

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES
Issue 4, 1997 October-December

Medicare subvention test for retirees

WASHINGTON (AFNS) — Congress has approved a limited test demonstration of Medicare subvention as part of the budget reconciliation legislation.

Under Medicare subvention, Medicare's funding department (the Health Care Financing Administration {HCFA}) reimburses DOD for medical care provided to Medicare-eligible retirees and family members in military medical facilities. Currently, some military hospitals don't have the funds to treat dual eligibles (those eligible for military medical care and Medicare).

To take part, Medicare-eligible retirees and family members must enroll in TRICARE Prime but they will not have to pay the TRICARE Prime enrollment fee -- they will have to continue to pay Medicare Part B premiums.

"Improving access to military health care for Medicare-eligible military beneficiaries is important to the administration, and a congressionally-authorized Medicare subvention demonstration project is an important step toward achieving that goal for our beneficiaries," Secretary of Defense William S. Cohen said.

"We are delighted with the outcome of this congressional action; it provides us the ability to enroll and care for more of our Medicare-eligible beneficiaries in TRICARE," said Edward D. Martin, acting assistant secretary of defense for health affairs.

Today, most Medicare-eligible military retirees and family members may not enroll in TRICARE, the department's managed health care delivery system. Military retirees and family members receive military medical care only on a space-available basis, and access to all of the care they may need might not be available when they need it.

Note: Although the test sites had not been announced as we went to press, TRICARE officials assure us that retirees living in the test areas and eligible to take part in the test will receive a letter notifying them of the test details and telling them what to do to take part.

COLA set for January checks

The cost-of-living adjustment (COLA) to retired pay will be 2.1 percent effective Dec. 1, 1997 and payable in the Jan. 2, 1998 retired paycheck. This COLA was determined in the middle of October when the Consumer Price Index (CPI) for September 1997 was published. This CPI is used to calculate the COLA amount.

If you retired before Jan. 1, 1997, your COLA will be 2.1 percent. If you retired on or after Jan. 1, 1997, your COLA will be less than 2.1 percent. The COLA for recent retirees is set by the date you entered service and the law under which you retired. Contact your Retirement Services Officer (RSO) for exact figures. Your COLA amount will be printed on the Retiree Account Statement you receive from the Defense Finance and Accounting Service Cleveland or Denver Center.

The COLA to Survivor Benefit Plan (SBP) annuities will also be effective Dec. 1, 1997 and payable in the Jan. 2, 1998 annuity check. The deduction for SBP from retired pay will also be increased by the same percentage with the January retired pay.

The 2.8 percent pay adjustment for active duty personnel appears to be on track, effective Jan. 1, 1998.

Highlights from headquarters

This year marks the 20th anniversary of the establishment of the Army Retirement Services Program. The program mission is twofold: 1) to help soldiers and family members transition into retirement and 2) to assist soldiers and family members after they have retired. Initially instituted as a volunteer-based program in 1955, the program was institutionalized as a mandatory program in 1977. Army Regulations require installations to staff positions dedicated to supporting this mission. The Army is the only Service to have this level of commitment to its retired members. The other military Services provide retiree support under the volunteer concept. Base closures, reduced resources and downsizing initiatives, dictated by Congress, have impacted on the degree of service the Army can provide, but generally speaking, commanders continue to provide all the support that resources allow. This becomes increasingly difficult as the number of retirees continues to grow. The Army has, according to the FY 96 DOD Actuary Report, 625,000 soldiers in a retired status, with another 50,000 Reserve soldiers in the "Gray area" - (Gray area soldiers are Reservists who have completed 20 years of qualifying service but are not eligible for retired pay until age 60.) The HQDA Retirement Services Office, in conjunction with the installation Retirement Services Offices (see page 9), are dedicated to providing the best support possible to all our retired members. How well we're doing probably depends on if your individual needs are being met. Remember that we don't have much control over MOST of your problem areas (e.g., medical needs, pay problems, etc.) but we can help you wade through the bureaucracy for answers. Because of dwindling resources, many institutions have established toll-free telephone lines for routine inquiries. You can help resolve some of your problems by using these toll-free contacts. Yes, I know you can't always get through when you want to! I also know toll-free lines are not always "user friendly" and are not a popular means of addressing your needs, but that seems to be the direction most government agencies and technology is headed. Admiral Mike Boorda, former Chief of Naval Operations, used to say that "your quality of life is only as good as the last service you got." We truly want to provide retiring and retired soldiers, and family members the best assistance we can. We welcome constructive comments on how we can better serve you. 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 and visit their personnel office to check the address in their personnel files.

TRICARE Prime portability for retirees

DOD is making TRICARE Prime enrollment portable for retirees and their families who enroll in TRICARE Prime in one region and move to another, effective this fall.

DOD began a three-phased approach to TRICARE Prime enrollment portability on July 1, 1997. The first phase was provided to active duty military families. The second phase, being instituted now, is available for retirees and their family members enrolled in TRICARE Prime.

Finally, in Spring 1998, the split enrollment benefit will be offered to retirees and their families. This final benefit will allow members of the same family to enroll in separate regions, with a maximum of one family enrollment fee.

TRICARE Prime enrollment portability allows beneficiaries to keep their Prime coverage during a permanent move to another TRICARE Prime region. Even if families move temporarily for 30 days or more, it is recommended they transfer enrollment to the temporary residence.

(Important Note: Retirees and their family members will be limited in the number of times they may transfer enrollment during an enrollment year.)

Beneficiaries can:

- Transition their health care coverage simply and easily.
- Reduce the risk of encountering higher Point-of-Service costs for seeking health care service outside of their established TRICARE Prime network.
- Maintain continuity of care.
- Maintain preventive, wellness and routine care coverage.

While traveling outside of their "home" region to the new location, TRICARE Prime beneficiaries should remain enrolled at their old location and follow existing guidelines on non-emergency care authorizations. At the new location, families should enroll in the new region and select a new Primary Care Manager. To enroll in a new region, beneficiaries must contact the TRICARE Prime contractor in the new region through the local TRICARE Service Center or call the new region's toll-free information line.

When transferring to an area where TRICARE Prime is available, it is recommended that Prime members first contact the new contractor upon arrival to enroll in the new location. The new contractor will coordinate the enrollment transfer with the contractor in the old location. During this process, the new contractor will also receive information on the member's enrollment anniversary date, the amount the member has paid toward the annual maximum charges (catastrophic cap) and other pertinent information. Enrollment in the new location is effective when the new contractor receives a completed enrollment application and the enrollee has successfully disenrolled from the previous region in which they resided. If a Prime member were to disenroll from the old location first, there would be a gap in Prime coverage.

When Prime is not available in a new location

When transferring to an area where TRICARE Prime is not available, enrollees may contact the old contractor to disenroll prior to leaving the region, or, they may disenroll after they move to their new location. Beneficiaries who disenroll before they move will revert to coverage under TRICARE Standard. Beneficiaries who disenroll after they move and then seek unauthorized care after leaving will be subject to higher costs under the Point-of-Service option.

The most significant difference TRICARE Prime enrollees will experience with the implementation of enrollment portability is the uninterrupted health care service and the potential for less cost and improved access to that health service nationwide.

For more information on transferring your TRICARE Prime enrollment, contact your nearest TRICARE Service Center.

TRICARE contractor contacts

Foundation Health Federal Services (Regions 6,9,10,11 and 12) **1-800-406-2832** Arkansas, Oklahoma, Texas (except southwest corner), Louisiana (eastern third and New Orleans), California, Washington, Oregon and Hawaii.

Humana Military Healthcare Services Inc. (Regions 3 and 4) **1-800-444-5445** Alabama, Florida, Georgia, Mississippi, South Carolina, Tennessee (except the Blanchfield Army Hospital catchment area) and the metropolitan area of New Orleans, including Baton Rouge in Louisiana.
Tidewater (Region 2) **1-800-990-8272**

TriWest Healthcare Alliance (Regions 7/8 -- the Central Region) **1-888-TRIWEST** Arizona, Nevada, New Mexico, Texas (El Paso area), Idaho, Utah, Montana, Wyoming, Colorado, North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa and Missouri.

Retired pay allotment policy changes

Effective Oct. 1, 1997, the Voluntary Allotment System at the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) has been replaced by the Discretionary/Non-Discretionary Allotment System. This was mandated by Section 651 of the new DOD Authorization Act for Fiscal Year 1997, Public Law 104-201.

This new policy provides greater flexibility in handling your financial matters, even though it limits you to a total of six discretionary allotments.

Examples of *discretionary* allotments include, **but are not limited to:**

Payment of Insurance Premiums for various types of commercial insurance. This includes life, dental, health and vehicle insurance.

Payments to "Dependents"/relatives. This may be a spouse, other dependent family members, or a relative not legally considered a dependent.

Payment to a financial institution, mutual fund company, or investment fund for a savings, checking or trust account.

Payment of personal or car loan.

Payment of mortgage or rent.

Payment of loan to repay consumer credit.

As long as the retiree certifies that the allotment is within the limits of the law, it may be started for almost any reasonable purpose. For example, an allotment may be established for a gambling debt as long as gambling is legal in that state.

Examples of *non-discretionary* allotments include:

Purchase of U.S. savings bonds

Voluntary liquidation of an indebtedness, such as a defaulted note for FHA or DVA, delinquent federal taxes, a debt to any department or agency of US government, or delinquent state or local or employment tax.

Charitable contributions or loan repayment to Army Emergency Relief, Navy and Marine Corps Relief Society, and Air Force Aid Society.

Where possible, the allotment payment should be made by direct deposit to a financial institution for credit to the allottee. This may require the recipient to make satisfactory arrangements with a financial institution to accept EFT before starting the allotment.

Current retirees are not grandfathered under this mandate, meaning that they must also comply with the six discretionary allotment limit **effective Oct. 1, 1997. Those with more than six discretionary allotments were notified of action pending.**

New Interactive Voice Response System

DFAS-CL was putting the finishing touches on a new Interactive Voice Response System for Retired Pay as we went to press. The new system has been in the developmental stages for the past year and should be available when you receive this issue. Changes that retirees will see:

- Personal Identification Numbers (PINs) will no longer be issued through the mail. Members with existing PINs will continue to use them. New retirees can call the 1-800 number. The system will walk them through the PIN customization process.

- More information will be available to the member. DFAS-CL has added several areas of information. Some additions include: credit payments, detailed Former Spouse information, detailed SBP and RSFPP information, and Direct Remittance information.

- Streamlined, user friendly script provides information in a more concise manner. The new system provides straightforward statements regarding the area of information the member is requesting.

Brochures, indicating the options accessible to the member, will be available by calling the Voice Response System and entering into the mailing materials area.

Direct deposit reminder

As we reported in the July/Sept. 1997 *Echoes*, DFAS-CL sent out a letter to all retirees who retired on or after July 26, 1996 and were receiving their paychecks at home telling them that they must begin receiving their retired paychecks through direct deposit (DDS) also known as electronic funds transfer (EFT). About Jan. 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.

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

Retired SMA Kidd new Council co-chair

Retired Sergeant Major of the Army Richard A. Kidd is the new co-chairman of the Army Chief of Staff's Retiree Council. He replaces retired Sergeant Major of the Army William A. Connelly whose four-year term as Council co-chairman has ended.

Retired SMA Kidd will co-chair the upcoming annual Council meeting in April 1998 with retired LTG Ellis D. Parker. The Army thanks retired SMA Connelly not only for his four years as council co-chair but also for the many ways he continues to serve the Army. He is an exceptional individual who has given unlimited time and effort to support soldiers. He personifies the retiree motto, "US Army retired, still serving."

Search for Asian American DSC recipients from WWII

MONTEREY, CA — A team of historians at the Presidio of Monterey, CA, is searching for Asian American and Pacific Islander soldiers and airmen who received the nation's second highest award for valor, the Distinguished Service Cross. The DSC is second only to the Medal of Honor. After the research project is completed, the Pentagon will convene a special awards board to consider those DSC awardees identified by the review team for possible upgrade to the Medal of Honor.

The 1996 National Defense Authorization Act called for the Army to determine which of the more than 5,000 World War II Army or Army Air Corps DCS recipients were Asian Americans or Native American Pacific Islanders. The project will include American soldiers and airmen of Asian Indian, Chinese, Filipino, Japanese, Korean, and Southeast Asian descent as well as Native Hawaiians, Micronesians, Polynesians, Melanesians and other Pacific Islanders.

Researchers will collect data from sources such as published materials on individual units and campaigns, public and private archives, ethnic organizations and press, veterans groups, and private individuals.

If you have any information regarding Asian Americans or Native American Pacific Islanders who received the DSC in WWII while serving in the Army Ground or Air Forces, call Scott Welch at (408) 242-7864, e-mail him at welchs@pom-emh.army.mil or FAX him at (408) 242-5414.

For more information consult the DLIFLC Command Historian's Web Page at <http://pom-www.army.mil/www-misc/history/>

How to apply for USMA education

Children of career military personnel — active, retired or deceased — are eligible for a Presidential nomination to West Point, as well as the other service academies. This includes Reserve retirees receiving retired or retainer pay.

"Career military personnel may not be fully aware of this great opportunity," said COL Michael Jones, West Point Director of Admissions. "These good people have dedicated their lives to serving our country. What better way to continue that heritage than providing their children the same opportunity?"

Students requesting a Presidential nomination should write to the Director of Admissions, U.S. Military Academy, 606 Thayer Road, West Point, NY 10996-1797. The letter should include: name of applicant, date of birth, social security number, names of parents, military ranks of parents, social security numbers of parents and the component or branch of service. **The letter must arrive at West Point by Jan. 15, 1998.** Direct any questions regarding nominations to (914) 938-4041 or to the following web site location: <http://www.usma.edu/Admissions>.

A nomination is not a guarantee of an offer of admission.

AER offers help with tuition

Army Emergency Relief (AER) reminds retirees with dependent children who are pursuing post secondary vocational or undergraduate studies or who are planning to attend these programs after high school graduation that AER has financial assistance available.

The AER MG James Ursano Scholarship Fund is for students who study at undergraduate, technical or vocational institutions accredited by the US Department of Education and approved by the US Department of Education for Title IV funds. Eligible students must be 22 years of age or younger, unmarried and dependents of active duty, retired or deceased soldiers.

Applications for the AER scholarship program are available by mail from AER HQ between November 1 and February 20 or may be downloaded from the AER website at www.aerhq.org until March 2. Completed applications must be postmarked by March 2, 1998 for the 1998-1999 academic year.

Applicants will be notified by letter after May 15 whether they have been awarded a scholarship. Scholarships are awarded based primarily on relative financial need, but academic achievements and individual accomplishments are also considered. Scholarships awarded are grants for \$600 to \$1700; they can be used for education costs to include tuition, living expenses on and off campus and books. Students must reapply each year and be in good academic standing (minimum GPA of 2.0 on 4.0 scale).

To obtain an application by mail, complete and mail the mail label form to Army Emergency Relief, Education Department (RTD), 200 Stovall Street, Alexandria VA 22332-0600.

AER Scholarship (Dependent children only)		
Student is the dependent () son () daughter of:		
<hr/>		
Soldier name	pay grade	AD/RET/DECEASED
The requested education assistance is for the 1998-99 academic year.		
<hr/>		
Student Name		
<hr/>		
Address		
<hr/>		
City/APO	State	Zipcode

1099-Rs to be mailed in late January

The Defense Finance and Accounting Services (DFAS) Cleveland and Denver centers will mail you an IRS form 1099-R to be used when filing your 1997 tax returns. Your 1099-R will be mailed by Jan. 31, 1998 to your home address on file with DFAS.

The 1099-R contains three individual forms on a single sheet of paper with the explanation of the information printed on the back of the recipient's copy. Further filing information may be obtained from the IRS.

The placement of the boxes on the 1099-R and the information they contain is in accordance with the guidelines from the IRS and the DFAS Headquarters. For example, Box 1 (gross distribution) does not contain gross income, but reflects the total amount you receive or the taxable amount as shown in Box 2a. For retirees, it does not include your nontaxable income such as your Survivor Benefit Plan (SBP) cost or VA disability compensation. Because the 1099-R is also used to report other types of income, some of the boxes on the form do not apply to retired pay and annuities. Therefore, boxes 2b and 9 are blank and boxes 3, 5, 6 and 8 have been eliminated on your form. The remaining boxes retain their original IRS numbers and will correspond to any 1040 or 1040A instructions.

Retirees will not receive a 1099-R if all the pay received is based on a disability with no withholding of any kind.

If you need to update your address at DFAS-CL (retiree) or DFAS-DE (annuitant), or if you do not receive your 1099-R by Feb. 15, 1998, or if you have other questions about your 1099-R, you should call, write or FAX DFAS (see pg. 16 for addresses and phone numbers.) **Don't wait until April** to contact DFAS if you don't get your 1099-R.

Direct deposit for SBP annuitants

DENVER -- The Debt Collection Improvement Act of 1996 mandates electronic funds transfer (EFT) also known as direct deposit for all new annuitants living in the U.S. who first become eligible for their annuity payments after July 25, 1996.

Direct deposit eliminates hardcopy paychecks (and saves lots of taxpayer dollars). Direct deposits are safe and ensure availability of your pay every pay day.

The Direct Deposit application process is simplified by using the FASTSTART form. Annuitants provide the necessary information on the form along with a voided check. This eliminates the need for signatures from the financial institution. The Direct Deposit sign-up forms and instructions are available by calling the Defense Finance and Accounting Service-Denver Center (DFAS-DE) at 1-800-435-3396 or 303-676-6552 and selecting the forms order option from the voice menu.

In November 1997, DFAS-DE will notify all annuitants living in the U.S. who first become eligible for payments after July 25, 1996 and who are not receiving their payments by Direct Deposit. They will receive the FASTSTART form and a waiver form. A waiver is available for annuitants who do not have a bank account. In these cases, annuitants must certify in writing that they do not have a financial institution or authorized payment agent. The Debt Collection Improvement Act of 1996 also mandates EFT for **all** annuitants by January 1, 1999.

VA checks to go Direct Deposit

WASHINGTON, DC— All benefits payments to veterans, their dependents, and survivors from the Department of Veterans Affairs (VA) will be electronically deposited into their bank accounts by 1999 in accordance with the Debt Collection Improvement Act of 1996.

Nearly 60 percent of VA's benefit recipients already use direct deposit. Those who don't have an account with a financial institution will need to participate in a government-wide program called the Electronic Benefit Transfer (EBT) program. Benefit recipients will be assigned an account in their name at a federally insured financial institution that allows them to access their funds at a reasonable cost and has the same consumer protections as other accounts at the same financial institution. Details on the operation of the program, including how these accounts will be made available, are being developed by the Treasury Department.

Waivers will be available for veterans with disabilities which make using direct deposit infeasible or who confront geographic barriers preventing them from receiving their payments electronically.

The Debt Collection Improvement Act also pertains to all other types of VA checks including insurance checks. Waivers for electronic issuance of such checks are also available.

The Treasury Department published a proposed rule on implementing the act government-wide September 15 in the Federal Register. The proposed rule is available for public comment until Dec. 16, 1997. Information is on the Internet at www.fms.treas.gov/eft/.

What counts as income for VA means test

Q — What does the VA consider as a veterans' income for purposes of the means test?

A — Social Security; U.S. Civil Service retirement; U.S. Railroad retirement; military retirement; unemployment insurance; any other retirement; total wages from all employers; interest and dividends; workers' compensation; black lung benefits; and any other gross income for the calendar year prior to your application for care. The income of your spouse and dependents as well as the market value of your stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, cash, etc., also are used. Personal property and primary residence are excluded.

The Omnibus Budget Reconciliation Act of 1990 provides that veterans receiving medications on an outpatient basis from VA facilities for treatment of a nonservice-connected disability or condition, are required to make a co-payment of \$2 for each 30-day or less supply of medication provided. Veterans receiving medications for treatment of a service-connected condition, veterans rated 50 percent or more service-connected, and veterans receiving VA pension or whose income is at or below the maximum VA pension rate are exempt from the co-payment required for medications.

Keep DEERS up to date

You've probably heard about DEERS. You probably know that it's the Defense Enrollment Eligibility Reporting System, and that it's a world-wide database of military families, retirees and others who are eligible for identification and privilege cards.

You may even know that active-duty service members and military retirees are automatically registered in the DEERS computer files.

But do you know that all of the other information in the DEERS file — such as your home address, and information about your spouse and children — is listed and updated **only if you** take action to give the information to DEERS?

When the DEERS files aren't updated by military sponsors, problems can arise. For example, TRICARE contractors use home addresses in the DEERS files when they send information about health benefits to families. But it's estimated that up to half of the addresses of active-duty military families in the DEERS files are incorrect, because the DEERS file was not updated by the sponsor when a family moved. So, the information goes to the wrong address, and the family may never receive it.

It also causes problems when a military sponsor gets married, divorced, has a child, or gains a child, etc., and he or she doesn't tell DEERS about the change.

Health benefits under TRICARE may be denied because the DEERS files weren't updated by the military sponsor, and have no record of a new spouse, or a child. Or, a claim may be paid by mistake because there was no record in DEERS of a divorce or death that took place, or of a regaining of Medicare entitlement by a disabled person not yet age 65. Then, the government is required by law to get the money back from the person to whom it was incorrectly paid, regardless of who was responsible for the mistake.

You can head off these problems by contacting the nearest military personnel office for assistance with sending DEERS any changes to your home address, or to any family member's status (including the registration of newborns, which should be done as soon as possible after a child is born). Or you may call the DEERS Support Office directly at one of the following toll-free numbers: 1-800-334-4162 (California only); 1-800-527-5602 (Alaska and Hawaii only); or 1-800-538-9552 (all other states).

ATTN: Medicare-eligible retirees not yet age 65

If you're Medicare-eligible but not yet age 65, CHAMPUS/TRICARE can be the second payer for your medical care, but only if you enroll in Medicare Part B. DEERS sends out letters to retirees in this situation notifying them of this requirement, but DEERS can't send you mail if you don't keep your address up to date with them!

Banking comes to commissary

Short on time? Short on cash? Military shoppers will soon find the neighborhood bank is located where they do their grocery shopping. The first in-commissary bank opened July 1 at Charleston Air Force Base, SC - and more will follow. Banks are also on the drawing board for commissaries at Bolling AFB in Washington, DC, and Ft Hood, TX.

In-store banking is a DOD pilot project. In light of downsizing, installation banks are finding it harder to maintain an acceptable level of business and remain open. About 188 stores in the Defense Commissary Agency (DeCA) (two-thirds of all stores) meet the criteria for in-store banking.

On installations that already have a bank, DeCA must work with that bank, and coordinate with the installation command. The banks will be responsible for building and operating their areas and staffing them during commissary hours. Other than providing space, DeCA will not be expending funds to support the banks, nor will it dictate the level of service banks provide.

DeCA homepage

You can find out all about the commissary on the new DeCA Web page. The site will offer general background on DeCA, shopping information and more.

To find the site, point your net browser to <http://www.dtic.mil/deca>. You can also reach the site through DefenseLINK (<http://www.defenselink.mil>), the official DOD web. Go to DefenseLINK, then click on the "other organizations" button in the main banner, then Defense Agencies.

Retirement Services Officers (RSOs)

Remember that while the Army is the only service with a paid RSO staff, the other military services have volunteer retiree activities offices at many installations. If you live near a military installation, call the installation operator and ask if there is a Retiree Activities Office there.

ALABAMA

•Redstone Arsenal

(205) 842-7374

pfredric@mic20.redstone.army.mil

• Ft Rucker

(800)240-9373

atzgaca@rucker-emh3.army.mil

ALASKA

Ft Richardson

(907) 384-3500

scarborb@richardson-emh2.army.mil

ARIZONA

Ft Huachuca

(520) 533-5733

hartj@huachuca-emh1.army.mil

ARKANSAS

Ft Sill, OK

CALIFORNIA

Concord

(800)213-4354

francesg@ns1.mccoy.army.mil

COLORADO

• Ft Carson

(800) 880-7868

haagensonM@carson-emh1.army.mil

• Fitzsimons Gar.

(303) 361-8517

Famcpnm@ftsmns-amedd.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

• W. Central

MacDill AFB

(813)828-3063

• Rest of FL
Ft. Stewart, GA
GEORGIA

• Ft Benning
(706) 545-2715
Mcdonaldw@benning-emh2.army.mil

• Ft Gordon
(706) 791-2654
wilsonj1@profs.gordon.army.mil

• Ft McPherson
(404) 464-3219
holmesm@ftmcphsn-emh1.army.mil

• Ft Stewart
(912) 767-3096
middletons@stewart-emh5.army.mil

HAWAII

Ft Shafter
(808) 438-2798
ujimorik@shafter-emh3.army.mil

IDAHO

Ft Carson, CO, or Ft Lewis, WA

ILLINOIS

Ft L.Wood, MO; Ft McCoy, WI; Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2041 garrens@leav-emh.army.mil

• Ft Riley
(913) 239-3320 haukomt@riley-emh1.army.mil

KENTUCKY

• Ft Campbell
(502) 798-5280
weddingtob@campbell-emh5.army.mil

• Ft Knox
(502) 624-1765
jonesm@knox-emh1.army.mil

LOUISIANA

Ft Polk

(318) 531-4515
millerar@polk-emh2.army.mil

MAINE

Ft Drum, NY

MARYLAND

•Aberdeen Pr. Grd.

(410) 278-7017
steapagrapg@apg.army.mil

• Ft Meade

(301) 677-7433
milporso@meade-emh2.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

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

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood

(573) 596-0947 richmond@wood-vines.army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Concord, CA

NEW HAMP.

Ft Drum, NY

NEW JERSEY

- Ft Dix

(609) 562-2666

marshalf@dix-emh1.army.mil

- Ft Monmouth

(908) 532-6065

amselptta@cecom3

monmouth.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

- Ft Drum

(315) 772-6434 n022@drum-emh1.army.mil

- Ft Hamilton

(718) 630-4930

keeseej@hamilton-emh1.army.mil

- Watervliet-Wed/Thurs

(518) 266-5169

- West Point

(914) 938-4217

yg3944@sunams.usma.army.mil

NO. CAROLINA

- Ft Bragg

(910) 396-5304

mansfier@emh5.army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill

(405) 442-5963

retsvc@sill-emh.army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

- Carlisle Barracks

(717) 245-4501

fritzg@carlisle-emh2.army.mil

- Oakdale
(412) 693-2186
rdettore@pulsenet.com
- Tobyhanna Depot (Tues/Wed/Thurs.)
(717) 895-7019 jousland@tobyhanna-emh3.army.mil

RHODE ISLAND
West Point, NY
SO. CAROLINA

- Ft Jackson
(803) 751-6715 mcdanieg@jackson-emh1.army.mil

SO. DAKOTA
Ft Riley, KS
TENNESSEE
Ft Campbell, KY
TEXAS

- Ft Bliss
(915) 568-5204 whitakec@ftbliss-emh1.army.mil
- Ft Hood
(254) 287-5210 brattonr@hood-emh3.army.mil
- Ft Sam Houston
(210) 221-0761 thomasc@samhou-basops.army.mil

UTAH
Retiree Council
(801) 965-8773 JFreder772@aol.com

VERMONT
Ft Drum, NY
VIRGINIA

- Ft Belvoir
(703) 805-3682 brownpam@belvoir-ibm2.army.mil
- Ft Eustis
(757) 878-2953 griffina@eustis-emh1.army.mil
- Ft Lee
(804) 734-6973
snyderk@lee-emh1.army.mil
- Ft Monroe
(804) 727-7277 langstoe@monroe-emh10.army.mil
- Ft Myer
(703) 696-5948
saundersd@mcnair-emh2.army.mil

W. VIRGINIA
Ft Knox, KY
WASHINGTON
Ft Lewis
206-967-5913
dingmanl@lewis-ems1.army.mil

WISCONSIN
Ft McCoy
800-452-0923
Bridwell@McCoy-emh1.army.mil

WYOMING
Ft Carson, CO
PANAMA
Ft Clayton
011507286417
bkam@usarso-lan1.army.mil

PUERTO RICO

Ft Buchanan
787-273-3842
comas@gftmcphsn-emh2.army.mil

Overseas RSOs

Germany

owensger@heidelberg-emh11.army.mil

06202-80-6085

Ansbach

0981-183742

Aschaffenburg

(see *Darmstadt*)

Augsburg

0821-407018

Bad Kreuznach

0671-609-1520

Bamberg

0951-300-7777

Baumholder

06783-6-1510

Darmstadt

06151-69-7410

Fulda, Giessen (see *Hanau*)

Grafenwoehr

09641-83-7140

Hanau

06181-88-8144

Heidelberg

06221-57-6171

Kaiserslautern

0631-411-7333

moderj@email.kaiserslautern.army.mil

0621-413-8658

Karlsruhe

(see *Heidelberg*)

Mainz

(see *Wiesbaden*)

Mannheim

0621-735-2802

Munich

(see *Augsburg*)

Nuernberg

(see *Grafenwoehr*)

Schweinfurt

09721-96-1550

Stuttgart

0711-729-4067

Weisbaden

0611-705-1670

Worms

06421-955532

Wuerzburg

0931-296-4426

Belgium

0032-65-44-4575

mjohnson@hqusaeece

shape.army.mil

Netherlands

0031-46443-7320

England

contact Germany

0631-413-8658

Italy/So. Europe/Africa/Mid-East

0444-51-7165

EMBASSY-LIAISON@EMAIL.VICENZA.ARMY.MIL

Japan

81-3117-63-3940

webstera@zama-ehm2.army.mil

81-6117-44-4198

rcastro@sunnynet

or.jp

Korea

822-7918-7335

EANC-SA-TAO@emh5.korea.army.mil

Locator service update

In the July/September 1996 issue, we reported that the Army Reserve Personnel Center in St. Louis was studying the feasibility of continuing its locator service for Army retirees. We have heard from many retirees asking the status of the locator service. As we went to press with this issue, ARPERCEN had not yet made a final decision regarding this service. We hope to update this status of this service and the status of any mail already sent to ARPERCEN for forwarding to retirees in our January/March 1998 issue. In the meantime, we will continue to report on all services such as the locator service tied to the Army home page (see above) and unofficial buddy search services (see page 15) that help retirees keep in touch.

TRICARE regions 2,5 contracted; Region 1 contract anticipated

BOLLING AFB, DC (AFNS) — Anthem Alliance for Health, Inc. of Indianapolis, has been awarded the TRICARE contract for Regions 2 and 5, effective May 1, 1998. The contract for Region 1 had not been awarded as we went to press, but is also expected to be effective May 1, 1998.

Region 2 comprises North Carolina and most of Virginia (except for a small portion of Northern Virginia in Region 1). Region 5 is made up of Wisconsin, Michigan, Illinois, Indiana, Ohio, Kentucky, the St. Louis area in Missouri, and most of West Virginia (except for a small portion of the northeastern corner of the state in Region 1).

The contractor will serve more than a million CHAMPUS-eligible beneficiaries in these regions.

Regions 7, 8 merge; new address for Region 11

The Defense Department has combined TRICARE Regions 7 and 8 into a single TRICARE Central Region. The new region is made up of Colorado, Wyoming, Utah, Montana, North and South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri (except for the St. Louis area), Nevada, New Mexico, Arizona (except for the Yuma area, which is part of TRICARE Region 9), Idaho (except for six counties in northern Idaho that are part of TRICARE Region 11), and the southwestern corner of Texas that includes El Paso. The military lead agent for the Central Region is located at 5475 Mark Dabbling Blvd.; Suite 101; Colorado Springs, CO 80918. Telephone (719) 524-2601.

The contractor for TRICARE Region 11 has changed its claims processing address. Region 11 consists of the states of Washington and Oregon, and the following six counties in northern Idaho: Benewah, Bonner, Boundary, Kootenai, Latah, and Shoshone.

The new address for claims submission in Region 11 is: Foundation Health Federal Services, Inc.; TRICARE Northwest; PO Box 8929; Madison, WI 53708-8929.

The toll-free telephone number hasn't changed. For families and sponsors, it's still 1-800-404-0110.

Firm monitors TRICARE care

Keystone Peer Review Organization, Inc. (KePRO), of Harrisburg, PA, is monitoring the quality of TRICARE health care.

KePRO will evaluate the quality of care provided by civilian and military medical facilities. The firm will monitor the operations of TRICARE contractors to ensure that appropriate action is taken on all quality-of-care issues that are identified, and will provide an avenue of appeal when care is denied by military medical facilities and contractors, for medical reasons. About 12,000 medical/surgical cases and 5,000 mental health cases will be reviewed each year. KePRO will also evaluate residential treatment centers, psychiatric partial hospitalization programs, and substance use disorder rehabilitation facilities.

Dental plan update

The retiree dental plan originally slated by Congress to take effect no later than Oct. 1, 1997, was delayed by Congress and should begin Feb. 1, 1998. DOD began collecting bids from national dental care providers May 15 but Congress stopped the bidding process in July, stating that the plan should have allowed for different premiums in different parts of the country because dental costs are different in different parts of the country. The plan will not be subsidized by the government; retiree premiums will cover the cost of the plan. Retirees who choose to enroll will have their premiums deducted from their retired pay. Details on the plan will appear in the January/March Echoes.

Reserve dental plan doesn't go to retirees

You may have read that "gray area" Reserve retirees would be included in the TRICARE Selected Reserve Dental Program. This is not true. The first news release on this subject said that this dental program would include retired reservists who hadn't yet begun to draw retired pay; however, that release was corrected.

TRICARE Standard handbook online

The newly updated TRICARE Standard Handbook (previously the CHAMPUS Handbook) is available on the Internet. Go to the home page of the TRICARE Support Office at: www.tso.ods.mil. Then click on "Public Affairs."

Prescriptions by mail to be expanded

by Jerry Harben

WASHINGTON (ARNEWS) — Many more military medical beneficiaries can fill medication prescriptions by mail through the National Mail Order Pharmacy (NMOP) program which began in October.

The NMOP program provides services to active duty personnel; CHAMPUS beneficiaries in Alaska and Puerto Rico; Uniformed Services Treatment Facility enrollees; overseas CHAMPUS beneficiaries in DEERS with an APO or FPO address; BRAC Medicare-eligible beneficiaries in Alaska and TRICARE Regions 1, 2 and 5 (Northeast, mid-Atlantic coast and mid-Western states); patients pre-enrolled in TRICARE Prime with primary-care providers in a military facility in Regions 1, 2 and 5; and TRICARE Prime enrollees with primary-care providers in military facilities in regions currently under TRICARE contracts.

An exception to eligibility rules is that people covered by another health insurance policy that includes a pharmacy benefit cannot participate in NMOP. Williams explained this is due to rules that prohibit CHAMPUS from being first payer of benefits.

"The goal of the NMOP is to provide a more cost-effective, convenient and uniform pharmacy benefit. The NMOP is more cost-effective than the mail-order pharmacy option available in TRICARE because 'Best Federal' pricing is not available to the TRICARE contractors," said COL Roger F. Williams, pharmacy program manager at Medical Command Headquarters.

" 'Best Federal' pricing runs 24 to 50 percent below the average wholesale price," he added.

Williams said there will be a co-pay for all users except active-duty servicemembers. Active-duty families will pay \$4 while other beneficiaries will pay \$8 per prescription filled. The Department of Defense awarded the NMOP contract in August to Merck-Medco Managed Care, Inc.

Beneficiaries will be able to get application forms and mailing envelopes from military pharmacies and health benefits advisors. They will send the form and prescription with their co-payment to the contractor and, after verifying eligibility through DEERS, the contractor will mail the medications directly to the individual.

The DOD Pharmacoeconomic Center is developing a formulary for the NMOP. A 90-day supply of chronic medications is authorized, but controlled substances will be limited to a 30-day supply.

Williams said the mail benefit was tested in a two-year demonstration in six states. He said during the demonstration only a small percentage of eligible beneficiaries filled prescriptions by mail rather than getting medications free from a military pharmacy. Despite the initial low usage, the NMOP is an excellent option for beneficiaries, who have limited access to military medical treatment facilities, Williams said.

(Editor's note: Harben is with the Army Medical Command, Ft. Sam Houston, TX)

AAFES fall/winter catalog; free lamp guards

DALLAS — This 600-page Fall & Winter 97 Exchange Catalog, is available in exchanges everywhere. The catalog is valid through January 31, 1998, and anyone with exchange privileges can use it.

Free electronic in-store ordering is available at AAFES stores and selected Marine Corps exchanges. You can pay with cash, check, money order, VISA, MasterCard, Discover Card or American Express. Customers can also use the Navy Exchange's NEXCARD and AAFES' Deferred Payment Plan (DPP) for catalog orders.

Send mail orders to Exchange Catalog Sales, P.O. Box 660211, Dallas, TX 75266-0211. To place orders toll-free, call 1-800-527-2345 or FAX 1-800-446-0163 in the United States or Puerto Rico. For your convenience, the catalog order center is open around-the-clock, seven days a week.

The Fall/Winter 97 Exchange Catalog costs \$5, and each comes with a coupon for \$8 off your first order of \$25 or more. So pick up a copy of the new Exchange Catalog and save yourself some time!

DALLAS — If you own a halogen torchiere floor lamp you may receive a free wire guard through the Army and Air Force Exchange Service (AAFES).

Protective measures are being taken because these lamps have contributed to nearly 200 fires and 11 deaths since 1992. The free wire guard reduces potential fire hazards by making it harder for flammable materials to touch the lamp's halogen bulb. Most lamps manufactured after Feb. 5, 1997, are already equipped with a glass or wire guard.

AAFES creates Retiree Advisory Council

DALLAS — To better communicate with military retirees, the Army and Air Force Exchange Service (AAFES) has created the "Commander's Retiree Advisory Council" made up of key personnel from Army Retirement Services, the Air Force Retiree and Transition Program and major retiree organizations.

"The new council will help AAFES better understand retirees and their shopping needs and help communicate to retirees the many great things we have to offer," MG Doug Bunger, USAF, Commander, AAFES, explained. "We must target the needs of retirees as well as those of active duty."

As a result of downsizing, the AAFES customer base has changed dramatically. **Today, retirees make up nearly 42 per- cent of the 7.8 million customers.**

"Our retired customers are loyal and enthusiastic about our stores and have long wanted a way to better communicate their desires," Bunger said. "It makes good sense to dedicate time and resources to their needs."

The new advisory council will meet three times a year to discuss retiree issues and meet with the Commander. This will enhance the crossflow of information between retirees and the exchanges.

AAFES has met with and surveyed retirees and held meetings at stores serving large retiree populations. AAFES determined that military retirees are loyal to stores and interested in low costs for quality products. They found that retirees have about the same income and visit the exchange as often as they did before retirement.

In the past year, AAFES has taken steps to make stores more customer friendly, such as wider aisles, easy-to-read aisle markers and signs, automatic doors, rest areas, benches, and more streamlined motorized shopping carts.

Also, retirees are very interested in learning more about the Internet. Many exchanges offer weekend Internet classes, and some have added weekday classes.

Pharmacies, coupons targeted at retirees and a wellness section in the mail order catalog for self-care products are a few of the AAFES programs targeted at retirees. The Retiree Council and publication of more information and advertising in retiree publications are the latest steps AAFES is taking to bridge the communication gap.

Visit the AAFES home page at <http://www.aafes.com>.

How to make your voice heard

DALLAS — The next time you go to the Exchange, you might be handed a survey. AAFES wants to know how customers view them, so quarterly they send surveys to different exchange regions called the Customer Satisfaction Index (CSI).

The CSI contains questions concerning perceptions of AAFES, using a ten-point scale. The CSI includes such categories as The Service You Receive, Associate Helpfulness, and Pricing and has space for additional comments.

Once the surveys are analyzed, they're sent to AAFES Headquarters in Dallas. They're then tracked for trends with the data used as the basis to make changes.

If you can't wait to fill out a survey, use the Customer Comment Program. This program is available year-round and provides another avenue through which both customers and employees can express their feelings. The customer comment cards are usually located at the front of the exchange or shopette.

Shop online with AAFES

DALLAS — AAFES customers can sit down and log on to <http://www.aafes.com> on their computers and shop online. The latest addition to shopping online is a shopping cart that allows customers to order online, anywhere in the world at any time of the day.

To begin, customers click on the "On-Line Shopping" button on the AAFES Web Site. They then need to give their Social Security Number in the username box and birthdate in the password box to log on.

From there, the shopper can browse a selection of hundreds of items in categories that include fashions, home/office, electronics/photo, military pride, self care/recreation, gifts and collectibles, for the home and for someone special. Hundreds of items will be added in the future, and the shopping cart will accept orders for current catalog items not shown online.

To check the status of a previous order, customers can click on the "inquire on a previous order" line from the online shopping button. Enter the order number and social security number and click "submit". AAFES officials say they are using state of the art security measures to ensure safe on-line credit card shopping.

VA burial benefits

Q — Who qualifies for burial in a national cemetery?

A — Burial in a national cemetery is available to all members of the armed forces and veterans discharged under conditions other than dishonorable who completed the required periods of service, as well as their spouses, minor children and, under certain conditions, unmarried adult children. Also eligible for burial are members of the Reserves, the Army or Air National Guard with 20 years of qualifying service as well as members of the ROTC of the Army, Navy or Air Force who die while on active duty for training.

Q — What information is needed about a veteran to arrange burial in a national cemetery and who makes the arrangements?

A — Burial arrangements for an eligible veteran are made by the funeral director or the next of kin by contacting the national cemetery in which burial is desired. The veteran's name, rank, service number, Social Security number, and VA claim number if a prior claim has been made, date and place of entry into and separation from the service, branch of service, date and place of birth, and date of death, should be furnished. A copy of the official military discharge document bearing an official seal or a DD 214 is required and is usually sufficient to establish eligibility for burial in a VA national cemetery. The document must specify active military duty and show that release from active duty was under conditions other than dishonorable. (Families of retired Reservists and Guard members may furnish their 20-year letter.) The cemetery director sets a tentative date for the committal service, pending verification of eligibility, and notifies the applicant when the burial is authorized.

Q — What benefits are included when a veteran is buried in a national cemetery?

A — For eligible veterans and family members, VA provides a gravesite, preparation of the grave- site and burial, a headstone or flat marker, a Presidential Memorial Certificate, a burial flag, and perpetual care of the gravesite, but does not cover funeral home costs.

Q — A veteran wants to be cremated and have his ashes scattered. Is there a marker for this?

A — Memorial markers are available from VA. The marker is the same as that used to identify a grave, except the words "In Memory Of" are inscribed.

Q — My father, who recently died, was an honorably discharged veteran. Can VA reimburse our family for the headstone he paid for through a pre-need burial plan?

A — No. VA provides headstones or markers without cost, but does not reimburse the cost of purchasing them from other sources. VA headstones or markers are available for the unmarked grave of veterans buried anywhere in the world and of eligible dependents buried in national, state veteran or military post cemeteries.

Q — If a veteran not in receipt of any monetary benefits from VA dies in a VA medical center, can VA provide any financial assistance for the burial?

A — Yes. VA can pay up to \$300 in burial allowance. VA may also pay a \$150 plot allowance if the veteran is not buried in a national cemetery. Also, costs of transporting the remains to the nearest national or state veterans cemetery with space available for burial may be reimbursed.

New study of Agent Orange effects

WASHINGTON, DC — The pilot phase of a study to determine possible health effects of Agent Orange exposure on Vietnam veterans was announced by the VA.

Letters are being sent to 500 randomly selected veterans inviting them to participate. **Random selection is being used to achieve a representative sampling. Volunteers are not being sought.** The study may ultimately include 2,600 veterans, if the pilot phase shows the full study's feasibility. The feasibility study is expected to take at least a year. If the full-scale study is feasible, that may take another three years.

Knowledge of the effects of Agent Orange has grown as studies have been completed and newer laboratory methods have been used. Study results have enabled VA to award disability compensation to Vietnam veterans suffering from certain chronic diseases.

Two earlier VA studies of Army veterans assigned to Chemical Corps units in Vietnam who died later have found a significant excess of deaths from digestive disease, primarily due to liver cirrhosis. Nonsignificant but elevated rates were also observed for deaths due to all cancers combined and for specific cancer sites. An ongoing mortality follow-up study is being conducted by VA.

Short shots

• **The 15th Annual National Retired Military Golf Classic will be held in Myrtle Beach, SC, May 25 through May 29, 1998, on five golf courses. For an application, write to: National Retired Military Golf Classic, PO Box 3608, Myrtle Beach, SC 29578. Priority for the slots for 864 men and 132 women is given to those who played in last year's classic and then on a first-come, first-served basis until Feb. 1, 1998.**

• "Old Buddies, Pals, Shipmates, Families and Friends" is a new **locator service** for former and current military personnel and their families, on the World Wide Web. The Web site at <http://www.shipmates.com/> is a free service available for anyone to use. There are three databases for each branch of the service. One database allows individuals to register where others can find them. A second database allows posting the names of individuals (or units) that people would like to contact. A third database is for listing reunions. Contact: Nick Baker, Email nickbaker@shipmates.com. World Wide Web home page is <http://www.shipmates.com/>.

- Did you know that retirees' pets are eligible for space-available care at any **military veterinary clinic**? Of course, as with human medical facilities, some veterinary clinics are busier than others so call the clinic first to check on availability of care. Call the installation operator to get the number of the clinic.

- The **annual VA insurance hoax** has hit the world wide web. At least once a year, the rumor circulates that everyone who ever held a Serviceman's Group Life Insurance Policy is entitled to a refund whether the policy is active or not. **This is not true.** Those with **active** policies receive dividends automatically, there is no need to apply. Remember that you can find official VA news on the web at www.va.gov

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 on page 9.

Jan. 17,1998 Ft. Douglas, UT

Jan. 24 St. George, UT

Army Retirement Services home page

The updated Retirement Services Home Page is now accessible to Internet users. There are several ways to get to the home page. One is to go to the Army Home Page (www.army.mil) and click on "Retirement Services". Another is to go to the DCSPER HomePage (www.odcsper.army.mil) and click on "Organization Chart" and then "Retirement Services Office" OR click on "Information Index" and then on "Retirement Services" OR click on "Associated Sites" and then on "ODCSPER Retired Services". However, for those who want to go directly to the home page, the address is www.odcsper.army.mil/retire/retire.asp.