savings directly to servicemembers, retirees and their families.

Under the 4 Ways to Save banner, AAFES is introducing two programs, oneHOTprice and Extra Value, in addition to weekly sale items and "Special Buy" promotions.

OneHOTprice will feature high-demand merchandise with price savings of at least 25 percent. Most oneHOTprice items will represent a 40-60 percent savings. An example of oneHOTprice savings is a 4-pack of AA batteries for 99 cents (normal \$2.55) from August 31 through September 6.

AAFES also is giving customers sharper price decreases through an expanded Extra Value program. Extra Value items will offer customers significant savings in all merchandise categories. For example, AAFES is dropping the everyday price on diapers as much as 33 percent, and there's a 2-head videotape recorder Extra Value priced at \$99. These are permanent price reductions, not temporary changes.

Effective cost cutting strategies, improved sales, and enhanced revenues in 1996 made this new pricing program possible. AAFES Commander MG Doug Bunger described 1996 as an "outstanding year" with dividends to Morale, Welfare and Recreation of \$224 million, which amounted to \$239 for every soldier and airman — the highest per capita dividend in AAFES history.

AAFES conducts new survey

DALLAS — AAFES expects to survey 40 main exchanges in a project that began June 15. The feedback from AAFES fall survey indicated that many military shoppers wanted lower prices and a wider variety of merchandise. The input was used to develop new programs like "4 Ways to Save."

AAFES will survey about 25 percent of its main stores, including some not selected to participate in last fall's survey. The new survey will focus on issues such as: customer service; sales flyers; refunds; checkout; AAFES employee knowledge, courtesy and availability; overall customer satisfaction; and pricing.

To encourage maximum participation in the latest survey, customers who fill out and return the form will receive a \$5 coupon. For more information, contact your local exchange manager.

Leisure needs survey

How do installation commanders find out what retirees (and soldiers) want when they're planning their recreation activities? They read their installations' response to the Army's Leisure Needs Survey. The responses have just been compiled from the 1996 survey of all U.S. Army installations. Those surveyed -- retiree, active duty, and family member -- were chosen at random using the Defense Enrollment Eligibility Reporting System (DEERS) data base. Twenty-six percent of those surveyed were retirees.

Those surveyed were asked about recreation services such as where they go to get these services — military installation, civilian community or both and what they usually pay for these services. Because the results are meant to be used as guidance at the installation level, no overall results were tabulated.

How can you make your opinion known? Visit the recreation services at the installation in your area — remember to tell the manager not only what you might not like, but what you like as well.

Who's my Retirement Services Officer?

Who's my Retirement Services Officer (RSO)? For retirees and their families, that question is answered by checking Army Echoes or the Retirement Services HomePage to see what RSO serves their state and, if more than one RSO serves that state, which one serves their area. Most retirees receive an installation newsletter or Retiree Activity Day (RAD) invitation from their RSOs.

Most active duty soldiers can find an RSO at the installations where they're stationed. Recently; however, we heard of a soldier at Ft. McCoy who went all the way to Ft. Knox to seek RSO help because his personnel records were at Ft. Knox. Your RSO is at the nearest installation — even if your records are somewhere else. Soldiers and families preparing to retire face many tough tasks — finding your RSO shouldn't be one of them.

VA med centers merge

The Department of Veterans Affairs (VA) is merging the operations and management of two medical centers at Grand Island and Lincoln, NE. In the past two years, 34 VA medical facilities at 16 other locations have merged.

The Grand Island VA Medical Center focuses on ambulatory and extended-care services while providing limited inpatient medical care. The Lincoln VA Medical Center provides acute medical, surgical and psychiatric care. Both facilities, which are 100 miles apart, have already developed a transportation system of volunteer and employee drivers to assist veterans in getting access to care at the community-based VA clinic in North Platte and the two medical centers. Veterans and veterans' service organizations have been involved in planning the merger.

VA updates handbook

WASHINGTON, DC (ARNEWS) — The latest edition of "Federal Benefits for Veterans and Dependents" is now available from the U.S. Government Printing Office.

Published by the Department of Veterans Affairs, the handbook has been revised to include changes in laws for 1997.

The 87-page handbook describes federal benefits for veterans and family members including medical care, education, disability compensation, pension, life insurance, home loan guaranty, vocational rehabilitation and burial assistance. It also outlines claims procedures and includes the latest information on changes in eligibility for VA medical care.

"Federal Benefits for Veterans and Dependents" sells for \$5.50 a copy, but is available free via the Internet <http://www.va.gov/benefits.htm>.

Addresses and phone numbers of all VA benefits offices, medical centers, national cemeteries, counseling centers and other VA facilities are listed.

To order, ask for GPO stock number 051-000-00212-1 from the Superintendent of Documents, P.O. Box 371954, Pittsburgh, PA 15250-76954. To order with VISA or MasterCard, call (202) 512-1800.

(Editor's note: This article is courtesy of the Navy Wire.)

Fed Ex to help VA deliver service

The VA and the FedEx Center for Cycle Time Research will collaborate on a research project to improve VA's delivery of veterans benefits. The project will use a method developed by the FedEx Center for Cycle Time Research at the University of Memphis's Fogelman College of Business and Economics. The method, cycle time reduction, was developed by FedEx to improve productivity and service and reduce overall costs and work process time.

The project will cover all of VA's health care, benefit payments and burial programs. The FedEx Center is donating its time and resources to the project.

VA awards grants for state cemeteries

The VA has awarded grants to New Hampshire and Wisconsin to provide partial funding for the establishment of state veterans' cemeteries. The New Hampshire grant will be put toward a 102-acre cemetery in Boscawen, north of Concord, to serve about 140,000 veterans within a 75-mile radius of the cemetery. The Wisconsin grant will be put toward a 105-acre cemetery in Union Grove, near Milwaukee, to serve about 280,000 veterans within a 75 mile radius of the cemetery.

The State Cemetery Grants Program has helped establish, expand or improve 41 state veterans' cemeteries with matching funds. Since the program began in 1980, the VA has awarded 22 grants totaling more than \$50.4 million to 21 states and the Commonwealths of Guam and the Northern Marianas.

Short Shots

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

• **Veterans with internet access can find help locating their military comrades** at this website: <http://www.army.mil/vetinfo/vetloc.htm> . Although hosted by the Army, the site contains contacts for all branches of the service. Anyone who has an addition or correction to the site, or who would like to be listed as a point-of-contact, may contact Ben Myers, P.O. Box 6019, Lake Worth, FL 33466-6019, or via e-mail at Vet_Locator@prodigy.com. In addition, an index of web pages containing information about the military and military organizations is available at the location <http://www.army.mil/> Both sites are updated daily.

• **Current and former Military Brats now have a central location to search for long lost friends on the WorldWide Web.**

Users pointing their browsers to <http://www.military-brats.com> can enter their names, city, year of high school graduation, e-mail address and notes about the bases where they have lived.

The registry and data base search is free to all Military Brats, from any of the armed services, whether they lived on base or off base, stateside or overseas. In its first month of operation, the site had more than 5,000 visitors.

Correction

There was a typo in the e-mail address for Armed Forces Recreation Center Chiemsee in the last *Echoes*. The correct address is vacation@afrc.garmisch.army.mil.

Former spouses & ID cards

As the sponsors of family members, retirees and active duty members must notify the Defense Enrollment Eligibility Reporting System (DEERS) when family members lose eligibility for ID cards (e.g., upon divorce, when the child is no longer a full-time student, etc.). Sponsors are liable for medical services rendered to ineligible parties as a result of outdated beneficiary status.

The Uniformed Services Former Spouses' Protection Act states that a former spouse is eligible for an ID card under the following circumstances:

Full benefits: (20-20-20): 20 years of service creditable for retirement by the member; 20 years of marriage to the service- member; 20 years of overlap of the service and the marriage.

Limited benefits: (20-20-15): 20 years of service creditable for retirement by the member; 20 years of marriage to the service- member; 15-20 years of overlap of the service and marriage.

For more detailed information on former spouse benefits and entitlements, contact your RSO, nearest military personnel office or DEERS (see pages 9 and 10.)

Retiree Activity Days

Following is a list of Retiree Activity Days (RADs) hosted by Retirement Services Officers (RSOs). RADs let you learn more about your benefits and get together with other retirees and families. For information on a RAD, call the RSO hosting it. RSOs are listed on page 9.

August

					1	2
3	4	5	6	7	8	9 Houston, TX (<i>Ft Sam Houston</i>)
10	11	12	13	14	15 Ft Lewis, WA	16 Ft Douglas, UT
17	18	19	20	21	22	23 St George, UT
24	25	26	27	28	29	30
31						

September

	1	2	3	4	5 Ft McCoy, WI	6 McClellan AFB, Sacramento,
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						CA*
7	8	9	10	11	12	13 Ft Dix, NJ / Ft Eustis, VA / Redstone Arsenal, AL / Carlisle Barracks, PA / El Toro Naval Air Sta, CA*
14	15	16	17	18 Duluth, MN (<i>Ft McCoy</i>) / Ft Sill, OK / Ft Knox, KY	19 Ft Sill, OK / Ft Knox, KY / Twin Cities, MN (<i>Ft McCoy</i>) / Ft Myer, VA / Ft Leonard Wood, MO	20 Ft Knox, KY / Ft Leonard Wood, MO / Great Lakes, IL (<i>Ft McCoy</i>) / Ft Belvoir, VA / Heidelberg, USAREUR
21	22	23	24	25	26 Ft Bragg, NC / Ft Hood, TX	27 Ft Bragg, NC / Ft Hood, TX / Selfridge ANGB, MI (<i>Ft McCoy</i>) / Ft Sam Houston, TX / Ft Meade, MD / Camp Pendleton, San Diego, CA** hosted by Concord, CA, and Ft McCoy / Ft Richardson, AK
28	29	30				

October

			1	2	3 Ft Rucker, AL	4 Ft Rucker, AL / Moffett Federal Airfield, CA (415) 603-8047 / San Diego, CA*
5	6	7	8 Ft Detrick, MD (301-619-3340)	9	10	11
12	13	14	15	16	17 Oakdale,	18 Oakdale,

					PA	PA / Rock Island, IL (<i>Ft McCoy</i>) / Ft Leavenworth, KS
19	20	21	22	23	24 Ft Benning, GA	25 Ft Benning, GA / <i>Ft. Polk, LA (date change)</i>
26	27	28	29	30	NOV 1 Ft Monmouth, NJ	

AFRH Board founding chair resigns

The founding chairman of the Armed Forces Retirement Home (AFRH) Board, Dr. Dennis W. Jahnigen, recently resigned his position after serving as the chair of the board and chief executive officer of the Homes for nearly six years. The AFRH Board oversees the U.S. Soldiers' and Airmen's Home in Washington, DC, and the Naval Home in Gulfport, MS. During Jahnigen's tenure, he laid the groundwork for the Board's operation and included representatives from the retiree community and residents from both the homes on the board. To offset funding shortages caused by military downsizing, he established the AFRH Foundation. Jahnigen received the DOD Medal for Outstanding Public Service from Assistant Secretary of Defense Frederick Pang.