

Army Echoes, Issue 3, Sep-Dec 2005

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

Retirees have a chance to enroll in the Survivor Benefit Plan (SBP) or increase their rate of participation during the SBP Open Enrollment Period (open season) from Oct. 1, 2005 through Sep. 30, 2006. The open enrollment period was established by the FY05 National Defense Authorization Act (NDAA).

This is a “good news/bad news” story. First, the good news: this law is also replacing the two tier SBP annuity for spouses/former spouses of 55% of the elected base amount before age 62 and 35% of the base amount after age 62. The law is phasing in a **55% benefit regardless of the age of the annuitant**. It's increasing the post-age 62 benefit to 40% of the base amount on Oct. 1, 2005; to 45% on Apr. 1, 2006; to 50% on Apr. 1, 2007, and to 55% on Apr. 1, 2008. **If you did not elect SBP or covered less than full retired pay as your base amount, you might want to reconsider your decision because of this law change and open enrollment period.**

Now the bad news: there is a cost that some may consider too expensive. For more on the open enrollment, read on. If you're satisfied with your participation or non-participation, skip this article, since you're **not** affected by the open enrollment period.

Who can enroll? A retiree (regular or gray area Reserve retiree not yet age 60) who has an eligible beneficiary you could have enrolled in SBP previously, but didn't, or who did enroll but who covered less than full retired pay as the base amount.

What election can you make? During this open enrollment, a retiree can: enroll any category for the first time (coverage categories are: spouse, former spouse, spouse and child, former spouse and child, child only, and natural person with an insurable interest); increase your existing coverage (such as increasing the base amount of retired pay covered or adding child coverage to spouse or former spouse coverage); and, if a gray area retiree, can make any of these elections, and may change your Reserve Component SBP (RCSBP) option (i.e., A, B or C). **Decreasing your participation is not permitted.**

What does it cost? The retiree must pay monthly premiums starting on the date of enrollment and a **one-time, buy-in enrollment premium**. Under the law, the following figures create a cost factor used to calculate a retiree's buy-in enrollment premium: back premiums (the total SBP premiums the retiree would have paid if enrolled at the first opportunity); *plus* interest; *plus* an amount calculated to protect the actuarial soundness of the DoD Military Retirement Fund.

The resulting buy-in enrollment premium may be paid as a lump sum, a combination of a lump sum and 24 equal monthly payments, or 24 equal monthly payments — all in addition to monthly SBP premiums.

For a retiree who could have elected SBP many years ago and whose retired pay is fairly high, the enrollment premium alone could exceed \$100,000.

What is it worth? Of course, without SBP, retired pay stops with the death of the retiree. To help in making your decision, you might estimate how many SBP payments your beneficiary would have to receive before your enrollment costs are recovered.

Note: The retiree must live for two years after the election is effective for an annuity to be payable. If the retiree dies before then, the open season election becomes void and all open season costs are refunded to the beneficiary. (*See pg. 4 for definitions and examples; pg. 11 for gray area retirees.*)

Highlights from headquarters

Greetings Retired Soldiers and Family Members,

By the time many of you read this, we will be entering Fiscal Year (FY) 2006. This new government FY will be significant in many ways. For retired Soldiers who chose not to participate in the Survivor Benefit Plan (SBP) when they retired, this new year will offer an opportunity to change that via the "Open Season" enrollment process. The dates of this open season are Oct. 1, 2005 through Sep. 30, 2006. If you are interested in the details please go to pages 1, 4 and 11 (the enrollment form and instructions are on pages 5-8) and read all about the program. It's important to note that this is only the fifth open season since the SBP program was introduced by Congress in 1972.

Our office recently sponsored the bi-annual installation Retirement Services Officer (RSO) week-long training conference here in Alexandria, VA. Over 100 persons (including some installation Transition Center personnel) attended. Our goal was to share information at all levels, and with all components. This gathering gave us all a chance to talk with your local RSOs and learn from them. I cannot overemphasize how important they are — and the magnificent job they do on a daily basis. Without a doubt, they are often overworked and underpaid for all they do! It was an honor to work with them.

Once again, installation Retiree Appreciation Days (RAD) are upon us. Being invited to speak throughout the Army remains a special opportunity for us. The very best part of these trips is meeting our retired Soldiers and their family members or survivors. For us, it's a chance to say "Thank You" for your long and faithful service, and to learn first-hand about your concerns. I continue to encourage you to attend a RAD near you. I firmly believe you will like what you see, and will experience some outstanding services provided by the host installation. It's a special day dedicated to YOU.

A list of upcoming RADs is on page 15 of this issue. We also include RADs in the post-retirement section of our homepage <http://www.armyg1army.mil/retire>.

Lastly, I again encourage you to become involved at some level with your community in promoting our Army, our Soldiers and their families, and being a "positive influencer" for them and our Nation. You may think your involvement is not important, but it is. No contribution is too small — we need all elements of the larger Army family to engage at the local community levels across America. As a retired Soldier (or spouse), you come equipped with superior leadership skills, great experience, and an extra dose of grit!! Somewhere near you is a military installation, or a Guard or Reserve unit, or military family that can use your talents. The time to act is NOW!

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

John W. Radke
Chief, Army Retirement
Services

New Co-Chairman for Army Chief of Staff's Retiree Council

Retired LTG Frederick E. Vollrath will become one of the Co-Chairman of the CSA Retiree Council on Nov. 1, 2005. He will replace retired LTG John A. Dubia, who has served the Council for six years. Retired SMA Robert E. Hall continues as Council Co-Chairman, a post he has held since 2001.

Vollrath retired in 1998 as the Army's Deputy Chief of Staff for Personnel after more than 35 years of service. Since retirement, he has worked in private industry.

In October, the Council Co-Chairs meet with the CSA to update him on progress on issues since their April meeting. This year's meeting will include both incoming and outgoing Council Co-Chairs.

Workshop helps RSOs serve you better

Retirement Services Officers (RSOs) -- those who serve retiring and retired Soldiers and families -- gathered with Transition Center (TC) personnel for a Joint Training Workshop from Aug. 15-19.

More than 100 RSOs and TC personnel from installations worldwide took part in the workshop, conducted by the Army Retirement Service Office and the Human Resources Command -- Alexandria's (HRC) Transition Center program office.

To best serve retiring and retired Soldiers and families, RSOs need to be experts on a myriad of frequently changing topics. For example, RSOs who counsel retiring Soldiers and spouses on SBP are experts on this topic. At the workshop, they updated their knowledge with briefings on the SBP open enrollment period and SBP in cases of active duty death. Workshop attendees got detailed briefings on programs such as the Disabled Soldier Support System (DS3) and Combat-Related Special Compensation (CRSC). RSOs got the latest information on new and changing computer systems.

Other speakers included representatives from the Department of Veterans Affairs (VA); the Defense Finance and Accounting Service (DFAS); TRICARE; the Army's Installation Management Agency (IMA); Army Public Affairs; the Army Career and Alumni Program, and the Army G-1's Retiree Recall Office (*for more on retiree recall, see pg. 16*).

While RSOs and TC personnel found the workshop valuable, it was almost "the workshop that didn't happen." Funding shortfalls caused by the Global War on Terror (GWOT), threatened to cancel the workshop whose attendees support those fighting GWOT.

Army Retirement Services Chief John Radke told workshop attendees that "We applaud the Installation Management Agency (IMA) for stepping in and insuring funding so that this conference could occur."

Radke gave his highest praise to those attending the workshop and their counterparts who couldn't be there. "You are the heroes of this operation," he told them.

Army Retirement Services 50th Anniversary Nov. 14, 2005

CSA Retiree Council Co-Chair bids farewell

Fellow Retired Soldiers,

Having served six years as the Co-Chairman of the Chief of Staff, Army Retiree Council, I am passing the guidon Oct. 31, 2005 to LTG (Ret) Fred Vollrath. He and I will join Co-Chairman, SMA (Ret) Bob Hall for the mid-year brief with the Chief of Staff of the Army in October, then he will take over for the next annual meeting in April 2006.

It has been a great honor to serve you. Retired Soldiers, spouses, widows and widowers have contributed years of selfless service in war and peace. As I've been privileged to speak at and attend many of your installation retiree events, I've seen first-hand that you live up to the motto "Retired -- Still Serving". You volunteer at your local military installations, as adjunct recruiters in your communities and as Ambassadors for The Army. You are force multipliers every time you tell The Army story.

You can and do make a difference and I ask you to continue your efforts. We've seen improvements to retiree benefits over the years -- TRICARE for Life, TRICARE Mail Order

Pharmacy, Combat-Related Special Compensation, Concurrent Retirement and Disability Payments, among others. We're about to start a Survivor Benefit Plan (SBP) open enrollment period because of the recent improvement made in that benefit. Much has been accomplished, but much more remains to be done. Get involved with your local Installation Retiree Council. You can and will make a difference!

Lastly, I want to thank SMA (Ret) Bob Hall for his tremendous work as my Co-Chairman. He is a role model for all Soldiers — from the newest Private to the most senior General. He represents the very best of the NCO Corps!

“Retired – Still Serving” — HOOAAHH!!!

LTG John A. Dubia, USA-Ret
Co-Chairman, CSA Retiree Council

SBP open enrollment period – basic terms

Base Amount. The amount of retired pay you elect to cover. Both cost and annuity are calculated from this amount, which can range from a minimum of \$300 per month up to full retired pay. The SBP annuity, effective Apr. 1, 2008, will be 55% of the base amount regardless of the surviving spouse's age. The FY 05 NDAA is increasing the post-age 62 benefit to 40% of the base amount on Oct. 1, 2005; to 45% on Apr. 1, 2006; to 50% on Apr. 1, 2007, and to 55% on Apr. 1, 2008. The cost for spouse or former spouse coverage is 6.5% of the base amount.

Increasing the Base Amount. Electing to increase the amount of retired pay covered. Note: The only time you can increase your base amount is during an open enrollment period and this is only the fifth open enrollment in the 33 years since SBP started.

Eligible Beneficiaries. Six categories are available: spouse, spouse and child(ren), former spouse, former spouse and child(ren), child(ren) only, and natural person with an insurable interest.

Lump Sum Buy-In Enrollment Premium. An amount calculated using a cost factor which considers past premiums not paid, interest and the actuarial soundness of the Military Retirement Fund. In other words, it is the price you pay for late enrollment. Three payment plans are available: 1) lump sum at enrollment; 2) 24 equal monthly payments; or 3) combination of lump sum and 24 equal monthly payments.

Years Since Event. The number of years between this open enrollment and the member's first opportunity to enroll an eligible beneficiary. For example, a member who was married on date of retirement would use the date of retirement to calculate years since event, as that represents the first opportunity to enroll a spouse (if retired before 1972, the date would be 1972, when SBP was created).

Open enrollment election examples

“Gray area” retirees, see article following this one

Study the following examples. They represent spouse/former spouse coverage.

Open Enrollment Period Costs for First Time Participants

Base Amount	Monthly Premium	Years Since Event	Lump Sum Cost Factor	Buy-in Premium
\$1,200	\$78.00	10	153	\$11,934 (153 x \$78)
\$3,500	\$227.50	15	248	\$56,420 (248 x \$227.50)
\$5,000	\$325.00	30	597	\$194,025 (597 x \$325)

Open Enrollment Period Costs for Increasing the Base Amount

Base Amount		Monthly Cost		Difference in Monthly Cost	Years Since Event	Lump Sum Cost Factor	Buy-in Premium	
Old	New	Old	New					
\$1000	\$2000	\$65	\$130	\$65	10	153	\$9,945	(153 x \$65)
\$1800	\$3000	\$117	\$195	\$78	15	248	\$19,344	(248 x \$78)
\$2000	\$4000	\$130	\$260	\$130	30	597	\$77,610	(597 x \$130)

For more information. We'll provide more information throughout the open enrollment period. Since each coverage option has different SBP monthly costs, and each retiree's personal situation results in a different one-time, lump sum buy-in premium, this article represents only the tip of the iceberg. We recommend that serious inquiries be made to the nearest Army RSO (listed on pgs. 9 and 10). Discuss your options with your spouse, gather your facts and figures (e.g., date of retirement, date of marriage/divorce/birth of child, retired pay amount, and details on previous SBP enrollment {if any}), visit our Web site (<http://www.armyg1.army.mil/retire>) and then consult your RSO.

To calculate your cost, go to <http://www.armyg1.army.mil/retire> or contact your RSO

You can find the open enrollment form at
<http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2656-9.pdf>

Gray area retiree RCSCP open enrollment

The SBP Open Enrollment period, being conducted from Oct. 1, 2005 through Sep. 30, 2006, also applies to the Reserve Component Survivor Benefit Plan (RCSBP). If you are a gray area retiree (a Reserve member who has qualified for retired pay at age 60, but is not yet 60) who does not participate fully in RCSBP, you have open enrollment period options available to you. **(Note: If you receive retired pay now, you are no longer a gray area retiree and this article is not for you.)** RCSBP is the plan that gives gray area retirees the ability to continue a portion of their retired pay to a survivor should the retiree die before age 60.

When you were notified of your eligibility to receive retired pay at age 60, you decided whether or not to participate in RCSBP. This open enrollment period allows you to change that decision for your eligible beneficiaries. The same basic rules which govern SBP, and the open enrollment guidance provided in this issue, apply to RCSBP. However, since RCSBP differs from SBP in several key ways, gray area retirees have different enrollment period options to consider than regular retirees.

On Oct. 1, 1978, RCSBP was created as a companion plan to SBP. Its goal is the same as SBP's — to protect your military retired pay entitlement. Several of RCSBP's distinct features should be noted. First, RCSBP protection is offered before retired pay starts, unlike SBP. Therefore, RCSBP costs are not collected until retired pay starts at the retiree's age 60 (typically), and then are paid by both the retiree, from retired pay, and by the survivor, from the annuity. Second, while RCSBP protects the same categories of beneficiaries as SBP, it has three enrollment options. They are: Option A (decline to elect while in gray area; may elect SBP at age 60); Option B (elect SBP, but defer start of the survivor's annuity until the retiree would have reached age 60); and Option C (elect SBP and choose to begin the survivor's

annuity immediately upon the retiree's death, at any age). By law, coverage under both Options B and C simply rolls into SBP coverage at age 60, when both reserve costs (for past protection) and regular costs (for current protection) begin. Obviously, the more years an annuity is payable during gray area, the higher the reserve portion of the total SBP cost will be (e.g., Option C costs more than Option B; Option B and C cost more than Option A which costs nothing.)

The basic premise of the open enrollment period applies to both RCSBP and SBP — you may elect for any category of beneficiary you could have covered previously, but did not. The rules of the open enrollment period are very liberal for gray area retirees — besides having all the same possibilities for change as an SBP participant, you may also jump from option to option (increasing only!).

For example, a retiree who elected Option A (decline) can elect Option B (deferred annuity) or Option C (immediate coverage). Some possibilities are:

Current Election	Open Enrollment Elections
Option A (Declined)	Option B or Option C (If electing Option B or C for spouse with less than full base amount or for child only, requires spouse concurrence.)
Option B (Deferred)	Option B with increased base amount; Option B with new category added; Option B with increased base amount and new category added; Option C; Option C with increased base amount; Option C with new category added; Option C with increased base amount and add new category,
Option C (Immediate)	Increase base amount; add new category; increase base amount and add new category,

While RSOs (see pgs. 9-10) can answer most open enrollment questions, detailed reserve-specific questions should be addressed to personnel at Human Resources Command – St. Louis (HRC-St. Louis) at 1-800-318-5298. Reserve-specific open enrollment information is also available at <https://www.hrc.army.mil/site/reserve/soldierservices/retirement/index.htm>. HRC-St. Louis is the designated agent to receive and process RCSBP Open Enrollment applications. Their address is on the enrollment form.

AER offers college financial aid

Even with the cost of undergraduate education at an all time high, you still can't make a better investment for your children's future. Therefore, it's important not to bypass an opportunity for financial aid.

Army Emergency Relief (AER) offers financial assistance for full-time post-secondary study for dependent children of Army retirees. Scholarships are awarded based primarily on financial need, secondarily on academic achievements and individual accomplishments. The only way to ensure your child will be considered for this scholarship is to **mail all requested documents by the established postmark deadlines.**

The MG James Ursano Scholarship Fund administered by AER is for students who study at an undergraduate, technical or vocational institution accredited by the U.S. Department of Education or for first year expenses incurred by cadets at the service academies. This includes students who are contemplating enrollment for the next academic year (AY) as continuing undergraduate or vocational students, starting after a break from school, or those who are planning to pursue post secondary studies after high school graduation in 2006.

In the 2005-2006 AY, 95% of all students with complete applications were awarded scholarship funds. Assistance to 1,443 children of retirees accounted for \$2,484,600 in scholarships ranging from \$1,000 to \$2,200 for financial aid plus various amounts for academics and leadership. Awards are provided annually for up to four years of undergraduate study. *Unfortunately, this year about 695 children of retirees missed the deadlines or did not include all the required documents and were not considered for assistance.*

A student applying for the 2006-2007 AY may not reach his/her 23d birthday before Jun. 1, 2007. The applicant must be an unmarried dependent child of an active duty or retired Soldier or a Soldier who died while in either status. All Soldiers and students must be registered in the Defense Eligibility Enrollment Reporting System (DEERS). You can verify the student's status with DEERS at 1-800-538-9552.

Applications for the AER scholarship program, 2006-2007 AY, are available by mail from AER HQ between Nov. 1, 2005 and Feb. 21, 2006. To obtain an application by mail, send your request **after November 1** to ARMY EMERGENCY RELIEF, MG James Ursano Scholarship Fund (RTD), 200 Stovall St., Alexandria, VA 22332-0600. The application is available in hardcopy from the Web site or students may apply online at <http://www.aerhq.org>, from Nov. 1 to Mar. 1, 2006. Mailed applications and/or supporting documentation **must be postmarked not later than Mar. 1, 2006** for the 2006-2007 AY. Other important deadlines are outlined in the scholarship instructions. Applications and supporting documentation are **not** accepted by FAX or E-mail.

Letters mailed the first full week of June 2006 will notify on-time applicants about scholarship awards. Scholarship funds are to be used for education costs including tuition, books and fees, or room and board while attending fulltime at the school accepting the funds. Students must reapply each year and be in good academic standing. A GPA of 2.0 on 4.0 scale minimum is required.

A list of Web sites with college information and financial aid resources is at http://www.aerhq.org/education_collegelinks.asp.

Hurricane Katrina hits AFRH-Gulfport

Hurricane Katrina decimated the Armed Forces Retirement Home's (AFRH) Gulfport, MS, campus, leaving 416 residents homeless. These veterans and retirees were brought to the AFRH-Washington, DC, where the Home prepared formerly shuttered buildings for their use.

The Gulfport facility has suffered \$1 million worth of hurricane damage in the last three years and Hurricane Katrina damage will cost millions of dollars and take months to repair. Some buildings were literally knocked to the ground. The steel and concrete perimeter fence is gone. The residents rode out the hurricane on the campus but they could not remain there without running water or electricity. They will stay in Washington indefinitely.

Two news notes for retirees: First, even with the influx of Gulf residents, AFRH-Washington is still accepting new residents. We include AFRH contact information on page 10 of every *Echoes*. Second, you can still make allotments to AFRH from your retired pay or donate to the AFRH Trust Fund at AFRH; ATTN: PAO #1305; 3700 N. Capitol St., NW; Washington, DC 20011-8400.

It's illegal to waive deductibles, cost-shares

Beneficiaries who use TRICARE Standard and Extra are responsible, under law, for paying annual deductibles and cost-shares associated with their care. The law states that health care

providers may **not** waive TRICARE beneficiary deductibles or cost-shares and requires providers to make reasonable efforts to collect these amounts.

Health care providers who offer to waive deductibles and cost-shares or who advertise that they will do so may be investigated for program abuse and suspended or excluded as authorized providers.

According to Rose M. Sabo, Director, Program Integrity, "TRICARE prohibits any scheme designed to waive a patient's deductible or cost-share. One type of scheme comes in the form of a supplemental insurance program which covers copayments or deductibles only for items or services provided by the entity offering the insurance. These programs can be identified when the 'insurance premium' paid by the beneficiary is insignificant and the premiums so low that they are not based upon actuarial risks, but instead are a sham used to disguise the routine waiver of copayments and deductibles. Such a scam can result in excessive utilization of items and services."

When Congress established beneficiary deductibles and cost-shares, their intent was to make the beneficiary a financial partner with the government. The cost-share avoids waste of taxpayer dollars. Beneficiaries who have a financial risk associated with their health care decisions are more likely to choose cost-effective treatment for their medical conditions.

Beneficiaries can contact their local TRICARE Service Center for more information on deductibles and cost-shares. A list of Service Centers and telephone numbers is at <http://www.tricare.osd.mil/tricare-servicecenters/default.cfm>. They can also call the regional toll-free numbers listed on page 10 of every *Army Echoes*. If beneficiaries suspect provider or insurance fraud, they may report it by e-mailing fraudline@tma.osd.mil.

11 drugs added to TRICARE formulary; 7 are off

Eleven new medications have been added to the TRICARE Uniform Formulary while seven medications have been moved to non-formulary status.

The following medications have been added to the Uniform Formulary: Levitra® (PDE-5 Inhibitor); nystatin, clotrimazole, ketoconazole, miconazole, Mentax®, Naftin® (Topical Antifungals); and Rebif®, Avonex®, Copaxone®, Betaseron® (Multiple Sclerosis Disease Modifying Drugs).

The non-formulary medications include: Viagra®, Cialis® (PDE-5 Inhibitors); and ciclopirox, econazole, Oxistat®, Ertaczo®, Exelderm® (Topical Antifungals). TRICARE beneficiaries will pay \$22 for up to a 30- or 90-day supply for non-formulary medications, depending on whether they fill the prescription at a TRICARE Retail Network Pharmacy (TRRx) (30-day) or through the TRICARE Mail Order Pharmacy (TMOP) (90-day). Beneficiaries will pay the higher of \$22 or 20% in retail non-network pharmacies. The \$22 copayment began Aug. 17, 2005 for the topical antifungal medications and will begin Oct. 12, 2005 for PDE-5 Inhibitors.

Patients using the newly designated non-formulary medications may want to ask their doctors if they could use a formulary alternative or try to establish medical necessity for using the drug. Formulary alternatives are available for these medications at a copay of either \$3 or \$9. If medical necessity is established for using non-formulary medications, patients may qualify for the \$9 copayment for up to a 30-day TRRx supply or up to a 90-day TMOP supply.

Military treatment facilities (MTF) will no longer carry these or other non-formulary medications on their local formularies. Non-formulary medications may be available at MTFs only when medical necessity is established and the prescription was written by an MTF provider. Medical necessity forms are available at <http://www.tricare.osd.mil/pharmacy/medical-nonformulary.cfm>. Eligible beneficiaries may fill prescriptions for non-formulary and covered medications through the TMOP and TRRx pharmacies. Beneficiaries may reduce out-of-pocket expenses by filling prescriptions through the TMOP where they may receive up to a 90-day supply of medicine for the same cost as a 30-day supply in the TRRx.

For TMOP information, go to http://www.tricare.osd.mil/pharmacy/tmop_contact.cfm or call (866) DOD-TMOP, (866) 363-8667. For TRRx information, call customer service at (866) DOD-TRRX, (866) 363-8779, or go to http://www.tricare.osd.mil/pharmacy/trrx_contact.cfm. For information about medications, availability and cost, use the Formulary Search Tool at <http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx>.

International Direct Deposit option starts for retirees, annuitants overseas

ARLINGTON, VA – Retirees and annuitants living in certain overseas locations can now enroll to have their monthly payments sent directly to their local banks through the Defense Finance and Accounting Services' (DFAS) International Direct Deposit (IDD) program.

The first phase of the program began August 1 when enrollment packages were mailed to retirees and annuitants living in the United Kingdom, Australia, Canada, France, and Germany. While the first phase of the program consists of only five countries, DFAS officials plan to add more than 35 nations to the list soon.

"It has been a complex process to make International Direct Deposit a reality," Navy CAPT Karl Bernhardt, Director of DFAS Retired and Annuitant Pay Services, said. "We've been working with the Treasury Department, the Federal Reserve Bank and the State Department to make sure each of our customers that enrolls will be able to enjoy the convenience and security of direct deposit."

The CSA Retiree Council and other Services Retiree Councils had raised lack of direct deposit for beneficiaries overseas as an issue over the years.

IDD electronically deposits funds into bank accounts of enrollees on pay day. Enrollees will avoid problems caused by regular mail service such as delays and stolen or misrouted checks.

"There are many benefits with IDD," Bernhardt said. "In addition to the timeliness and security of delivery, retirees and annuitants can see real savings by bypassing the need to cash their checks and convert dollars to their local currencies. For those who already have their checks deposited in a U.S. bank, using IDD can save them the costs of wire transfers."

DFAS officials urge enrollees to make sure the enrollment form is completed correctly and signed. Incomplete or wrong bank account numbers, names or addresses will require sending the form back and delaying the process.

One item that might be overlooked is the name used in an individual's bank account. It should match the name on their DFAS pay account. Otherwise, it may be misrouted once it is received by the bank.

DFAS asks everyone who chooses IDD to start as soon as possible. More information on IDD can be found at <http://www.dod.mil/dfas>.

CRSC statements available online

ARLINGTON, VA - Monthly Combat-Related Special Compensation (CRSC) account statements are available online through myPay for retirees receiving this payment. myPay (<https://myPay.dfas.mil>) is the DFAS online pay account site.

Statements provide information on monthly CRSC payments including disability ratings, unemployability, Purple Heart indicators, and other entitlement data. Details about retroactive payments will be available through myPay by the end of the year. Retirees may still call 1-800-321-1080 for any questions regarding CRSC or retired pay.

Money matters – COLA, account statements, 1099Rs, myPay

The 2006 Cost of Living Adjustment (COLA) to retired pay and SBP annuities could be over 3%. The COLA is determined by the change in the Consumer Price Index (CPI) from the third quarter (July-Sept) of last year to the third quarter of the present year. So the actual COLA amount will be set after the end of September. We will announce the COLA on our homepage <http://www.armyg1.army.mil/retire>. The COLA will also be reported in your annual account statement.

DFAS will be mailing retired and annuitant annual statements and 1099Rs (tax statements) in December. If you will be moving, make sure you notify DFAS of your new address by calling 1-800-321-1080. You can use myPay (<https://myPay.dfas.mil>) to update your address. However, if you are a myPay user and want a paper copy of your statements, you need to go into myPay and check the option for receiving a paper copy.

myPay delivers personal pay information and the ability to process timely, safe and secure pay-related transactions. The system allows members to access electronic 1099Rs, Retiree Account Statements (RAS) and other financial information. Call 1-800-390-2348 to get a Personal Identification Number (PIN).

Permanent ID cards for eligible family members 75 or older

A permanent Uniformed Services identification (ID) card should be available beginning in September for all eligible family members and survivors of retirees, who are age 75 or older. Previously, retirees had been the only persons who received a permanent ID card.

Beneficiaries with a valid ID card should obtain the new permanent ID card within 90 days of their card's expiration. If beneficiaries' cards are not due to expire for at least another year, they **do not** need to apply for the new ID card until their existing card is within 90 days of expiring.

Even though retired service members are automatically registered in the Defense Enrollment Eligibility Reporting System (DEERS), their family members are not. It is the sponsors' responsibility to register their family members in DEERS. Sponsors must also make any necessary updates in DEERS for themselves and their family members such as changes to the sponsor's status, home address and family status (marriage, divorce, birth and adoption).

Surviving family members must update their personal information in DEERS when the retired sponsor dies. The DEERS Support Office can be reached at 1-800-538-9552.

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

Keep retired pay records current

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

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

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

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 30 years of premium payments and reaching age 70 does not go into effect until Oct. 1, 2008.

VA study gives hope of shingles vaccine

WASHINGTON - A vaccine may prevent some cases of shingles which affects millions, thanks to a study by researchers from the VA. In a study involving 38,000 people, researchers found that an experimental vaccine cut the incidence of shingles in half. The vaccine is being tested by the Food and Drug Administration (FDA) so it is not yet available to doctors.

How to volunteer for recall to active duty

Applications for recall to active duty to support the Global War on Terror (GWOT) are being accepted from retired Soldiers. Recalled retirees may volunteer to be used to fill shortages in, or to augment, deployed or deploying units in theater (only for those retired less than five years), and supporting units and activities stateside.

Volunteers should complete and submit the following paperwork to the Human Resources Command - St. Louis (HRC-STL) to be considered for recall: DA Form 160-R (Application for Active Duty); DA Form 7349 (Initial Medical Review – Annual Medical Certificate); Electronic Personnel Security Questionnaire (EPSQ); current retention physical (results no more than one year old); and copy of retirement orders.

Forms and instructions are at

https://www.hrc.army.mil/site/reserve/soldierservices/mobilization/retireemob_vol.htm. Qualified applicants will be placed on a retired Soldier volunteer list and, as needed, nominated for recall in their retired rank and military skill. Interested retired Soldiers can visit the Web site, call 1-800-325-2660, or e-mail mobops@hrcstl.army.mil to see if they qualify.