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for Military Retirees
& Their Families

24th

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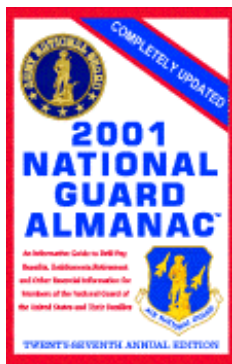
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RETIRED MILITARY ALMANAC

FOREWORD

This is the twenty-fourth edition of the **RETIRED MILITARY ALMANAC**. The numerous changes in benefits implemented by recent legislation and other initiatives have been captured to keep our readers up-to-date and informed of the many programs offered to retired military members. One of the most significant changes is the passage of TRICARE FOR LIFE as part of the 2001 Floyd D. Spence National Defense Authorization Act. Starting April 1, 2001, members who are over age 65 will have improved options for their prescription medicine needs. On October 1, 2001, TRICARE becomes a second payer to Medicare. Eligible beneficiaries over age 65 must be enrolled in Medicare Part B to take advantage of these programs. TRICARE for Life is explained in the Health Care section of the almanac.

Retirees received a 3.5 percent increase in retired pay effective December 1, 2000. Active duty members and members of the Reserve Forces received a 3.7 percent increase in basic pay and additional targeted pay increases for members in pay grades E-5 through E-7 on July 1, 2001.

The Veterans Benefits section has been revised and reflects current information for VA benefits. Other sections of the almanac have also been updated to reflect changes in law and policy.

Information on state income taxes is included in this edition as well as changes in installation listings, Space-Available travel information, Social Security, and the many other sections of the 2001 edition.

We also offer **DIVORCE AND THE MILITARY II** for members who are or have been involved in a divorce situation where one of the parties is or has been in the military. This book is not only for the service member, but is widely used as a reference by the spouse and both attorneys. Details about this book are available on the inside back cover of this edition.

The **RETIRED MILITARY ALMANAC** is not an official publication of the DoD or the United States Government. We do, however, rely to a large extent on many DoD and other Government agencies and offices to ensure that the information we provide is as accurate and up-to-date as possible. Without the cooperation and assistance of these offices and their personnel, our task would be much more difficult. We therefore express our sincere appreciation to everyone who has worked with us, and particularly acknowledge the assistance and cooperation of the Assistant Secretary of Defense (ASD)-Public Affairs; Office of the Secretary of Defense-Personnel and Readiness; ASD-Health Affairs; Deputy ASD-Military Personnel and Force Management; the Defense Manpower Data Center and the Office of the Actuary; the Defense Finance and Accounting Service; the Department of Veterans Affairs; the Social Security Administration; the TRICARE Management Activity; the Department of Labor; and several other offices of the military services which have been most generous and cooperative.

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Ron Hunter
Publisher

TABLE OF CONTENTS

PUBLICATION DATE — MARCH 12, 2001

PART I MILITARY RETIREMENT

Military Retirement Background	6
Selected Legislation	8
Types of Retirement and Retired Pay	12
Adjustments to Retired Pay	17
Active Duty and Retired Pay Increase Table	19
Retired Pay Cost of Living Adjustments	21
CPI-W Summary Table	21
Retired Pay Computation	22
Comparative 20 Year Retirement Table	23
Other Retirement Pay Information	23
Retired Pay Checks	23
Allotments from Retired Pay	23
Direct Deposit of Pay	24
Waiver of Retired Pay	24
Suspension of Retired Pay	24
Garnishment	25
Defense Finance and Accounting Service Centers	26
Monthly Amounts of Nondisability Retirement Pay Tables ..	26
Uniformed Services Former Spouse's Protection Act	36
Reserve Component Retirement	40
Statutory Requirements for Mandatory Retirement	43
Computation of Reserve Retirement Pay	45
Notice of Eligibility	46
Reserve Benefits and Entitlements	49
Federal Income Tax Information for Retired Military Personnel	
General Information	50
Special Items of Interest	51
Income Tax Withholding	53
FICA	54
Survivor Benefit Tax Treatment	54
Waiver of Retired Pay	55
Tax Computation	55
Gross Income to be Reported	56
Deductions from Gross Income	56
Exclusions from Gross Income	57
Deductions from AGI	58
State Income Tax Information	59
State Tax Authorities	59
State Income Tax Tables	63

PART II GENERAL INFORMATION

Retired Activities Programs	69
Retired Activities Offices	70
Identification Cards	70
Correction of Military Records	71
Retiree Status and Categories	72

RETIRED MILITARY ALMANAC

Wearing of Uniform	72
Awards and Decorations	73
Use of Military Titles	73
How to Locate a Retiree	74
Privileges of Military Facilities	75
Guide to Military Installation Facilities	75
Restrictions Applicable to Retired Military	82
Employment in the DoD	82
Conflict of Interest	83
Foreign Government Employment	83
Retirement Overseas	84
Uniform Restrictions	85
Security Program	85
Speeches and Publication of Articles	85
Military Personnel Records Locations	86
Management and Mobilization of Retired Military Members	87
Travel and Transportation	88
Weight Allowance Table	91
Space-Available Travel	92
AMC Passenger Operations	95

PART III HEALTH CARE, INSURANCE AND MEDICAL FACILITIES

Uniformed Services Health Benefits	97
TRICARE for Life	97
TRICARE and Medicare	97
Uniformed Services Health Benefits Program	100
DEERS	101
Medical Care for Family Members	101
Uniformed Services Family Health Plan	103
Uniformed Services Treatment Facilities	104
DoD TRICARE Managed Care Program	104
TRICARE-Standard	107
TRICARE Pharmacy Options	118
TRICARE Retiree Dental Program	119
TRICARE/CHAMPUS Claims Processors	120
Military Medical Centers and Hospitals	126
Military Medical Clinics	129

PART IV VETERANS BENEFITS

Veterans Benefits	135
Timetable for VA Benefits	136
Compensation for Service-Connected Disability	137
Pension	139
Montgomery GI Bill	139
Vocational Rehabilitation Program	143
Home Loan Guarantees	145
Health Care Benefits	149
Persian Gulf, Agent Orange and Ionizing Radiation	151
Nursing Home Care	152

RETIRED MILITARY ALMANAC

Readjustment Counseling	152
Outpatient Pharmacy Services Center	153
Outpatient Dental Treatment	153
Medical Care for Dependents CHAMPVA	154
VA Regional Offices and Medical Facilities	155
Appeals	174
Dependency and Indemnity Compensation	175
Burial Information for Retirees	177
Retired Casualty Assistance Services	179
Reimbursement of Burial Expenses	181
National Cemeteries	182
Burial in State Veterans Cemeteries	186
State Veterans Cemeteries Listing	186
Personal Affairs for Survivors	190
Casualty Assistance Checklist	192
VA and Military Insurance Programs	194
SGLI	194
VGLI	195
Veterans Preference in Government Employment	197
Employment of Retired Military Personnel	200
Unemployment Compensation	204
Veterans Employment and Training Programs	205

PART V SBP AND SOCIAL SECURITY

Survivor Benefit Plan	208
Coverage Available	209
Cost (Premiums)	211
Remarriage	212
Military Survivor Benefit Table	213
Social Security/DIC Offset	215
Social Security	217

PART VI ARMED FORCES RETIREMENT HOMES, STATISTICS AND ORGANIZATIONS

U.S. Naval Home	230
U.S. Soldiers' and Airmen's Home	232
Retirement Residences for Military Personnel & Widows	232
Retired Military Statistics and Pay Tables	
Military Retirements Since 1950	234
Military Retiree Life Expectancy	235
Retirees by State	236
Retired Pay by State	237
Armed Forces Pay Table	238
Officer & Enlisted Regular Military Compensation	239
Annual Amount of Non-disability Retired Pay	240
Military Lifetime Retired Pay (Lump Sum Equivalent)	241
Annual Deposit Necessary to Accumulate Lump Sum Equivalent	242
Number of Military Personnel Receiving Retired Pay and Average Monthly Gross/Net	243
Associations and Organizations	245

PART I

MILITARY RETIREMENT

BACKGROUND

The military retirement system applies to members of the Army, Navy, Marine Corps, and Air Force. However, most of the provisions also apply to retirement systems for members of the Coast Guard (administered by the Department of Transportation), officers of the Public Health Service (administered by the Department of Health and Human Services), and officers of the National Oceanic and Atmospheric Administration (administered by the Department of Commerce).

The system is a funded, non-contributory defined benefit plan that includes non-disability retired pay, disability retired pay, retired pay for reserve service, and survivor annuity programs. The Service Secretaries approve immediate non-disability retired pay at any age with credit of at least 20 years of active duty service. Reserve retirees must be 60 years old with 20 years of creditable service before retired pay commences. There is no vesting before retirement.

There are three distinct non-disability benefit formulas related to the three populations within the military retirement system. *Final pay*: Military personnel who first became members of the armed services before September 8, 1980 have retired pay equal to terminal basic pay times a multiplier. The multiplier is equal to 2.5 percent times years of service and is limited to 75 percent. *High-3*: If the retiree first became a member of the armed services on or after September 8, 1980, the average of the highest 36 months of basic pay is used instead of terminal basic pay. *REDUX*: Members first entering the armed services on or after August 1, 1986 are subject to a penalty if they retire with less than 30 years of service; at age 62, their retired pay is recomputed without the penalty. The FY 00 National Defense Authorization Act provided that REDUX members have a choice of (a) receiving High-3 benefits or (b) staying under the REDUX formula and receiving a lump-sum \$30,000 payment. Members make their election during their fifteenth year of service. Those who choose the lump-sum payment must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the \$30,000. The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. In FY 00, 1.36 million non-disability retirees from active duty were paid \$27.1 billion.

Retiree and survivor benefits are adjusted annually to protect the purchasing power of initial retired pay. The benefits associated with members first entering the armed services before August 1, 1986 are adjusted by the percentage increase in the average Consumer Price Index (CPI). This is commonly referred to as full CPI protection. Benefits associated with members entering on or after August 1, 1986 are annually increased by the percentage change in the CPI minus 1 percent. When the member reaches age 62, the benefits are restored to the amount that would have been payable had full CPI protection been in effect. However, after this restoration, partial indexing (CPI minus 1 percent) continues annually for life.

A disabled military member is entitled to disability retired pay if the disability is at least 30 percent (under a standard schedule of rating disabilities by the Veterans Administration) and either (1) the member has eight years of service; (2) the disability results from active duty; or (3) the disability occurred

RETIRED MILITARY ALMANAC

in the line-of-duty during a time of war or national emergency or certain other time periods.

In disability retirement, the member receives retired pay equal to the larger of (1) the accrued non-disability retirement benefit, or (2) base pay multiplied by the rated percent of disability. The benefit cannot be more than 75 percent of base pay. Only the excess of (1) over (2) is subject to federal income taxes. Base pay is equal to terminal basic pay if the retiree first became a member of the armed services before September 8, 1980. If the retiree first entered the Services on or after September 8, 1980, base pay is equal to the average of the highest 36 months of basic pay.

Members whose disabilities may not be permanent are placed on a temporary-disability retired list and receive disability retirement pay just as if they were permanently disabled. However, they must be physically examined every 18 months for any change in disability. A final determination must be made within five years. The temporary disability pay is calculated like the permanent disability retired pay, except that it can be no less than 50 percent of base pay. In FY 00, 102,000 disability retirees were paid \$1.32 billion.

Members of the Reserves may retire after 20 years of creditable service, the last eight of which must be in a reserve component. However, reserve retired pay is not payable until age 60. Retired pay is computed as base pay times 2.5 percent times years of service. If the Reservist was first a member of the armed services before September 8, 1980, base pay is defined as the active duty basic pay in effect for the retiree's grade and years of service at the time that retired pay begins. If the reservist first became a member of the armed services on or after September 8, 1980, base pay is the average basic pay for the member's grade in the last three years that the Reservist was a member of the armed services. The years of service are determined by using a point system, where 360 points convert to a year of service. Typically, a point is awarded for a day of service or a drill attendance, with 15 points being awarded for a year's membership in a Reserve Component. A creditable year of service is one in which the member earned at least 50 points. A member cannot retire without 20 creditable years, although points earned in non-creditable years are used in the retirement calculation. In FY 00, 238,000 Reserve retirees were paid \$2.48 billion.

The National Defense Authorization Act for FY 93 (P.L. 102-484) grants temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. The retired pay is calculated in the usual way except that there is a reduction of 1 percent for every year below 20 years of service. Part or all of this reduction can be restored at age 62 if the retired member works in a qualified public service job during the period from the date of retirement to the date on which the retiree would have completed 20 years of service. Unlike members who leave military service before 20 years with voluntary separation incentives or special separation benefits, these early retirees are treated like regular military retirees for the purposes of other retirement benefits. This authority is scheduled to expire at the end of FY01. As of September 30, 2000, there were 56,000 TERA retirees receiving retired pay at an annual rate of \$682 million.

All non-disability retirement, disability retirement, and most survivor annuities are adjusted annually for inflation. Cost-of-living adjustments (COLAs) are automatically scheduled to occur every 12 months, on December 1st, to be reflected in checks issued at the beginning of January. The full COLA effective December 1st is computed by calculating the percentage increase in

RETIRED MILITARY ALMANAC

the CPI from the third quarter of the prior calendar year to the third quarter of the current calendar year. The increase is based on the Urban Wage Earner and Clerical Worker Consumer Price Index (CPI-W) and is rounded to the nearest tenth of one percent.

The benefits of retirees (and their survivors) first entering the armed services before August 1, 1986 are annually increased with the full COLA; all other benefits are annually increased with a partial COLA. The partial COLA is the full COLA minus 1 percent. A one-time restoration is given to a partial COLA recipient on the first day of the month after the retiree's 62nd birthday. At this time, the retiree benefit (or survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full COLAs been in effect. Annual partial COLAs continue after this restoration.

COLAs SINCE 1992

Annual cost of living adjustments are normally effective on December 1 and are received in January checks.

<u>Year</u>	<u>COLA</u>	<u>Year</u>	<u>COLA</u>
2001	3.5 percent	1996	2.6 percent
2000	2.4 percent	1995	2.8 percent
1999	1.3 percent	1994	2.6 percent
1998	2.1 percent	1993	3.0 percent
1997	2.9 percent	1992	3.7 percent

Basic pay is the only element of military compensation upon which retired pay is computed and entitlement is determined. Basic pay is the principal element of military compensation that all members receive, but it is not representative, for comparative purposes, of salary levels in the public and private sectors. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) cash or in-kind allowances (the housing allowance, which varies by grade, location, and dependency status, and a subsistence allowance) and (3) the tax advantages accruing to allowances because they are not subject to Federal income tax. Basic pay represents approximately 70 percent of RMC for all retirement eligible members. For the 20-year retiree, basic pay is approximately 66 percent of RMC. Consequently, a 20-year retiree may be entitled to 50 percent of basic pay, but only 33 percent of RMC. For a 30-year retiree, the corresponding entitlements are 75 percent of basic pay, but only 56 percent of RMC. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

SELECTED LEGISLATION OF INTEREST TO MILITARY PERSONNEL (106th Congress – 2nd Session)

Following is a partial listing of legislation of interest and significance to military personnel. The listing is not all-inclusive, but contains highlights of key legislation passed by the last Congress and signed into law by the President. Many of the bills which were not acted upon during the second session of the 106th Congress will be reintroduced during the first session of the 107th Congress convened in January 2001.

RETIRED MILITARY ALMANAC

DEFENSE APPROPRIATIONS LEGISLATION

P.L. 106-259, FY 01 National Defense Appropriations Act.

Provides \$75.8 billion to pay 1.382 million active duty personnel and 866,934 Reserve Component personnel during FY 01 as follows: For Active Duty Military Personnel - Army, \$22,175,357,000; Navy, \$17,772,297,000; Marine Corps, \$6,833,100,000; Air Force, \$18,174,284,000. For Reserve and National Guard Personnel: Army, \$2,473,001,000; Navy, \$1,576,174,000; Marine Corps, \$448,886,000; Air Force, \$971,024,000; Army National Guard, \$3,782,536,000; Air National Guard, \$1,641,081,000.

DEFENSE AUTHORIZATION LEGISLATION

P.L. 106-398, FY 01 Floyd D. Spence National Defense Authorization Act.

End Strengths for Active Forces. The Armed Forces are authorized strengths for active duty personnel as of September 30, 2001, as follows: Army, 480,000; Navy, 372,642; Marine Corps, 172,600; Air Force, 357,000.

Revised End Strength Floors. Effective October 1, 2000, the minimum end strengths for the services are as follows: Army, 480,000; Navy, 372,000; Marine Corps, 172,600; Air Force, 357,000.

End Strengths for Selected Reserve. The Armed Forces are authorized strengths for Selected Reserve Personnel of the Reserve Components as of September 30, 2001 as follows: Army Reserve, 205,300; Naval Reserve, 88,900; Marine Corps Reserve, 39,558; Air Force Reserve, 74,358; Coast Guard Reserve, 8,000; Army National Guard, 350,526; Air National Guard, 108,022.

End Strengths for Reserves on Active Duty in Support of the Reserves. Within the Selected Reserve end strengths, the Reserve Components of the armed forces are authorized, as of September 30, 2001, the following number of Reserves or members of the National Guard to be serving on full-time active duty or full-time National Guard duty for organizing, administering, recruiting, instructing, or training the Reserve Components: Army Reserve, 13,106; Naval Reserve, 14,649; Marine Corps Reserve, 2,261; Air Force Reserve, 1,336; Army National Guard, 22,974; Air National Guard, 11,170.

End Strengths For Military Technicians (Dual Status). The minimum number of military technicians (dual status) as of September 30, 2001 for the Reserve Components of the Army and the Air Force shall be the following: Army Reserve, 5,921; Army National Guard, 23,128; Air Force Reserve, 9,785; Air National Guard 22,247.

Limitation on Non-Dual Status Technicians. The maximum number, as of September 30, 2001, of non-dual status technicians, as defined in 10 USC 10217(c)(2), employed by the Reserve Components of the Army and the Air Force shall be the following: Army Reserve, 1,195; Army National Guard, 1,600; Air Force Reserve, 10; Air National Guard 326.

- Increases rates of active duty and Reserve basic pay by 3.7 percent effective January 1, 2001.
- Provides for an additional pay increase for enlisted grades E-5, E-6, and E-7 effective July 1, 2001.
- Directs a single housing rate, effective July 1, 2001, for members with dependents in pay grades E-1 through E-4 not living in Government housing.
- Extends to December 31, 2001 authorities for the following bonuses and special pays for active duty personnel: aviation officer retention bonus,

RETIRED MILITARY ALMANAC

reenlistment bonus for active members, special pay for nuclear qualified officers extending their period of active service, nuclear career accession bonus, and nuclear career annual incentive bonus.

- Extends to December 31, 2001 for the following bonus and special pay authorities for nurse officer candidates, registered nurses, and nurse anesthetists: nurse officer candidate accession program; accession bonus for registered nurses; and incentive special pay for nurse anesthetists.

- Extends to December 31, 2001 authorities for the following bonuses and special pays for Reserve personnel: special pay for health care professionals who serve in the Selected Reserve in critically short wartime specialties, Selected Reserve enlistment and reenlistment bonuses, special pay for Selected Reserve enlisted who are assigned to certain high priority units, Ready Reserve enlistment and reenlistment bonus, Selected Reserve affiliation bonus, prior service enlistment bonus, and authority for repayment of educational loans for certain health professionals who serve in the Selected Reserve (extended to January 1, 2002).

- Authorizes a bonus of \$20,000 for a person who enlists in an armed force for a period of at least two years on or after October 1, 2000. This authority will expire December 31, 2001 unless otherwise extended.

- Establishes a single rate Dislocation Allowance for members, with dependents, in pay grades E-5 and below.

- Increases from 75 to 90 the maximum number of Reserve retirement points that may be credited in any year that ends on or after October 30, 2000, and all subsequent years.

- Increases the grade of all Reserve Component chief positions to lieutenant general not later than October 30, 2001.

- Provides, subject to availability, legal assistance for Reserve Component members called to active duty for more than 30 days under a mobilization authority. Period of eligibility begins on the day of release from active duty and will be equal to not less than twice the period served on active duty under that call.

- Provides an additional subsistence allowance, up to \$500 per month, for members who qualify for food stamps. Takes effect not earlier than May 1, 2001.

- Directs that an additional \$30 million from the personnel budget be used to reduce out-of-pocket housing costs in 2001.

- Authorizes BAH for servicemembers in grade E-4 while assigned to sea duty.

- Increases the monthly subsistence allowance, effective October 1, 2001, of cadets and midshipmen at the service academies to a rate equal to 35 percent of the basic pay of a commissioned officer in pay grade O-1 with less than two years of service.

- Provides that Reserve Component members notified, on or after January 1, 2001, of eligibility to receive Reserve retired pay at age 60, who have dependents, will automatically be enrolled in RC-SBP at the maximum level unless the member **and** spouse elect not to participate in the Plan before the end of the 90-day period beginning on the date on which he receives that notification.

RETIRED MILITARY ALMANAC

- Extends to September 30, 2007, eligibility for Reserve Component members to apply for a VA loan guarantee.
- Provides, effective October 1, 2001, eligibility for the \$100-300 per month special compensation for severely disabled retirees to otherwise-qualifying 10 USC, Chapter 61 military disability retirees.
- Allows active duty and Reserve personnel to deposit up to 5 percent of their basic pay and any bonuses, special or incentive pays in the Thrift Savings Plan which is the same tax-deferred savings plan available to federal civilians. The effective date is April 1, 2001 with a possible delay in implementation until October 1, 2001.
- Authorizes Reserve and National Guard members traveling to inactive duty training more than 50 miles from their home to be eligible for on-base billeting in Department of Defense facilities on the same basis as active duty members traveling on official business. Applies to periods of duty beginning after April 28, 2001.
- Allows Reserve forces members to travel space-required on military aircraft when traveling between the member's home and place of annual training or inactive duty training, both inside and outside the United States.
- Adds protections, in the form of incapacitation pay, for Reserve Component members incurring injury, illness, or disease in the performance of funeral honors duty.
- Provides pharmacy benefits, including access to military treatment facility pharmacies, the National Mail Order Pharmacy program and retail pharmacies, to eligible beneficiaries age 65 and over, effective April 1, 2001.
- Allows the President to appoint children of Reserve and National Guard personnel to the Service Academies as part of the 100 he may select for each academy from children of armed forces members.
- Reduces the maximum annual out-of-pocket medical expenses of retired TRICARE beneficiaries from \$7,500 to \$3,000 per year.
- Eliminates co-payments for active duty family members enrolled in TRICARE Prime, and provides PRIME-level benefits to families assigned to areas where PRIME is not available.
- Requires travel expense reimbursement for TRICARE Prime beneficiaries referred to a provider more than 100 miles from the primary provider's location.
- Provides, effective October 1, 2001, TRICARE as a second payer to eligible beneficiaries, age 65 and over, who continue to receive medical care from their current Medicare providers.

VETERANS' LEGISLATION

P.L. 106-419 Veterans Benefits and Health Care Improvement Act of 2000.

- Increases the rates of basic educational assistance under the Montgomery GI Bill.
- Allows certain Veterans Education Assistance Program (VEAP) participants to enroll and be entitled to benefits under the basic educational assistance under the Montgomery GI Bill.

RETIRED MILITARY ALMANAC

- Effective April 30, 2001, requires employers to grant leaves of absence to employees who participate in honor guards for the funerals of veterans.
- Increases the maximum amount of coverage available through the Servicemembers Group Life Insurance and Veterans Group Life Insurance programs to \$250,000 effective April 1, 2001.
- Extends eligibility to certain members of the Individual Ready Reserve for Servicemembers Group Life Insurance.
- Increases the rates of veterans' survivors and dependent's educational assistance. Authorizes the Secretary of Veterans Affairs to annually increase such amounts by the percentage increase in the Consumer Price Index.

P.L. 106-413 Veterans' Compensation Cost-of-Living Adjustment Act of 2000.

- Provides a 3.5 percent cost-of-living adjustment (COLA) in the rates of veterans' disability compensation, additional compensation for dependents, the clothing allowance for certain disabled adult children, and dependency and indemnity compensation for surviving spouses and children.
- In addition to the above legislation, the VA announced on November 9, 2000 that Vietnam veterans with Type-II diabetes would now be eligible for disability compensation from the Department of Veterans Affairs (VA) based on their presumed exposure to Agent Orange or other herbicides.

VA officials cautioned it will take several months to write the rules before Vietnam veterans with diabetes can begin applying for disability compensation. They can, however, enroll in VA's health care system immediately and begin receiving the care they need.

- Authorizes the Secretary to carry out a three-year pilot program to provide primary health care services for the spouse or child of a veteran who is enrolled in the annual patient enrollment system and is able to pay for such care or services either directly or through reimbursement or indemnification from a third-party insurer.

TYPES OF RETIREMENT AND RETIRED PAY

Non-disability Retirement

Generally, regular and Reserve commissioned officers, warrant officers, and enlisted members may retire after completing 20 or more years of active service. Tenure is established based on grade. Ordinarily, members may serve a maximum of 30 years prior to mandatory retirement. However, certain members are allowed to serve longer.

Enlisted members and officers are credited for all years of active service. Officers may also receive credit for inactive service (or constructive credit for physicians and dentists) if they entered on active duty prior to September 15, 1981, according to the branch of service. Active and inactive Reserve service may also be included for both enlisted and officers, if applicable.

The retired grade of the member is generally the grade (whether temporary or permanent), held on the date of retirement. Officers in pay grades O-5 through O-8 must serve in that pay grade for at least three years in order to retire in that pay grade. Officers in grade O-4 must have at least six months time in that grade. However, there are some exceptions.

RETIRED MILITARY ALMANAC

- An enlisted member or warrant officer retiring with less than 30 years of service who held a temporary higher grade than the grade in which retired, receives retired pay in the grade held at time of retirement until the total active and retired service reaches 30 years. At that time, the retired member is advanced to the higher grade and retired pay is then based on the higher grade. (In the Navy and Marine Corps, the higher grade must have been held as a commissioned officer.)

- Enlisted members and warrant officers holding Reserve commissions who complete 20 years of active service, of which 10 years is commissioned, may retire and receive pay on the basis of the commissioned rank.

All regular officers, unless retired or separated earlier, are retired by law on the first day of the month following the month in which the officer becomes 62 years of age. There are some exceptions for certain officers assigned to positions at the military academies.

Officers serving in a grade above major general or rear admiral may have retirement deferred by the President up to the first day of the month following the month in which the officer becomes 64 years of age.

Three Retirement Systems:

There are three methods for computing non-disability retired pay depending on the beginning date the person first became a member of a uniformed service. The date that an individual first entered the military is the DIEMS (Date of Initial Entry to Military Service). The DIEMS determines which retirement system the individual is under. Some individuals have unique circumstances that complicate determining their DIEMS.

MAJOR FEATURES OF THE THREE MILITARY RETIREMENT SYSTEMS			
Plan	Eligible	Annuity formula	Cost of living adjustments
Final Basic Pay	Servicemembers with a DIEMS prior to Sept. 8, 1980.	50 percent of Final Basic Pay after 20 years of service; 2.5 percent for each additional year served up to 30 years. A 30-year retiree receives 75 percent of Final Basic Pay.	Annual COLAs based on changes in the Consumer Price Index.
High-3	Servicemembers with a DIEMS between Sept. 8, 1980, and July 31, 1986.	Same as above except the 2.5 percent is applied to average basic pay for the highest 36 months rather than Final Basic Pay.	Annual COLAs based on changes in the Consumer Price Index.
REDUX	Servicemembers with a DIEMS after July 31, 1986, who accept a mid-career bonus at the 15-year service point and agree to remain on active duty for at least 20 years.	40 percent of the average of highest 36 months basic pay after 20 years of service; 3.5 percent for each additional year served up to 30 years. Thus, a 21-year retiree receives 43.5 percent of High-3 basic pay, a 23-year retiree receives 51.5 percent and a 30-year retiree receives 75 percent of High-3 basic pay. When the retiree turns 62, annuities increase to match the High-3 formula of 2.5 percent for each year served.	Annual COLAs set one percentage point below the Consumer Price Index. Retired pay is adjusted at age 62 to restore lost purchasing power since retirement. But partial COLAs continue after the one-time catch-up.

Here are a few examples: an academy graduate who entered the academy prior to, but graduated after, August 1986 is under the High-Three System; an ROTC graduate who began a ROTC scholarship program or enlisted as a Reserve in the Senior ROTC program prior to August of 1986 is also under the High-Three System; an officer or an enlisted member who initially entered the

RETIRED MILITARY ALMANAC

military prior to August 1986, separated, and after a break in service, rejoined the military, is under the High-Three System, even if their pay entry basic date was adjusted to a date of August 1, 1986 or later; a member who enlisted under the delayed entry program is under the system in effect when they entered the delayed entry program, not when they initially reported for duty.

Not all Services have DIEMS dates properly defined in their personnel records. If you have unusual circumstances and are unsure of when your DIEMS date is, or believe your records show an incorrect DIEMS date, contact your personnel office to discuss your particular situation.

Final Basic Pay System. Members with a DIEMS prior to September 8, 1980 retire under the Final Basic Pay System, which is 50 percent of basic pay after 20 years of military service plus 2.5 percent for each additional year up to a maximum of 75 percent. Cost of Living Adjustments (COLAs) are added annually based on the increase in the Consumer Price Index (CPI), a measure of inflation. Under the Final Basic Pay System, the annual COLA is equal to CPI.

High-three System. Members with a DIEMS between September 8, 1980 and July 31, 1986 retire under the High-three System. In addition, this plan will also apply to an individual who has a DIEMS on or after August 1, 1986 who does not elect the REDUX retirement system with the career retention bonus at their 15th year of service. Retired pay is computed using 50 percent of the average of the "high-three" (36 months) of basic pay for 20 years with 2.5 percent for each additional year up to a maximum of 75 percent. This multiplier is applied against the average basic pay for the highest 36 months of the individual's career. This typically, though not always, equals the average basic pay for the final three years of service. Like the Final Basic Pay System, under the High-three System, the annual COLA is equal to CPI.

Military Retirement Reform Act. Members with a DIEMS on or after August 1, 1986 have a choice of two retirement options: 1. Retire under the High-three System; or 2. Retire under provisions of the Military Retirement Reform Act (MRRRA), also known as REDUX, and take a \$30,000 career retention bonus. *It is important to note that service members with a DIEMS on or after August 1, 1986, are the only ones who may choose between the High-three System and the REDUX retirement system that now comes with a \$30,000 career retention bonus.*

If the member chooses to retire under REDUX, retired pay is computed using 40 percent of the "high-three" years of service for 20 years of service with an additional 3.5 percent for each additional year up to a maximum of 75 percent. In addition, annual cost of living (COLA) adjustments for retirees are one percentage point less than inflation, as measured by the Consumer Price Index. A feature unique to REDUX is a recomputation of retirement pay at age 62. Two adjustments are made. The first adjusts the multiplier to what it would have been under the High-three System. For example, a 20-year retiree's new multiplier would become 50 percent, a 24-year retiree's multiplier would become 60 percent, but a 30-year retiree's would remain 75 percent. This new multiplier is applied against the individual's original average basic pay for his or her highest 36 months. Then the second adjustment is applied. Full CPI for every retirement year is applied to this amount to compute a new base retirement salary. At age 62, the REDUX and High-three retirement salaries are equal. However, REDUX COLAs in later years will again be set at CPI minus 1 percent.

Those members who elect the REDUX retirement system at their 15th year of service receive a \$30,000 Career Retention Bonus. To receive this bonus,

RETIRED MILITARY ALMANAC

the member must agree to complete a twenty-year active duty career. The member, of course, may continue beyond twenty years, but the obligation is only to that point. The entire \$30,000 bonus is received shortly after the member commits to this service obligation. If the member does not complete the obligation of the twenty-year career, the member must repay a prorated share of the bonus.

Choosing the REDUX retirement system and career retention bonus is a "package deal". The combination of these two items can be advantageous to many individuals. The REDUX portion determines retirement income (the longer one's career, the higher that income), and the \$30,000 career retention bonus provides current cash available for investing, major purchases, or setting up a business after retirement.

Under REDUX, the longer an individual stays on active duty the closer the multiplier is to what it would have been under High-Three up to the 30-year point where the multipliers are equal.

COMPARISON OF RETIRED PAY PLANS

GRADE	YEARS OF SERVICE FOR PAY	Monthly Retired Pay		
		Present Value	Expected Lifetime	Retired Pay
		FINAL PAY	HIGH THREE	MARRA
E-6	20	1,184	1,109	887
		311,758	291,987	229,029
E-7	22	1,590	1,403	1,199
		404,843	357,195	295,933
E-8	26	2,348	2,050	1,924
		554,684	484,222	433,273
E-9	26	2,640	2,322	2,179
		623,501	548,440	490,734
E-9	30	3,046	2,855	2,855
		660,244	618,886	580,643
O-4	20	2,493	2,323	1,858
		680,165	633,612	505,022
O-5	20	2,895	2,588	2,071
		789,788	706,096	562,796
O-5	24	3,579	3,327	2,994
		915,030	850,622	741,523
O-6	24	4,181	3,742	3,368
		1,068,931	956,706	834,001
O-6	30	5,482	5,152	5,152
		1,248,820	1,173,619	1,097,333
W-2	20	1,640	1,474	1,179
		447,496	402,119	320,510
W-3	24	2,352	2,108	1,897
		601,337	538,988	469,858
W-4	24	2,669	2,394	2,154
		682,430	611,985	533,493
W-5	26	3,328	2,987	2,804
		820,953	736,912	662,186
W-5	30	3,840	3,614	3,614
		874,728	823,117	769,613

Note: These figures represent an approximate amount of retired pay for members retiring from active service on June 1, 2001, and are based on the following assumptions:

- a) Officers entered service at age 22; enlisted at age 20.
- b) no promotions within the last three years for the high-three and MARRA plans.
- c) retirement date is June 1, 2001.
- d) assumes annual COLAs based on 3.5 percent inflation and interest of 6.5 percent.

RETIRED MILITARY ALMANAC

RETIREMENT PAY PERCENT OF BASIC PAY FOR MEMBERS WHO HAVE A DIEMS DATE

PRIOR TO AUGUST 1, 1986				ON OR AFTER AUGUST 1, 1986			
Years of Service	Percent	Years of Service	Percent	Years of Service	Percent	Years of Service	Percent
20	50.0	26	65.0	20	40.0	26	61.0
21	52.5	27	67.5	21	43.5	27	64.5
22	55.0	28	70.0	22	47.0	28	68.0
23	57.5	29	72.5	23	50.5	29	71.5
24	60.0	30 or more	75.0	24	54.0	30	75.0
25	62.5			25	57.5		

Disability Retirement

A member who is unfit to perform the duties of his or her office or grade because of a permanent physical or mental disability may be retired if the disability is not the result of intentional misconduct or willful neglect and was not incurred during a period of unauthorized absence; and, either the disability is rated at 30 percent or more, or the member has at least 20 years of service. The disability rating is determined by evaluating the disability versus the member's duty requirements and the standard schedule of rating disabilities in use by the Department of Veterans Affairs at the time of the determination.

If the disability is not permanent, the member is placed on the Temporary Disability Retired List (TDRL) and is subject to physical examination no less than once every 18 months. After five years, the member must be retired for permanent disability or, if the disability is less than 30 percent and the member has less than 20 years of service, returned to active duty or separated.

The nature and amount of disability retirement pay benefits generally depend on the degree to which the disability keeps the member from performing their duties. Disability retirement pay is determined by multiplying the basic pay of the member's retired grade by the greater of the percentage of the disability; or 2 1/2 percent multiplied by the years of service. For permanent disability retirement, the minimum benefit is 30 percent of basic pay with a maximum benefit of 75 percent. While on the TDRL, the minimum benefit is 50 percent of basic pay. For members entering service on or after September 8, 1980, a "high-three" average of basic pay is used in the computation.

Disability retired pay computed on the basis of years of service is subject to taxation to the extent that it exceeds the pay the member would have received had the pay been computed on the basis of percentage of disability. Disabled retired members are normally entitled to tax free veterans' disability compensation from the Department of Veterans Affairs, but if they choose to accept it, they must forfeit, dollar for dollar, their military retired pay. Disability retired pay paid to members who entered the Uniformed Services after September 24, 1975, and who do not receive disability retired pay because of a combat-related injury or who are not eligible for disability compensation from the Department of Veterans Affairs, is fully subject to taxation.

Members found unfit for further active service but not eligible for disability retired pay are entitled to a lump-sum severance payment. The amount of disability severance pay is equal to two months basic pay for each year of service not to exceed two years of basic pay.

Servicemembers becoming disabled while on active duty will be fully informed, before retirement, of the various rights and benefits to which they may be entitled.

RETIRED MILITARY ALMANAC

ADJUSTMENTS TO RETIRED PAY

Prior to June 1, 1958 each time military basic pay was increased, pay for a retired member was recomputed on the basis of those newly established pay rates. That practice was discontinued on June 1, 1958 when the pay of retired personnel was increased by six percent, which was approximately the increase in the cost of living since 1944 when retired pay was last increased. In 1963, a revised system of increasing retired pay, based on a formula reflecting increases in the cost of living, was adopted.

Under the revised system, whenever the monthly Consumer Price Index (CPI) reached a level of three percent above the Base Index which was the basis for the most recent increase in retired pay, and remained at or above that level for three consecutive months, military retired pay was increased by the highest percentage above that Base Index attained by the CPI in any month during that three month period. The effective date of the increase was the first day of the third month beginning after that three month period.

On December 16, 1967, P.L. 90-207 further refined the retired pay adjustment formula with a "look-back" provision to ensure that (a) members with the same grade, length of service, and basic pay at the time of retirement receive the same retired pay; (b) members retired after an increase in the basic pay rate would, at the first ensuing retired pay increase, receive an increase equal to the percent of increase in the CPI between the month preceding the basic pay increase and the month which was the basis for the retired pay increase (Base Index Month). Prior to this legislation, individuals retiring before CPI adjustments received full adjustments, while members retiring the day of the adjustment or after received no adjustment. The "look-back" provision was not used extensively until several years after enactment when the rate of inflation was significantly greater than the annual pay increases.

P.L. 91-179, effective November 1, 1969, added one percent to retired pay adjustments under the CPI formula in order to offset the erosion of retired pay resulting from the time delay in the adjustment formula.

On October 7, 1975, P.L. 94-106 modified the computation of retired pay so that members initially entitled to receive retired pay on or after January 1, 1971 would not receive less pay than had they retired earlier in their career. The purpose of this legislation was to prevent retired pay inversions that could occur whenever retired pay increases exceed active duty pay increases. Each retirement eligible member would have his or her retired pay computed, on an individual comparative basis, using one of the following options:

- Pay at present grade and years of service at time of retirement.
- One-year "look-back" using prior pay scale at present grade and years of service at time of retirement *plus* cumulative CPI increases in retired pay from the prior year's pay scale.
- Any pay scale on or after July 1, 1971 at the grade and years of service a member would have had at that time, *if retirement eligible under those pay rates*, plus cumulative CPI increase accruing from that earlier rate.

Legislation enacted in October 1976 changed the formula for computing retiree pay raises. That formula eliminated the one percent "add-on" and provided for automatic COLA raises every six months based on actual increases in the CPI. These semi-annual increases were effective on March 1 and September 1 and were based on the percentage increase, rounded to the nearest 10th of one percent, between the CPI increases from June to December and December to June respectively. Repeal of the previous CPI adjustment formula was necessary because, in the high inflation rates of the early 1970s, retired pay was overcorrected for cost of living.

RETIRED MILITARY ALMANAC

In July 1981, the Congress eliminated the semi-annual cost of living increases in favor of a single increase each year. This action, designed to save the Government hundreds of millions of dollars each year, provided for retiree cost of living increases based on CPI changes over a full year, from December to December, with the increase payable March of the following year. The delay in making the adjustments was to slow down the rate of retired pay increases and provide substantial savings to the Government.

The Omnibus Budget Reconciliation Act of 1982, P.L. 97-253, September 8, 1982, further modified the retirement pay formula. For FY 83, 84, and 85, non-disabled military retirees under age 62 were to receive only 50 percent of the projected CPI, plus the full difference of the actual CPI over those projections. Disabled retirees and those over age 62 were to receive full COLA increases. Additionally, these COLA increases were delayed one month in FY 83, FY 84 and FY 85. The FY 83 increase was effective April 1, 1983 instead of March 1. The 98th Congress delayed the FY 84 COLA until December 1, 1984 with payment scheduled for the first day of the following month instead of the last day of the current month. This delay caused a one-time reduction in taxable income for retirees in 1984 since the December 1984 increase was paid in January 1985.

Another significant feature of the Act provided some relief for those military retirees who combine their military service with civil service, waive military retired pay, and retire under the Civil Service Retirement System for a single annuity. Since these individuals received credit for Social Security (after December 31, 1956), the law required the civil service annuity to be recomputed at age 62 to eliminate credit for military service after 1956 to preclude coverage under both systems for the same period of service. This generally meant a significant reduction of retirement benefits. The Reconciliation Act provides that members who are employed in the civil service after September 1982 may pay into the civil service retirement fund a sum equal to seven percent of their military pay for active service after 1956 or three percent, if employed by the civil service as of January 1, 1984 or later. Such a deposit entitles the member to both the civil service annuity and Social Security benefits. (See the section on Employment of Retired Military Personnel for additional information.)

The FY 84 National Defense Authorization Act provided additional modifications to retired pay including the following:

- Repeal of the one-year "look-back" provision. Any member who first became eligible to retire after September 24, 1983 could no longer use the one-year "look-back" in computing retired pay which allowed retirees to base their annuities on the basic pay scales in effect when they retired or those in effect the previous year plus any CPI adjustments. (NOTE: This repeal did not affect the provisions of the "Tower" amendment which provided that a member's retired pay will not be less than it would have been if he or she retired on an earlier eligible date.)
- Required that monthly retired or retainer pay be rounded down to the next lower full dollar. This same rounding down applied to survivor annuities.
- Six month rounding rule. This provision considered any full month of service as one-twelfth of a year, whether or not the member has more or less than six full months for retired pay computation.

RETIRED MILITARY ALMANAC

ACTIVE DUTY AND RETIRED PAY INCREASE TABLE

Active Duty Basic Pay Increases					Retired Pay Increases				
Year	Month	Actual %	Cumulative % (over base of 100)	Reverse Cumulative % Increase	Year	Month	Actual %	Cumulative % (over base of 100)	Reverse Cumulative % Increase
1958	Jun	8.3%	8.3%	875.4%	1958	Jun	6.0%	6.0%	539.8%
1963	Oct	14.2%	23.7%	800.7%	1963	Oct	5.0%	11.3%	503.6%
1964	Sep	2.3%	26.5%	688.7%	1965	Sep	4.4%	16.2%	474.8%
1965	Sep	10.4%	39.7%	671.0%	1966	Dec	3.7%	20.5%	450.6%
1966	Jul	3.2%	44.2%	598.3%	1968	Apr	3.9%(2.9)	25.2%	431.0%
1967	Oct	5.6%	52.2%	576.7%	1969	Feb	4.0%(2.1)	30.2%	411.0%
1968	Jul	6.9%	62.7%	540.8%	1969	Nov	5.3%(0.9)	37.1%	391.4%
1969	Jul	12.6%	83.2%	499.4%	1970	Aug	5.6%(2.5)	44.8%	366.6%
1970	Jan	8.1%	98.1%	432.4%	1971	Jun	4.5%(0.6)	51.3%	341.9%
1971	Jan	7.9%	113.7%	392.5%	1972	Jun	4.8%(1.7)	58.6%	322.9%
1971	Nov	11.6%	138.5%	356.4%	1973	Jul	6.1%(3.6)	68.2%	303.5%
1972	Jan	7.2%	155.7%	309.0%	1974	Jan	5.5%(2.96)	77.5%	280.3%
1972	Oct	6.7%	172.8%	281.5%	1974	Jul	6.3%(6.3)	88.7%	260.5%
1973	Oct	6.2%	189.7%	257.5%	1975	Jan	7.3%(7.3)	102.4%	239.1%
1974	Oct	5.5%	205.7%	236.7%	1975	Aug	5.1%(5.0)	112.8%	216.0%
1975	Oct	5.0%	220.9%	219.1%	1976	Mar	5.4%(1.7)	124.3%	200.7%
1976	Oct	3.6%	232.5%	203.9%	1977	Mar	4.8%(1.0)	135.0%	185.3%
1977	Oct	6.2%	253.1%	193.4%	1977	Sep	4.3%(5.3)	145.1%	172.2%
1978	Oct	5.5%	272.5%	176.2%	1978	Mar	2.4%(1.1)	151.0%	161.0%
1979	Oct	7.0%	298.6%	161.8%	1978	Sep	4.9%(6.1)	163.3%	154.9%
1980	Oct	11.7%	345.3%	144.7%	1979	Mar	3.9%(1.9)	173.6%	143.0%
1981	Oct	14.3%	408.9%	119.1%	1979	Sep	6.9%(8.8)	192.4%	133.9%
1982	Oct	4.0%	429.3%	91.7%	1980	Mar	6.0%(2.8)	210.0%	118.8%
1984	Jan	4.0%	450.5%	84.3%	1980	Sep	7.7%(10.8)	233.9%	106.4%
1985	Jan	4.0%	472.5%	77.2%	1981	Mar	4.4%(2.7)	248.6%	91.6%
1985	Oct	3.0%	489.6%	70.4%	1982	Mar	8.7%(1.0)	278.9%	83.6%
1987	Jan	3.0%	507.3%	65.4%	1983	Apr	3.3%(0.0)	291.4%	68.9%
1988	Jan	2.0%	519.5%	60.6%	1984	Dec	3.5%(2.8)	305.1%	63.5%
1989	Jan	4.1%	544.9%	57.5%	1986	Dec	1.3%(1.3)	310.3%	57.9%
1990	Jan	3.6%	568.1%	51.3%	1987	Dec	4.2%(3.7)	327.6%	55.9%
1991	Jan	4.1%	595.5%	46.0%	1988	Dec	4.0%(3.2)	344.7%	49.6%
1992	Jan	4.2%	624.7%	40.3%	1989	Dec	4.7%(3.6)	365.6%	43.9%
1993	Jan	3.7%	651.5%	34.6%	1990	Dec	5.4%(4.4)	390.7%	37.4%
1994	Jan	2.2%	668.0%	29.8%	1991	Dec	3.7%(2.0)	408.9%	30.4%
1995	Jan	2.6%	688.0%	27.0%	1992	Dec	3.0%(2.3)	424.2%	25.7%
1996	Jan	2.4%	706.9%	23.8%	1993	Dec	2.6%(1.9)	437.8%	22.1%
1997	Jan	3.0%	731.1%	20.9%	1994	Dec ††	2.8%(2.2)	452.8%	19.0%
1998	Jan	2.8%	754.4%	17.4%	1995	Dec xx	2.6%(2.0)	467.2%	15.7%
1999	Jan	3.6%	785.2%	14.2%	1996	Dec	2.9%(2.5)	483.7%	12.8%
2000	Jan	4.8%	827.7%	10.2%	1997	Dec	2.1%(1.3)	495.9%	9.6%
2000	Jul	1.4%	840.6%	5.2%	1998	Dec	1.3%(1.0)	503.7%	7.4%
2001	Jan	3.7%	875.4%	3.7%	1999	Dec	2.4%(2.0)	518.2%	6.0%
					2000	Dec	3.5%(2.8)	539.8%	3.5%

*Basic pay increases for enlisted personnel ranged from 10% for E-1; 10.7% for E-2 and E-3; 13% for E-4; 16.5% for E-5 and E-6; and 17% for E-7, E-8 and E-9. For officers the hike was 14.3%.

** Based on average for targeted pay raise in selected grades and years of service.

† Except for E-1 with less than 4 months service.

‡ For members under age 62 and not on disability retired pay.

*** Cumulative increases subsequent to 1983 are based on the April 1983 3.3% increase.

†† Delayed to March 1, 1995 by FY95 DoD Authorization Act.

xx Delayed to March 1, 1996.

NOTE: The Retired Pay Increase of 3.1% for December 1985 was cancelled. There was no active duty pay increase in 1983 and 1986.

RETIRED MILITARY ALMANAC

The 98th Congress also passed several other measures which impacted military retired pay. P.L. 98-270 changed the basis for COLAs and delayed the FY 84 increase from May to December and changed the basis for the COLA to the change in the Consumer Price Index (CPI) from the average for the third quarter (July, August, and September) of one year to the next. This action resulted in the permanent loss of a 2.6 percent adjustment which would have occurred if the change in CPI from the last adjustment (April 1983) to the beginning of the new CPI base figure (average for the third quarter 1983) was included in the calculation.

P.L. 98-525 authorized Service Secretaries to enter into agreements with states to withhold state income taxes from military retirees when the retiree requests such action. It eliminated the Social Security offset from SBP annuities when the surviving spouse has earned benefits based on her or his own earnings. The Act also expanded former spouse provisions regarding medical, exchange, and commissary privileges.

The Second Supplemental Appropriations Act, FY 84, eliminated the "half COLA" provision for non-disability retirees under age 62 which had been in effect starting in FY 83.

P.L. 99-145 repealed some provisions of P.L. 98-525 that would have eliminated the Social Security offset to SBP in cases where the surviving spouse received Social Security benefits on his/her own earnings record and it established the two-tier system. (See the Survivor Benefit Section for additional details.)

The Military Retirement Reform Act (REDUX), P.L. 99-348, July 1, 1986, changed significantly the computation for retired pay for military service. All members with a date of initial entry into military service (DIEMS) on or after August 1, 1986 are affected. Members who entered the service prior to the effective date, including service academy cadets and midshipmen, delayed entry program members, ROTC students under contract, and members already retired are excluded. Retirement for members of the Reserve Components is calculated under the provisions governing the pre-August 1986 members.

Under REDUX, the retired pay formula is the product of 2.5 times the years of creditable service minus one percentage point for each year less than 30 years. Annual COLA increases are calculated at CPI minus one percentage point. At age 62, the amount of retired pay is recalculated on the 2.5 percent times years of service formula and full COLA increases. That amount becomes the new retired pay base amount. However, COLA increases continue at CPI minus one percentage point.

The FY 00 National Defense Authorization Act contained a provision that repealed REDUX and required members first entering the service after July 31, 1986 to make a retirement option choice during their fifteenth year of service. The choices include remaining under the REDUX retirement system and receiving a career retention bonus, or converting to the High-Three retirement system where they would receive 50 percent of their high-three years of service and full COLAs.

The FY 96 National Defense Authorization Act established the COLA payment date for military retirees to conform to the payment date established for federal civilian retirees by making the military retired pay COLA for FY 96 and FY 97 effective the first day of March 1996 and the first day of December 1996, respectively, and that the effective date for the FY 98 COLA will conform to the date prescribed for federal civilian retirees.

RETIRED MILITARY ALMANAC

RETIRED PAY COST OF LIVING ADJUSTMENTS (COLA)

The following Cost-of-Living Adjustments (COLAs) are effective December 1, 2000, based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) through September 2000.

1. The retired pay COLA for those who first became a member of a Uniformed Service before September 8, 1980, is specified according to the effective date of the active duty basic pay rate used to compute their retired pay. For purposes of these adjustments, the effective date of a pay rate in the table that took effect July 1, 2000, is considered to be January 1, 2000, if that rate is unchanged from the January rate. For those using rates effective:

a. Before January 1, 2000: 3.5 percent.

b. January 1, 2000: 2.8 percent. Note: This includes any member whose retired pay is computed on a pay rate from the July 1, 2000, pay table that was unchanged from the rate of January 1, 2000.

c. July 1, 2000: 0.7 percent. **Note:** This includes any member whose retired pay is computed on a pay rate from the July 1, 2000, pay table that was changed from the rate of the January 1, 2000.

2. The retired pay COLA for those who first became a member of a Uniformed Service on or after September 8, 1980, is specified according to the effective date of their retirement as follows:

Retirement Effective:	Percent Increase
Before January 1, 2000	3.5 percent
January 1 - March 31, 2000	2.8 percent
April 1 - June 30, 2000	1.8 percent
July 1 - September 30, 2000	0.7 percent
October 1 - December 31, 2000	0.0 percent

It should be noted that it is a percentage increase in the CPI that determines the percentage increase in retired pay and not the change in index points. Under current procedures, the percentage adjustment is determined by the percentage increase in the average CPI for the same three-month period of the preceding year. The average CPI index for the third quarter of 2000 was 169.7 (July 169.4, August 169.3, September 170.4). Subtracting the average third quarter CPI index for 1999, 163.9, results in a point difference of 5.8. Dividing 5.8 by the 1999 third quarter average of 163.9, results in the 3.5 percent increase effective January 1, 2001.

Any questions regarding the amount of retired pay should be directed to the servicing Defense Finance and Accounting Service.

CPI-W SUMMARY JANUARY 1998 THROUGH DECEMBER 2000

Month	CPI	Month	CPI	Month	CPI
Jan 98	158.4	Jan 99	161.0	Jan 00	165.6
Feb 98	158.5	Feb 99	161.1	Feb 00	166.5
Mar 98	158.7	Mar 99	161.4	Mar 00	167.9
Apr 98	159.1	Apr 99	162.7	Apr 00	168.0
May 98	159.5	May 99	162.8	May 00	168.2
Jun 98	159.7	Jun 99	162.8	Jun 00	169.2
Jul 98	159.8	Jul 99	163.3	Jul 00	169.4
Aug 98	160.0	Aug 99	163.8	Aug 00	169.3
Sep 98	160.2	Sep 99	164.7	Sep 00	170.4
Oct 98	160.6	Oct 99	165.0	Oct 00	170.6
Nov 98	160.7	Nov 99	165.1	Nov 00	170.9
Dec 98	159.7	Dec 99	165.1	Dec 00	170.7

RETIRED MILITARY ALMANAC

Persons retired after an increase in base pay rates, will, at the next retired pay increase, receive a partial increase in their retired pay equal to the percent increase in the CPI between the month preceding the increase in base pay and the month which was the basis for retired pay increase. The numbers in parentheses in the Active Duty and Retired Pay Increase Table on page 19 reflect these partial increases. Any questions regarding the amount of retired pay should be directed to the servicing Defense Finance and Accounting Service Center.

RETIRED PAY COMPUTATION

For members entering the service prior to September 8, 1980, retired pay is computed by multiplying the basic pay rate at the time of retirement by 2 1/2 percent for each year of service. Members entering the service between September 8, 1980 and July 31, 1986 receive retired pay computed on 50 percent of the "high-three" years of basic pay. The law does, however, provide for adjustments to retired pay to reflect cost of living increases. These adjustments are based on increases to the Consumer Price Index (CPI). Personnel entering the service on or after August 1, 1986 choose between receiving retired pay computed at 50 percent of their "high three" years of basic pay or receiving a mid-career retention bonus and 40 percent of basic pay upon completion of 20 years of service (computed at 2 1/2 percent times years of service minus 1 percent for each year less than 30 years) up to 75 percent of basic pay if they serve for 30 years. Although active duty pay increases are also, to some degree, affected by cost of living, basic pay increases did not go up as frequently or by as much as the retired pay increases in the early 1970s. A retired pay "inversion" was created which resulted in certain retirement eligible members facing a possible loss of retirement income by remaining on active duty. The decisions in 1976 and 1977 to reallocate a portion of the active duty pay raises to Basic Allowance for Quarters (BAQ) has further reduced the amount of potential retirement pay for some members.

The law protects retired members from receiving less than he or she would receive by serving on active duty for a longer period. Under the "Tower" amendment, a member initially entitled to receive retired pay on or after January 1, 1971, may not receive less pay than he or she would have received had he or she retired earlier in his or her career. However, there are still differences among members with similar grades. For example, an O-5 who retired in 1972 with 20 years of service is receiving almost \$300 more per month than an O-5 who retired in January 2001 with the same amount of service. Because of the various methods in computing retired pay, the application of only partial CPI increases in some situations, and depending on when the member retires, the Defense Finance and Accounting Service will make all calculations and automatically provide retirees with the benefit of the most advantageous retirement formula on an individual basis.

The Retirement Pay Tables later in this section are provided as general guides for retirees whose pay was based on pay scales for years indicated. These tables include all CPI increases through January 1, 2001. For example, an officer, grade O-5, retired in 1987 with 22 years of service can refer to the appropriate table using the 1987 pay scale and find that his or her retired pay is \$3,191. Similarly, the individual who retired in 1990 would refer to the 1990 pay scale for his or her grade to determine the amount of retirement pay for that period.

RETIRED MILITARY ALMANAC

TABLE OF COMPARATIVE 20 YEAR RETIREMENT*
(Figures rounded to lowest whole dollar)

PAY SCALE (CPI ADJUSTED THROUGH JANUARY 1, 2001)									
Grade	2001	2000	1998	1996	1994	1990	1985	1980	1972
O-7	4,140	4,103	3,935	3,875	3,905	3,908	3,879	3,631L	4,616N
O-6	3,308	3,142	3,012	2,967	2,990	2,989	2,968	2,777L	3,531N
O-5	2,895	2,842	2,725	2,683	2,703	2,702	2,686	2,512L	3,194N
O-4	2,493	2,458	2,357	2,322	2,339	2,338	2,324	2,172L	2,763N
O-3	2,146	2,126	2,039	2,008	2,022	2,022	2,008	1,879L	2,387N
W-4	2,084	2,042	1,958	1,927	1,943	1,940	1,927	1,804L	2,292N
W-3	1,834	1,795	1,722	1,695	1,706	1,705	1,694	1,583L	2,016N
E-9	1,800	1,727	1,656	1,630	1,641	1,641	1,629	1,489L	1,891N
E-8	1,569	1,514	1,450	1,429	1,438	1,437	1,427	1,304L	1,658N
E-7	1,379	1,335	1,279	1,260	1,268	1,268	1,258	1,148L	1,461N
E-6	1,183	1,169	1,120	1,104	1,111	1,111	1,100	1,010L	1,284N

Note: The suffix attached to some of the rates indicate that a new retiree was eligible for a one-year "look-back" if a higher amount resulted. (L = Look-back, N = not)

*This table illustrates the gap in non-disability retirement pay for individuals of the same grade and years of service due to the retired pay inversion. Assumes years of service for pay is same as year of active service, and a DIEMS date prior to September 8, 1980.

OTHER RETIRED PAY INFORMATION

Retired Pay Checks

Retirees are responsible for making the necessary arrangements for receipt and deposit of retired pay and to notify the Defense Finance and Accounting Service Center to forward the payments to a financial institution. Retirees who reside outside the United States or who have checks sent to an address outside the United States must submit a semi-annual Report of Existence or annual Certificate of Eligibility to the Defense Finance and Accounting Service Center. Retirees whose checks are made payable to a guardian, trustee, fiduciary, or other legal representative must submit a semi-annual Report of Eligibility the Defense Finance and Accounting Service Center. The report or certificate must be signed by the retiree or designated legal representative and sent to the Defense Finance and Accounting Service Center promptly to ensure uninterrupted receipt of retired pay. For further information concerning requirements for Reports of Eligibility or Certificates of Entitlement, contact the Defense Finance and Accounting Center, Attn: DE/FRB, 6760 E. Irvington Place, Denver CO 80279-6000.

Allotments From Retired Pay

Retirees are authorized up to six discretionary allotments from retired pay. Examples of discretionary allotments include, but are not limited to, savings allotment, home loans, dependency allotment, life insurance, and premiums for the TRICARE Retiree Dental Program. In addition, non-discretionary allotments allowed include: purchase of U.S. Government Savings Bonds; payment of delinquent federal and state taxes; court ordered garnishments; and repayment of loans to the Navy/Marine Corps Relief Society, Army Emergency Relief, Air Force Aid Society, and American Red Cross.

Active duty members may carry over up to six discretionary allotments into retirement. Retirees may start, stop or change discretionary allotments at any time. Allotments start and stop on the first day of the month specified by the member as long as the allotment payment office receives the authorization ten

RETIRED MILITARY ALMANAC

days prior to the effective date. Allotment changes must be submitted in writing. The letter must include your Social Security Number and signature.

Direct Deposit of Pay

Direct Deposit/Electronic Funds Transfer (DD/EFT) is the prescribed method of payment within the DoD for pay of military members, including retirees and annuitants. The use of DD/EFT allows individuals to have their pay sent directly to their account of choice at a designated bank, credit union or other financial institution. Participants benefit from: increased security of the transaction; automatic deposit of their money at the start of business on the payment date; and the elimination of special trips to deposit or cash checks. DoD benefits by eliminating the cost to print, mail and process individual checks.

DoD policy is that all retired military personnel receiving retired payments or annuities must participate in the DD/EFT program, unless they are receiving payments to an address in a foreign country where DD/EFT deposit is not available. Waivers may be granted to an individual when it is determined to be in the best interest of both the individual and the DoD. Requests for waivers must be submitted in writing through the member's service and servicing DFAS Center to Headquarters, DFAS in Arlington, Virginia.

When arranging for EFT, the member must provide the Defense Finance and Accounting Service Center with a home or correspondence address in order to receive pay statements and other important correspondence that should not be sent to the bank.

Waiver of Retired Pay

Eligible retired personnel may elect to waive all or part of their retired pay to receive VA compensation or pension or to credit active military service under the Civil Service Retirement Act. A member electing to receive disability compensation or pension from the VA may subsequently re-elect to receive military retired pay. However, if retired military pay is waived to establish eligibility for civilian retirement, payment of military retirement pay thereafter is prohibited. (See the sections on Veterans Benefits and Employment of Retired Military Personnel for more details.)

Waiving military retired pay does not divest the retiree, his or her eligible family members, or survivors of privileges to which they are otherwise entitled. Continued use of ID and privilege cards is authorized.

Suspension of Retired Pay

Retirees should be aware that they face potential loss of their retired pay if they either become a citizen of a foreign country or if they accept employment with a foreign government.

Article I, Section 9 of the United States Constitution provides that no person holding an office of "profit or trust" in the United States Government shall accept any present, emolument, office or title of any kind whatsoever, from a foreign state without the consent of Congress. The U.S. Comptroller General has interpreted this clause to prohibit employment of all retired personnel, officer or enlisted, regular or Reserve, by a foreign government unless Congressional consent is first granted.

Under the provisions of P.L. 98-105, Congress gave its consent to retired members of the Uniformed Services to accept civil employment by such governments provided the members receive the approval of both the Secretary of State and the Secretary of the Service concerned.

RETIRED MILITARY ALMANAC

Until approval is obtained, the services must suspend retired pay for the period of unauthorized. Approval cannot be retroactive to the date the pay is suspended.

The Comptroller General has ruled that even though the salaries received may have come from a United States based company, retirees are not exempt from these provisions.

Prior, proper approval is essential to avoid possible loss of retired pay and approval is not retroactive to the date of employment. It is suggested that contact be made with the closest military legal assistance office to ensure correct procedures are followed.

Garnishment of Retired Pay

Section 659 of Title 42, United States Code authorizes the garnishment (or attachment) of active duty pay, retired pay, VA disability pay, and survivor benefits to enforce obligations of alimony and child support.

The Consumer Credit Protection Act (15 USC § 1673) sets limits on the amount that can be garnished or attached. The limits are based on the individual's aggregate disposable earnings, which would include all pay, pensions, disability compensation, Social Security benefits, etc., received from any agency of the Federal Government. The limits allow garnishment/attachment of Government earnings of no more than:

- a. Fifty percent of disposable earnings if the individual is supporting a second family.
- b. Sixty percent of disposable earnings if the individual is not supporting a second family.
- c. An additional five percent in each of the above if the individual is in arrears for more than 12 weeks.

A valid court order or similar legal process must be issued prior to the garnishment of active duty or retired pay. The order should name DFAS as the garnishee and state on its face that it is to enforce an obligation to provide child support or to make alimony payments. It must include the debtor's full legal name and Social Security Number. Court costs and attorney's fees can also be deducted if the court order directs such action. An individual attempting to have such a court order reversed must assume any costs involved in such an action. Garnishment orders involving military personnel, either active or retired, should be sent by certified or registered mail, return receipt requested, to: Defense Finance and Accounting Service, Cleveland Center, Code L, PO Box 998002, Cleveland, Ohio 44199-8002.

Effective January 1, 1995 section 5520a, of Title 5, United States Code permits creditors to obtain an involuntary allotment from the wages of active duty members who are delinquent on paying bills.

Creditors are required to submit completed DD Form 2653 along with a court judgment to DFAS-Cleveland Center for processing. DD Form 2653 is available at the DFAS website (www.dfas.mil) and may also be obtained by writing the address above or by calling (216) 522-5301. DFAS-Cleveland Center will notify the member and the member's commanding officer of the request for an involuntary allotment. Action is required by both the member and the member's commanding officer prior to deduction from the member's pay.

JAG and financial counseling offices may assist members who receive notices of wage garnishment, but military lawyers cannot represent, in court, a member seeking to have a court-ordered debt modified or reversed.

RETIRED MILITARY ALMANAC

RETIRED PAY CENTERS

The Defense Finance and Accounting Service (DFAS) operates the Defense Retiree and Annuitant Pay System (DRAS). The DRAS replaced the former systems performing military and annuitant pay processing through the Department of Defense. The system is a standard combined system. It uses advanced data processing techniques and telecommunications capabilities. Military retiree accounts are administered at the DFAS center in Cleveland, OH. Annuitant accounts are administered at the DFAS center in Denver, CO.

When dealing with DFAS, the following points will help reduce problems:

- Contact the Retired Pay Customer Service line by calling toll-free, 1-800-321-1080. A toll-free FAX line, 1-800-469-6559 is also available. The casualty toll-free line, 1-800-269-5170, should be used for casualty information. Remember to include your complete name and social security number, as well as your signature on any correspondence, including faxes.

- A current address ensures timely receipt of all mailings from the center, including your annual tax statement. Filing an address change will also update your official personnel file.

DEFENSE FINANCE AND ACCOUNTING SERVICE CENTERS

Army, Air Force, Navy and Marine Corps

Defense Finance and Accounting Service, Cleveland Center, Retired Pay Department (Code RO), P.O. Box 99191, Cleveland, OH 44199-1126, 1-800-321-1080, (216) 522-5955.

Coast Guard/National Oceanic & Atmospheric Administration
Commanding Officer (RAS), U.S. Coast Guard Pay and Personnel Center, 444 S.E. Quincy St., Topeka, KS 66683-3591, 1-800-772-8724, (785) 339-3415.

Public Health Services

USPHS, Compensation Branch, Parklawn Building, 5600 Fishers Lane, Room 4-50, Rockville, MD 20857, 1-800-638-8744, (301) 594-2963.

MULTI-YEAR MILITARY NON-DISABILITY RETIREMENT PAY TABLES

The following notes apply to the Multi-Year Military Non-Disability Retirement Pay Tables on the following pages:

The figures reflect CPI, pay and pay cap increases prior to and including January 1, 2001. As a result of certain provisions for advancement on the retired rolls or because of the "Tower Amendment," some individuals would receive differing amounts. Years of service and pay are assumed to be equal. Pay scale indicates rates in effect for active duty personnel at time of retirement. The suffix attached to some of the rates indicate that a new retiree was eligible for a one-year "look-back" if a higher amount resulted (L= Look back, N = not i.e., 10/74L = 1/72N).

These tables apply only to members retiring from active duty with the grade and years of service indicated and under the specific pay scale shown. Because retirement pay must be computed on an individual basis, it is not possible to reflect in a simple table the exact amount received by all members, even with same grade and years of service. These tables should be considered only as a guide to retirement pay for most individuals retiring in the time frame reflected. (See preceding text for additional retiree pay computation.) For specific information regarding your retirement pay, contact DFAS.

MONTHLY AMOUNT OF MILITARY NON-DISABILITY RETIREMENT PAY

(For individuals retiring after January 1, 2001) Retirement amounts are rounded down to nearest whole dollar. Years of service are assumed to be equal to active service.

PAY GRADE	YEARS OF SERVICE															
	Over 15	Over 16	Over 17	Over 18	Over 19	Over 20	Over 21	Over 22	Over 23	Over 24	Over 25	Over 26	Over 27	Over 28	Over 29	Over 30
COMMISSIONED OFFICERS																
O-10	3,442	3,976	4,269	4,566	4,869	5,524	5,800	6,107	6,384	6,685	6,963	7,242	7,520	7,799	8,077	8,356
O-9	3,010	3,516	3,774	4,038	4,306	4,832	5,073	5,391	5,636	6,002	6,252	6,731	6,990	7,249	7,508	7,767
O-8	2,920	3,245	3,484	3,888	4,146	4,578	4,807	5,160	5,395	5,629	5,864	6,098	6,333	6,567	6,802	7,037
O-7	2,535	2,975	3,194	3,651	3,894	4,140	4,347	4,554	4,761	4,968	5,175	5,409	5,617	5,825	6,033	6,241
O-6	1,909	2,306	2,475	2,783	2,967	3,308	3,474	3,735	3,905	4,180	4,354	4,751	4,934	5,116	5,299	5,482
O-5	1,836	2,104	2,259	2,485	2,650	2,895	3,039	3,280	3,429	3,578	3,727	3,876	4,026	4,175	4,324	4,473
O-4	1,703	1,895	2,034	2,199	2,344	2,493	2,617	2,742	2,867	2,991	3,116	3,241	3,365	3,490	3,615	3,739
O-3	1,529	1,648	1,769	1,892	2,018	2,146	2,253	2,360	2,467	2,575	2,682	2,789	2,897	3,004	3,111	3,219
O-2	1,134	1,222	1,312	1,404	1,497	1,592	1,672	1,751	1,831	1,910	1,990	2,070	2,149	2,229	2,308	2,388
O-1	895	964	1,035	1,108	1,181	1,256	1,319	1,382	1,444	1,507	1,570	1,633	1,696	1,758	1,821	1,884
COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS ACTIVE SERVICE AS ENLISTED MEMBERS																
O-3E	1,551	1,708	1,834	2,019	2,153	2,290	2,404	2,519	2,633	2,748	2,862	2,977	3,091	3,206	3,320	3,435
O-2E	1,313	1,416	1,520	1,626	1,734	1,843	1,936	2,028	2,120	2,212	2,304	2,397	2,489	2,581	2,673	2,765
O-1E	1,111	1,198	1,286	1,376	1,467	1,560	1,638	1,716	1,794	1,872	1,950	2,028	2,106	2,184	2,262	2,340
WARRANT OFFICERS																
W-5						2,320	2,436	2,640	2,760	2,975	3,099	3,328	3,456	3,584	3,712	3,840
W-4	1,338	1,494	1,604	1,778	1,896	2,084	2,188	2,370	2,477	2,669	2,780	2,984	3,098	3,213	3,328	3,443
W-3	1,173	1,313	1,410	1,563	1,667	1,834	1,926	2,087	2,181	2,351	2,449	2,629	2,730	2,831	2,932	3,033
W-2	1,050	1,174	1,260	1,397	1,490	1,640	1,722	1,865	1,950	2,102	2,189	2,277	2,364	2,452	2,539	2,627
W-1	973	1,088	1,169	1,296	1,382	1,509	1,584	1,660	1,735	1,811	1,886	1,962	2,037	2,113	2,188	2,263
ENLISTED MEMBERS																
E-9	1,171	1,302	1,398	1,542	1,644	1,800	1,890	2,058	2,152	2,329	2,426	2,639	2,741	2,842	2,944	3,045
E-8	1,016	1,130	1,214	1,341	1,430	1,569	1,647	1,802	1,884	2,050	2,135	2,348	2,438	2,528	2,619	2,709
E-7	901	1,001	1,074	1,183	1,262	1,379	1,448	1,589	1,662	1,820	1,896	2,112	2,194	2,275	2,356	2,437
E-6	809	893	959	1,044	1,113	1,183	1,243	1,303	1,362	1,422	1,481	1,540	1,599	1,659	1,718	1,777
E-5	715	771	827	885	944	1,003	1,054	1,104	1,154	1,204	1,254	1,305	1,355	1,405	1,455	1,505
E-4	588	634	681	728	777	826	867	909	950	991	1,033	1,074	1,115	1,157	1,198	1,239
E-3	493	531	571	610	651	692	727	761	796	831	865	900	935	969	1,004	1,039
E-2	416	448	481	515	549	584	613	643	672	701	730	759	789	818	847	876
E-1	371	400	429	459	490	521	547	573	599	625	651	677	703	729	756	782

NOTE: As a result of certain provisions for advancement on the retired list or under the "Tower Amendment", some individuals would receive amounts differing from those shown above. Figures shown assume that active service and pay service are equal. Active duty basic pay cap of \$11,141.70 per month is applied to O-10 over 24 through over 30. P.L. 102-484 granted DoD a Temporary Early Retirement Authority (TERA) for selected active duty members with as few as 15 years of service. Their retired pay is subject to reduction factors for service less than 20 years. For those entering before September 8, 1980, retired pay is based on the final pay formula. For those entering after September 8, 1980, retired pay is computed using high-3 average. Individual member's pay will vary depending upon cost-of-living adjustment, longevity, and promotion increases.

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
COMMISSIONED OFFICERS												
O-8	10/72	5101N	5360N	5841N	6108N	6374N	6641N	6905N	7171N	7482N	7750N	8018N
	10/77	4339L	4556L	4963L	5189L	5418L	5644L	5871L	6096L	6321L	6548L	6775L
	10/78	4322L	4536L	4946L	5172L	5397L	5622L	5848L	6071L	6295L	6521L	6746L
	10/79	4211L	4424L	4824L	5043L	5260L	5481L	5701L	5921L	6138L	6359L	6580L
	10/80	4020L	4215L	4599L	4808L	5018L	5227L	5434L	5645L	5853L	6067L	6274L
	10/81	4063N	4267N	4472N	4675N	4878N	5084N	5285N	5494N	5692N	5895N	6102N
	10/82	4107L	4312L	4698L	4915L	5129L	5344L	5554L	5770L	5985L	6201L	6415L
	10/85	4423	4643	4961	5187	5415	5642	5868	6094	6320	6547	6773
	01/89	4362	4578	4917	5142	5365	5587	5812	6037	6259	6484	6706
	01/90	4321	4534	4870	5091	5313	5539	5758	5979	6203	6424	6643
	01/91	4241	4450	4777	4996	5214	5429	5649	5866	6082	6301	6516
	01/92	4302	4517	4848	5070	5289	5509	5730	5953	6171	6393	6613
	01/93	4332	4550	4883	5104	5327	5549	5770	5992	6215	6436	6659
	01/94	4320	4534	4869	5090	5311	5536	5756	5977	6198	6421	6641
	01/95	4311	4527	4861	5081	5303	5523	5744	5966	6187	6407	6630
	01/96	4286	4501	4832	5051	5272	5492	5712	5930	6151	6372	6590
	01/97	4300	4514	4845	5067	5287	5507	5728	5949	6168	6390	6610
	01/98	4351	4568	4904	5127	5351	5574	5797	6020	6243	6465	6689
	01/99	4446	4668	5011	5240	5467	5695	5923	6151	6378	6607	6835
	01/00	4538	4764	5115	5347	5579	5813	6045	6278	6510	6742	6976
06/00	4538	4764	5115	5347	5579	5813	6045	6277	6510	6742	6976	
01/01	4578	4807	5160	5395	5629	5864	6098	6333	6567	6802	7037	
O-7	10/72	4616N	4843N	5079N	5309N	5543N	5770N	6001N	6234N	6503N	6735N	6968N
	10/77	3922L	4120L	4316L	4513L	4710L	4909L	5100L	5299L	5497L	5691L	5888L
	10/78	3908L	4102L	4296L	4496L	4691L	4886L	5084L	5278L	5474L	5669L	5867L
	10/79	3811L	3998L	4191L	4384L	4571L	4764L	4953L	5146L	5337L	5530L	5721L
	10/80	3631L	3816L	3996L	4178L	4358L	4542L	4725L	4910L	5095L	5273L	5455L
	10/81	3716N	3901N	4087N	4273N	4460N	4649N	4833N	5018N	5202N	5392N	5577N
	10/82	3716L	3901L	4087L	4273L	4460L	4649L	4833L	5018L	5202L	5392L	5577L
	10/85	3997	4200	4398	4601	4801	5000	5199	5400	5601	5802	6001
	01/89	3944	4141	4339	4533	4734	4931	5129	5328	5523	5721	5921
	01/90	3908	4102	4300	4493	4690	4886	5082	5276	5472	5668	5865
	01/91	3832	4025	4215	4408	4601	4792	4985	5177	5368	5557	5752
	01/92	3890	4086	4279	4474	4667	4863	5058	5251	5448	5642	5837
	01/93	3917	4112	4307	4505	4699	4896	5091	5288	5487	5680	5878
	01/94	3905	4100	4297	4491	4687	4882	5079	5274	5467	5665	5860
	01/95	3898	4094	4289	4484	4678	4874	5069	5264	5459	5655	5849
	01/96	3875	4071	4264	4456	4653	4845	5040	5235	5428	5622	5815
	01/97	3889	4083	4276	4472	4665	4861	5055	5249	5445	5638	5833
	01/98	3935	4131	4329	4526	4721	4918	5114	5312	5509	5706	5903
	01/99	4020	4222	4422	4624	4825	5026	5227	5428	5629	5831	6031
	01/00	4103	4309	4513	4719	4925	5129	5335	5540	5745	5951	6156
06/00	4103	4309	4513	4719	4925	5129	5335	5540	5745	5951	6156	
01/01	4140	4347	4554	4761	4968	5175	5382	5589	5796	6003	6211	

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
COMMISSIONED OFFICERS												
O-6	10/72	3531N	3709N	4109N	4301N	4487N	4674N	5273N	5474N	5712N	5916N	6122N
	10/77	3003L	3154L	3494L	3653L	3815L	3974L	4480L	4655L	4827L	4999L	5173L
	10/78	2989L	3139L	3482L	3641L	3796L	3954L	4464L	4637L	4808L	4980L	5152L
	10/79	2914L	3063L	3394L	3547L	3702L	3857L	4350L	4521L	4692L	4859L	5022L
	10/80	2777L	2918L	3237L	3383L	3533L	3678L	4152L	4309L	4469L	4632L	4792L
	10/81	2841N	2983N	3313N	3461N	3612N	3763N	4245N	4410N	4570N	4735N	4901N
	10/82	2841L	2983L	3313L	3461L	3612L	3763L	4245L	4410L	4570L	4735L	4901L
	10/85	3062	3212	3564	3722	3889	4050	4568	4746	4918	5097	5273
	01/89	3018	3169	3512	3674	3833	3995	4508	4679	4850	5026	5197
	01/90	2989	3140	3481	3638	3795	3955	4464	4636	4807	4980	5151
	01/91	2933	3081	3414	3570	3726	3881	4379	4548	4716	4885	5050
	01/92	2977	3124	3464	3623	3781	3938	4442	4614	4785	4956	5128
	01/93	2998	3149	3490	3648	3806	3963	4475	4647	4818	4991	5161
	01/94	2990	3140	3479	3638	3796	3954	4462	4633	4806	4977	5148
	01/95	2983	3132	3474	3631	3789	3947	4452	4624	4796	4968	5139
	01/96	2967	3116	3453	3611	3769	3927	4427	4599	4771	4943	5114
	01/97	2977	3125	3464	3622	3780	3938	4441	4611	4782	4955	5126
	01/98	3012	3162	3505	3665	3823	3981	4495	4666	4838	5011	5182
	01/99	3079	3233	3582	3745	3908	4071	4593	4769	4945	5123	5299
	01/00	3142	3299	3656	3823	4124	4296	4687	4867	5047	5228	5408
06/00	3212	3373	3626	3791	4059	4228	4613	4791	4968	5145	5323	
01/01	3308	3474	3735	3905	4180	4354	4751	4934	5116	5299	5482	
O-5	10/72	3194N	3352N	3639N	3803N	3970N	4134N	4301N	4466N	4658N	4826N	4993N
	10/77	2712L	2851L	3089L	3232L	3371L	3515L	3655L	3794L	3936L	4078L	4215L
	10/78	2702L	2836L	3080L	3216L	3360L	3500L	3642L	3782L	3922L	4061L	4204L
	10/79	2634L	2768L	3003L	3139L	3277L	3413L	3549L	3685L	3824L	3958L	4097L
	10/80	2512L	2639L	2861L	2994L	3123L	3254L	3385L	3517L	3645L	3776L	3908L
	10/81	2571N	2699N	2928N	3063N	3195N	3327N	3461N	3594N	3726N	3863N	3994N
	10/82	2571L	2699L	2928L	3063L	3195L	3327L	3461L	3594L	3726L	3863L	3994L
	10/85	2766	2904	3154	3295	3439	3581	3722	3867	4012	4157	4301
	01/89	2731	2864	3108	3250	3392	3533	3675	3817	3957	4098	4242
	01/90	2702	2840	3080	3217	3360	3501	3639	3781	3920	4061	4202
	01/91	2653	2785	3021	3159	3295	3434	3571	3709	3847	3984	4122
	01/92	2692	2828	3065	3206	3346	3484	3624	3764	3902	4043	4183
	01/93	2709	2848	3087	3229	3367	3509	3649	3790	3931	4071	4213
	01/94	2703	2840	3080	3217	3359	3501	3639	3779	3919	4060	4201
	01/95	2699	2834	3073	3212	3353	3493	3633	3773	3912	4053	4191
	01/96	2683	2818	3057	3196	3333	3474	3612	3750	3891	4030	4167
	01/97	2692	2827	3065	3205	3345	3483	3623	3762	3902	4041	4181
	01/98	2725	2860	3101	3243	3384	3525	3668	3807	3948	4090	4231
	01/99	2784	2923	3171	3314	3458	3603	3747	3891	4035	4180	4323
	01/00	2842	2984	3236	3383	3530	3677	3824	3972	4119	4266	4413
06/00	2810	2951	3185	3330	3475	3619	3764	3909	4054	4199	4343	
01/01	2895	3039	3280	3429	3578	3727	3876	4026	4175	4324	4473	

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
COMMISSIONED OFFICERS												
O-4	10/72	2763N	2901N	3039N	3177N	3318N	3456N	3593N	3731N	3896N	4031N	4172N
	10/77	2348L	2466L	2583L	2701L	2822L	2938L	3057L	3171L	3291L	3410L	3527L
	10/78	2338L	2456L	2575L	2692L	2808L	2926L	3042L	3161L	3282L	3398L	3510L
	10/79	2278L	2396L	2508L	2621L	2736L	2854L	2966L	3082L	3196L	3314L	3425L
	10/80	2172L	2280L	2392L	2501L	2612L	2723L	2829L	2939L	3044L	3158L	3265L
	10/81	2224N	2335N	2448N	2557N	2670N	2783N	2893N	3005N	3117N	3229N	3339N
	10/82	2224L	2335L	2448L	2557L	2670L	2783L	2893L	3005L	3117L	3229L	3339L
	10/85	2394	2512	2633	2752	2874	2994	3114	3233	3352	3473	3593
	01/89	2360	2478	2597	2714	2833	2950	3071	3191	3309	3426	3543
	01/90	2338	2456	2575	2692	2808	2925	3041	3160	3278	3396	3510
	01/91	2294	2411	2524	2640	2754	2869	2985	3101	3214	3330	3446
	01/92	2327	2446	2563	2680	2794	2911	3029	3147	3262	3379	3497
	01/93	2345	2463	2581	2698	2816	2934	3050	3168	3285	3405	3521
	01/94	2339	2457	2574	2691	2808	2925	3041	3159	3276	3394	3511
	01/95	2334	2452	2570	2685	2802	2919	3036	3154	3270	3387	3505
	01/96	2322	2438	2553	2671	2787	2903	3020	3138	3253	3368	3484
	01/97	2328	2446	2563	2679	2795	2911	3029	3146	3262	3378	3495
	01/98	2357	2476	2593	2711	2829	2946	3065	3183	3300	3418	3537
	01/99	2409	2529	2650	2770	2890	3012	3132	3253	3373	3494	3614
	01/00	2458	2582	2705	2828	2951	3074	3197	3320	3443	3566	3689
06/00	2420	2541	2662	2784	2905	3026	3146	3267	3389	3510	3631	
01/01	2493	2617	2742	2867	2991	3116	3241	3365	3490	3615	3739	
O-3	10/72	2387N	2507N	2626N	2746N	2864N	2987N	3107N	3228N	3365N	3488N	3605N
	10/77	2026L	2128L	2232L	2336L	2435L	2539L	2639L	2743L	2844L	2944L	3044L
	10/78	2021L	2121L	2225L	2325L	2429L	2527L	2629L	2732L	2831L	2937L	3037L
	10/79	1970L	2068L	2168L	2268L	2366L	2465L	2563L	2663L	2762L	2860L	2960L
	10/80	1879L	1972L	2067L	2160L	2256L	2352L	2446L	2540L	2633L	2730L	2824L
	10/81	1918N	2018N	2114N	2210N	2308N	2404N	2500N	2597N	2695N	2789N	2884N
	10/82	1918L	2018L	2114L	2210L	2308L	2404L	2500L	2597L	2695L	2789L	2884L
	10/85	2067	2171	2275	2377	2482	2586	2694	2794	2899	3004	3107
	01/89	2041	2143	2243	2349	2451	2552	2655	2755	2860	2963	3065
	01/90	2022	2123	2226	2326	2429	2528	2629	2733	2832	2937	3037
	01/91	1985	2083	2183	2281	2381	2480	2582	2680	2780	2880	2980
	01/92	2013	2114	2215	2317	2417	2519	2618	2722	2822	2922	3022
	01/93	2026	2128	2232	2332	2435	2535	2637	2740	2841	2943	3043
	01/94	2022	2123	2225	2326	2429	2529	2629	2732	2833	2934	3036
	01/95	2020	2120	2221	2322	2423	2524	2625	2728	2829	2930	3030
	01/96	2008	2108	2209	2310	2411	2510	2612	2712	2812	2912	3013
	01/97	2015	2115	2215	2317	2417	2519	2619	2719	2821	2921	3023
	01/98	2039	2141	2241	2345	2446	2548	2651	2753	2854	2955	3059
	01/99	2083	2187	2292	2396	2500	2605	2709	2813	2917	3022	3126
	01/00	2126	2233	2339	2445	2552	2658	2765	2871	2978	3084	3190
06/00	2126	2233	2339	2445	2552	2658	2765	2871	2978	3084	3190	
01/01	2146	2253	2360	2467	2575	2682	2789	2897	3004	3111	3219	

Pay Grade	Pay Scale* Mo/Yr	Over 20 5%	Over 21 52 1/2%	Over 22 5%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
WARRANT OFFICERS												
O-3E	10/72	2427N	2547N	2669N	2789N	2911N	3034N	3156N	3277N	3417N	3539N	3665N
	10/77	2060L	2162L	2268L	2369L	2474L	2577L	2682L	2784L	2887L	2989L	3092L
	10/78	2052L	2153L	2258L	2362L	2465L	2569L	2670L	2773L	2877L	2980L	3082L
	10/79	1999L	2101L	2201L	2303L	2402L	2501L	2604L	2702L	2804L	2904L	3005L
	10/80	1907L	2002L	2100L	2194L	2288L	2387L	2481L	2580L	2676L	2770L	2863L
	10/81	1948N	2047N	2148N	2243N	2344N	2440N	2539N	2636N	2734N	2831N	2932N
	10/82	1948L	2047L	2148L	2243L	2344L	2440L	2539L	2636L	2734L	2831L	2932L
	10/85	2100	2205	2309	2415	2521	2626	2732	2835	2932	3049	3155
	01/89	2071	2176	2278	2381	2489	2591	2696	2796	2903	3007	3111
	01/90	2052	2154	2261	2361	2464	2568	2669	2773	2875	2980	3082
	01/91	2013	2114	2215	2317	2419	2519	2619	2722	2822	2922	3024
	01/92	2043	2146	2246	2347	2445	2549	2658	2761	2862	2965	3068
	01/93	2057	2160	2264	2367	2469	2574	2678	2780	2883	2987	3089
	01/94	2053	2156	2260	2360	2463	2567	2670	2772	2875	2978	3082
	01/95	2049	2152	2256	2357	2460	2563	2666	2768	2869	2973	3076
	01/96	2037	2140	2241	2344	2445	2547	2651	2752	2853	2955	3059
	01/97	2044	2146	2248	2352	2453	2555	2658	2761	2862	2965	3067
	01/98	2068	2173	2275	2379	2484	2587	2689	2794	2898	3000	3103
	01/99	2115	2221	2326	2432	2537	2644	2749	2855	2961	3066	3173
	01/00	2158	2266	2374	2482	2590	2698	2806	2914	3022	3130	3238
06/00	2223	2334	2446	2556	2668	2779	2890	3001	3112	3224	3335	
01/01	2290	2404	2519	2633	2748	2862	2977	3091	3206	3320	3435	
W-5	01/93	2168	2275	2474	2587	2778	2896	3139	3259	3379	3501	3622
	01/94	2162	2270	2467	2582	2771	2886	3129	3250	3369	3492	3612
	01/95	2157	2266	2464	2577	2767	2883	3123	3244	3364	3483	3604
	01/96	2147	2255	2449	2563	2751	2864	3106	3226	3345	3464	3585
	01/97	2152	2261	2458	2570	2760	2875	3116	3236	3356	3475	3596
	01/98	2179	2288	2488	2600	2793	2909	3153	3274	3395	3516	3639
	01/99	2227	2339	2542	2658	2854	2973	3222	3346	3470	3594	3718
	01/00	2272	2387	2592	2712	2913	3032	3282	3416	3542	3668	3795
	06/00	2252	2365	2562	2679	2889	3009	3231	3355	3480	3604	3728
	01/01	2320	2436	2640	2760	2975	3099	3328	3456	3584	3712	3840
W-4	10/72	2292N	2408N	2609N	2729N	2847N	2965N	3323N	3451N	3598N	3726N	3857N
	10/77	1947L	2046L	2215L	2317L	2417L	2520L	2626L	2936L	3041L	3154L	3259L
	10/78	1940L	2037L	2206L	2308L	2408L	2508L	2616L	2922L	3032L	3149L	3248L
	10/79	1889L	1988L	2151L	2246L	2348L	2446L	2743L	2849L	2953L	3062L	3165L
	10/80	1804L	1893L	2052L	2147L	2238L	2332L	2616L	2714L	2821L	2918L	3018L
	10/81	1844N	1938N	2098N	2194N	2286N	2384N	2676N	2777N	2880N	2983N	3087N
	10/82	1844L	1938L	2098L	2194L	2286L	2384L	2676L	2777L	2880L	2983L	3087L
	10/85	1987	2085	2258	2362	2465	2569	2879	2989	3102	3212	3323
	01/89	1959	2057	2229	2328	2432	2533	2840	2948	3060	3169	3279
	01/90	1940	2039	2206	2308	2410	2510	2816	2922	3032	3140	3249
	01/91	1903	2001	2166	2265	2362	2462	2762	2865	2975	3081	3186
	01/92	1933	2028	2197	2299	2399	2499	2801	2909	3017	3124	3233
	01/93	1946	2046	2213	2316	2422	2524	2822	2930	3038	3149	3256
	01/94	1943	2038	2208	2309	2414	2514	2814	2923	3030	3140	3248
	01/95	1937	2036	2203	2305	2410	2513	2813	2921	3024	3132	3242
	01/96	1927	2023	2192	2291	2405	2509	2809	2917	3021	3126	3234
	01/97	1934	2031	2198	2297	2411	2515	2815	2922	3028	3134	3243
	01/98	1958	2055	2225	2326	2432	2533	2833	2944	3054	3162	3272
	01/99	2000	2100	2274	2378	2482	2588	2886	3009	3121	3232	3344
	01/00	2042	2144	2321	2427	2532	2632	2932	3057	3171	3284	3412
06/00	2023	2124	2300	2405	2511	2611	2911	3037	3154	3268	3412	
01/01	2084	2188	2370	2477	2584	2692	2992	3119	3233	3348	3443	

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
WARRANT AND NON-COMMISSIONED OFFICERS												
W-3	10/72	2016N	2115N	2298N	2403N	2507N	2612N	2816N	2923N	3049N	3159N	3265N
	10/77	1710L	1795L	1954L	2041L	2128L	2221L	2391L	2482L	2576L	2669L	2757L
	10/78	1704L	1790L	1945L	2031L	2121L	2211L	2380L	2474L	2568L	2656L	2749L
	10/79	1661L	1746L	1894L	1985L	2068L	2153L	2323L	2413L	2500L	2591L	2682L
	10/80	1583L	1663L	1806L	1888L	1972L	2055L	2212L	2302L	2384L	2470L	2556L
	10/81	1620N	1702N	1848N	1934N	2018N	2101N	2265N	2352N	2439N	2524N	2614N
	10/82	1620L	1702L	1848L	1934L	2018L	2101L	2265L	2352L	2439L	2524L	2614L
	10/85	1745	1836	1991	2082	2171	2265	2438	2528	2622	2722	2816
	01/89	1719	1807	1963	2053	2143	2232	2405	2498	2590	2684	2775
	01/90	1705	1793	1946	2035	2123	2211	2381	2474	2568	2657	2749
	01/91	1675	1758	1909	1997	2083	2170	2337	2427	2518	2607	2698
	01/92	1700	1785	1937	2026	2114	2202	2371	2464	2554	2646	2738
	01/93	1710	1797	1953	2042	2128	2219	2388	2480	2574	2665	2757
	01/94	1706	1793	1947	2035	2123	2212	2381	2474	2567	2657	2749
	01/95	1703	1791	1944	2032	2120	2209	2378	2468	2562	2654	2744
	01/96	1695	1781	1932	2020	2108	2197	2366	2456	2547	2637	2730
	01/97	1701	1786	1938	2027	2115	2203	2372	2463	2554	2646	2738
	01/98	1722	1807	1962	2052	2141	2230	2401	2494	2586	2678	2770
	01/99	1759	1848	2005	2096	2187	2280	2453	2549	2643	2736	2831
	01/00	1795	1886	2047	2140	2233	2326	2505	2600	2697	2794	2890
06/00	1781	1871	2026	2118	2213	2308	2498	2592	2687	2784	2881	
01/01	1834	1926	2087	2181	2281	2381	2574	2669	2766	2864	2963	
W-2	10/72	1806N	1895N	2068N	2165N	2262N	2354N	2449N	2541N	2652N	2746N	2841N
	10/77	1534L	1611L	1759L	1841L	1916L	1998L	2080L	2159L	2239L	2322L	2402L
	10/78	1530L	1606L	1753L	1835L	1912L	1992L	2071L	2151L	2232L	2314L	2392L
	10/79	1490L	1565L	1707L	1785L	1863L	1943L	2020L	2098L	2173L	2255L	2331L
	10/80	1424L	1493L	1629L	1703L	1777L	1851L	1926L	1999L	2076L	2149L	2225L
	10/81	1454N	1528N	1664N	1742N	1816N	1891N	1970N	2046N	2121N	2197N	2272N
	10/82	1454L	1528L	1664L	1742L	1816L	1891L	1970L	2046L	2121L	2197L	2272L
	10/85	1565	1642	1791	1873	1957	2037	2119	2202	2281	2366	2448
	01/89	1542	1621	1767	1848	1932	2012	2093	2172	2256	2332	2415
	01/90	1530	1608	1752	1835	1914	1992	2072	2152	2233	2313	2392
	01/91	1501	1577	1718	1798	1876	1955	2032	2112	2191	2269	2348
	01/92	1525	1602	1747	1824	1905	1985	2065	2143	2224	2303	2381
	01/93	1535	1613	1757	1839	1919	1999	2079	2157	2238	2319	2398
	01/94	1531	1608	1753	1835	1914	1994	2073	2153	2233	2314	2391
	01/95	1529	1605	1751	1830	1911	1991	2070	2150	2229	2309	2387
	01/96	1521	1598	1741	1821	1901	1977	2058	2137	2216	2296	2374
	01/97	1526	1603	1747	1826	1906	1985	2064	2143	2223	2302	2381
	01/98	1544	1621	1768	1848	1929	2008	2089	2170	2250	2330	2411
	01/99	1578	1658	1807	1888	1971	2053	2136	2218	2299	2382	2464
	01/00	1611	1692	1844	1928	2012	2096	2180	2263	2347	2431	2515
06/00	1592	1671	1810	1893	2040	2125	2210	2295	2380	2466	2550	
01/01	1640	1722	1865	1950	2102	2189	2277	2364	2452	2539	2627	

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
NON-COMMISSIONED OFFICERS												
E-9	10/72	1891N	1989N	2193N	2290N	2394N	2493N	2848N	2955N	3066N	3174N	3287N
	10/77	1608L	1690L	1863L	1947L	2031L	2117L	2417L	2511L	2606L	2698L	2790L
	10/78	1604L	1682L	1855L	1940L	2024L	2112L	2408L	2501L	2596L	2689L	2782L
	10/79	1560L	1640L	1807L	1889L	1974L	2057L	2350L	2439L	2527L	2619L	2708L
	10/80	1489L	1561L	1726L	1804L	1883L	1962L	2238L	2325L	2413L	2499L	2585L
	10/81	1558N	1636N	1805N	1887N	1971N	2053N	2345N	2434N	2524N	2616N	2704N
	10/82	1558L	1636L	1805L	1887L	1971L	2053L	2345L	2434L	2524L	2616L	2704L
	10/85	1679	1761	1945	2031	2121	2210	2523	2619	2722	2819	2912
	01/89	1658	1740	1917	2007	2094	2182	2492	2585	2684	2777	2874
	01/90	1641	1724	1901	1989	2074	2161	2466	2563	2657	2752	2848
	01/91	1611	1692	1863	1949	2034	2119	2419	2514	2607	2700	2791
	01/92	1635	1714	1891	1977	2066	2151	2457	2551	2645	2740	2834
	01/93	1645	1728	1906	1995	2082	2167	2473	2569	2664	2761	2854
	01/94	1641	1725	1902	1990	2077	2162	2466	2562	2656	2752	2848
	01/95	1639	1722	1899	1987	2072	2157	2462	2557	2653	2746	2843
	01/96	1630	1711	1887	1972	2057	2142	2448	2542	2636	2732	2827
	01/97	1635	1717	1893	1978	2063	2147	2457	2550	2645	2740	2834
	01/98	1656	1738	1916	2003	2091	2173	2487	2582	2678	2772	2869
	01/99	1692	1776	1959	2048	2137	2221	2541	2639	2736	2833	2932
	01/00	1727	1813	1999	2090	2181	2266	2593	2693	2793	2892	2992
06/00	1748	1835	1998	2089	2181	2266	2562	2661	2760	2858	2956	
01/01	1800	1890	2058	2152	2249	2329	2426	2639	2741	2842	2944	3045
E-8	10/72	1658N	1742N	1932N	2021N	2111N	2197N	2540N	2639N	2736N	2834N	2936N
	10/77	1409L	1480L	1641L	1716L	1791L	1868L	2159L	2241L	2325L	2408L	2493L
	10/78	1405L	1472L	1635L	1709L	1784L	1857L	2151L	2234L	2318L	2399L	2482L
	10/79	1366L	1434L	1595L	1665L	1741L	1811L	2096L	2176L	2260L	2339L	2419L
	10/80	1304L	1370L	1520L	1590L	1659L	1728L	1998L	2077L	2152L	2231L	2308L
	10/81	1365N	1432N	1593N	1663N	1737N	1807N	2094N	2172N	2255N	2335N	2416N
	10/82	1365L	1432L	1593L	1663L	1737L	1807L	2094L	2172L	2255L	2335L	2416L
	10/85	1470	1540	1713	1791	1870	1947	2253	2339	2429	2512	2601
	01/89	1450	1524	1691	1767	1845	1921	2224	2308	2396	2479	2568
	01/90	1437	1513	1675	1751	1831	1905	2200	2286	2371	2451	2541
	01/91	1411	1481	1644	1717	1794	1869	2160	2243	2326	2411	2494
	01/92	1431	1503	1667	1746	1819	1896	2193	2278	2361	2446	2531
	01/93	1442	1516	1680	1757	1836	1916	1996	2208	2294	2379	2464
	01/94	1438	1511	1676	1753	1831	1910	1992	2202	2286	2373	2458
	01/95	1437	1509	1674	1750	1828	1908	1989	2199	2282	2368	2453
	01/96	1429	1499	1664	1740	1816	1896	1974	2186	2270	2356	2439
	01/97	1433	1505	1669	1746	1823	1903	1982	2194	2278	2362	2447
	01/98	1450	1523	1690	1767	1846	1926	2005	2220	2305	2391	2477
	01/99	1483	1556	1727	1806	1886	1968	2050	2269	2356	2443	2530
	01/00	1514	1589	1763	1843	1924	2008	2093	2316	2405	2493	2583
06/00	1523	1599	1750	1829	1910	1990	2073	2279	2367	2455	2542	
01/01	1569	1647	1802	1884	1967	2050	2135	2348	2438	2528	2619	2709

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
NON-COMMISSIONED OFFICERS												
E-7	10/72	1461N	1533N	1717N	1794N	1873N	1954N	2281N	2372N	2462N	2549N	2638N
	10/77	1239L	1304L	1458L	1525L	1594L	1659L	1943L	2017L	2093L	2166L	2240L
	10/78	1234L	1298L	1454L	1520L	1585L	1654L	1934L	2008L	2084L	2157L	2232L
	10/79	1206L	1267L	1416L	1482L	1542L	1611L	1884L	1958L	2029L	2103L	2176L
	10/80	1148L	1207L	1350L	1413L	1473L	1534L	1796L	1869L	1938L	2007L	2077L
	10/81	1202N	1265N	1415N	1480N	1540N	1608N	1882N	1955N	2025N	2100N	2172N
	10/82	1202L	1265L	1415L	1480L	1540L	1608L	1882L	1955L	2025L	2100L	2172L
	10/85	1295	1361	1523	1594	1661	1730	2024	2103	2185	2263	2339
	01/89	1278	1344	1502	1572	1640	1707	1998	2076	2153	2231	2308
	01/90	1268	1331	1489	1557	1623	1693	1983	2056	2134	2209	2286
	01/91	1245	1306	1459	1527	1594	1660	1944	2018	2094	2168	2243
	01/92	1262	1327	1482	1550	1618	1687	1971	2048	2124	2199	2277
	01/93	1269	1336	1494	1561	1710	1784	1988	2063	2141	2216	2294
	01/94	1268	1332	1490	1558	1703	1779	1978	2057	2133	2210	2286
	01/95	1267	1332	1488	1555	1703	1776	1976	2053	2130	2206	2282
	01/96	1260	1324	1480	1547	1694	1766	1966	2043	2119	2195	2270
	01/97	1264	1327	1484	1552	1700	1771	1972	2049	2125	2201	2278
	01/98	1279	1344	1503	1571	1722	1792	1997	2074	2151	2228	2304
	01/99	1308	1374	1535	1606	1759	1831	2041	2120	2198	2278	2355
	01/00	1335	1402	1567	1639	1795	1870	2083	2163	2244	2324	2404
	06/00	1339	1405	1543	1613	1767	1840	2051	2129	2209	2287	2366
01/01	1379	1448	1589	1662	1820	1896	2112	2194	2275	2356	2437	
E-6	10/72	1284N	1349N	1415N	1480N	1540N	1608N	1671N	1740N	1802N	1869N	1932N
	10/77	1091L	1144L	1201L	1257L	1311L	1365L	1423L	1476L	1531L	1585L	1641L
	10/78	1085L	1139L	1196L	1250L	1305L	1361L	1416L	1470L	1525L	1579L	1634L
	10/79	1056L	1112L	1167L	1221L	1273L	1325L	1381L	1432L	1487L	1536L	1594L
	10/80	1010L	1059L	1111L	1163L	1213L	1265L	1314L	1366L	1417L	1468L	1519L
	10/81	1052N	1107N	1160N	1211N	1265N	1317N	1373N	1425N	1479N	1531N	1582N
	10/82	1052L	1107L	1160L	1211L	1265L	1317L	1373L	1425L	1479L	1531L	1582L
	10/85	1133	1190	1248	1305	1362	1420	1476	1533	1593	1648	1704
	01/89	1118	1176	1231	1287	1345	1400	1458	1516	1571	1625	1682
	01/90	1111	1166	1221	1277	1335	1388	1444	1499	1557	1612	1667
	01/91	1089	1141	1197	1254	1307	1364	1417	1472	1527	1580	1636
	01/92	1106	1161	1217	1272	1328	1382	1438	1493	1549	1605	1661
	01/93	1114	1170	1224	1282	1338	1391	1449	1504	1560	1617	1673
	01/94	1111	1167	1221	1276	1335	1388	1444	1499	1557	1612	1667
	01/95	1110	1166	1220	1276	1333	1386	1443	1498	1554	1610	1665
	01/96	1104	1159	1214	1268	1325	1379	1435	1490	1546	1601	1657
	01/97	1107	1162	1217	1273	1328	1383	1439	1494	1550	1606	1661
	01/98	1120	1176	1232	1289	1345	1401	1458	1514	1569	1625	1681
	01/99	1145	1202	1259	1317	1375	1432	1490	1547	1604	1662	1719
	01/00	1169	1228	1287	1345	1404	1462	1521	1579	1637	1696	1754
	06/00	1148	1206	1265	1323	1380	1438	1495	1552	1610	1668	1726
01/01	1183	1243	1303	1362	1422	1481	1540	1599	1659	1718	1777	

Pay Grade	Pay Scale* Mo/Yr	Over 20 50%	Over 21 52 1/2%	Over 22 55%	Over 23 57 1/2%	Over 24 60%	Over 25 62 1/2%	Over 26 65%	Over 27 67 1/2%	Over 28 70%	Over 29 72 1/2%	Over 30 75%
NON-COMMISSIONED OFFICERS												
E-5	10/72	1090N	1143N	1200N	1254N	1307N	1363N	1420N	1473N	1529N	1582N	1639N
	10/77	923L	972L	1019L	1063L	1111L	1160L	1204L	1252L	1298L	1346L	1390L
	10/78	921L	966L	1014L	1059L	1107L	1152L	1200L	1247L	1292L	1342L	1385L
	10/79	899L	942L	988L	1032L	1079L	1124L	1171L	1214L	1259L	1305L	1350L
	10/80	858L	900L	942L	985L	1027L	1071L	1116L	1160L	1201L	1246L	1286L
	10/81	895N	939N	983N	1026N	1073N	1117N	1163N	1207N	1254N	1296N	1345N
	10/82	895L	939L	983L	1026L	1073L	1117L	1163L	1207L	1254L	1296L	1345L
	10/85	959	1008	1055	1107	1156	1202	1252	1299	1348	1394	1445
	01/89	950	997	1044	1092	1140	1187	1234	1283	1331	1380	1428
	01/90	941	988	1035	1082	1131	1177	1223	1273	1318	1366	1414
	01/91	922	967	1014	1062	1109	1157	1201	1248	1295	1342	1386
	01/92	939	985	1032	1079	1126	1173	1220	1266	1314	1363	1410
	01/93	944	992	1038	1087	1133	1180	1228	1276	1324	1371	1420
	01/94	942	988	1036	1083	1131	1177	1224	1272	1318	1367	1415
	01/95	941	987	1035	1081	1129	1176	1224	1272	1317	1366	1414
	01/96	935	982	1029	1077	1124	1170	1217	1264	1311	1358	1404
	01/97	939	985	1033	1080	1127	1175	1221	1268	1314	1363	1409
	01/98	950	998	1045	1093	1140	1189	1236	1285	1332	1379	1427
	01/99	972	1021	1070	1118	1167	1216	1263	1312	1361	1409	1459
	01/00	993	1042	1091	1142	1191	1240	1291	1340	1389	1440	1489
	06/00	974	1023	1071	1120	1169	1218	1266	1315	1364	1412	1462
01/01	1003	1054	1104	1154	1204	1254	1305	1355	1405	1455	1505	
E-4	10/72	902N	949N	995N	1040N	1085N	1132N	1176N	1222N	1268N	1313N	1359N
	10/77	765L	803L	845L	879L	921L	967L	998L	1036L	1075L	1115L	1152L
	10/78	764L	801L	839L	876L	918L	954L	995L	1032L	1071L	1111L	1148L
	10/79	744L	780L	818L	859L	897L	933L	969L	1007L	1045L	1081L	1119L
	10/80	711L	745L	780L	817L	855L	891L	923L	959L	996L	1031L	1068L
	10/81	716N	753N	787N	824N	863N	899N	934N	969N	1007N	1044N	1079N
	10/82	716L	753L	787L	824L	863L	899L	934L	969L	1007L	1044L	1079L
	10/85	772	811	852	894	927	966	1007	1046	1083	1124	1163
	01/89	764	802	842	877	918	955	995	1032	1071	1109	1148
	01/90	757	794	831	869	908	948	986	1024	1061	1100	1138
	01/91	742	779	817	856	895	928	965	1003	1041	1079	1116
	01/92	755	790	829	868	905	945	983	1019	1056	1096	1133
	01/93	759	797	836	873	912	951	988	1028	1066	1105	1139
	01/94	759	795	834	872	911	949	986	1025	1062	1101	1138
	01/95	758	795	834	871	909	948	985	1023	1061	1100	1136
	01/96	754	790	829	866	904	943	980	1019	1054	1092	1131
	01/97	757	794	832	869	907	945	983	1022	1059	1098	1135
	01/98	765	804	842	880	919	957	995	1033	1073	1111	1149
	01/99	782	821	861	901	939	979	1018	1057	1096	1135	1174
	01/00	799	839	879	920	960	999	1039	1079	1119	1159	1199
	06/00	801	841	882	922	962	1002	1043	1082	1122	1163	1203
01/01	826	867	909	950	991	1033	1074	1115	1157	1198	1239	

UNIFORMED SERVICES FORMER SPOUSES PROTECTION ACT

Following is a general discussion of the legislative provisions of the USFSPA which is incorporated in 10 USC 1408. The points outlined are not designed to answer detailed questions concerning individual cases; rather, they serve as general information for use by Retirement Services Officers, Military Personnel Officers, active duty and retired servicemembers, spouses, and former spouses. It does not provide legal or judicial interpretation of enacted laws and does not deal with case law. Individuals seeking legal assistance are encouraged to contact military legal assistance or retain civilian counsel. **This explanation is not a legal brief nor does it outline a legal position. Do not use it as evidence of intent, interpretation, or precedent in any legal action.**

For the most comprehensive and thorough explanation of the USFSPA, you should obtain a copy of *DIVORCE AND THE MILITARY II*. See inside the back cover of this book for information on how to order this valuable book.

Background: Prior to the 1981 *McCarty vs. McCarty* case, state courts disagreed on whether they were authorized or constrained by federal legal precedent in dividing military retired pay in divorce-related property settlements. On June 26, 1981, the U.S. Supreme Court ruled in the *McCarty vs. McCarty* case that military retired pay could not be treated as community property in divorce cases. In response, Congress enacted the Uniformed Services Former Spouses Protection Act (USFSPA) which decreed that state courts **could** treat military retired pay as property in divorce cases if they so chose. The USFSPA was enacted by Public Law 97-252, September 8, 1982. It has subsequently been amended by Public Laws 98-94, September 24, 1983; 98-525, September 27, 1984; 99-145, November 8, 1985; 99-661, November 14, 1986; 100-180, December 4, 1987; 101-510, November 5, 1990; 102-484, October 23, 1992; and 104-201, September 23, 1996.

Division of Retired Pay as Property. The USFSPA allows state courts to consider military retired pay as divisible property in divorce settlements after June 25, 1981. It also establishes procedures by which a former spouse could receive all or a portion of the court settlement as a direct payment from the finance service center. Some state courts continued to divide property in divorce cases adjudicated prior to the June 1981 date. The 101st Congress took action to correct this. The FY 91 National Defense Authorization Act, November 5, 1990, permits cases so adjudicated to continue payments from November 1990 for two years and no longer. In addition, no other pre-June 25, 1981 cases can be reopened.

Understanding the distinction between the provision that authorizes a court to divide retired pay and the provision that allows direct payment of divided retired pay to a former spouse is essential. Specifically, the law *does not direct* state courts to divide retired pay; it *permits* them to. The law stipulates that only "disposable" pay may be divided. Disposable pay is defined as that pay (other than the percentage of disability retirement) remaining after the following deductions:

- Debts owed the U.S. Government
- Federal, state, or local income taxes (for divorces prior to February 5, 1991, only)
- Amounts of retired pay waived for the receipt of Veterans Affairs disability compensation

RETIRED MILITARY ALMANAC

- National Service Life Insurance (NSLI) premiums
- SBP costs for a former spouse receiving USFSPA payments

The law *does not* confer an entitlement to a portion of the retired pay to a former spouse as a result of length of marriage or number of years overlap in the marriage and service. However, once a court has awarded a former spouse a portion of retired pay as property, the former spouse may apply to the finance service center to receive that pay as a "direct payment." To qualify for a direct payment, the law requires a former spouse to have been married to the member during at least 10 years of the member's creditable service for retired pay.

The law further stipulates that Defense Finance and Accounting Service Centers may not send more than 50 percent of the member's disposable retired pay as a direct payment unless there are additional garnishments for alimony or child support under 42 USC 659. In those cases, up to 65 percent of the disposable pay may be sent as a direct payment.

The law does not allow a court to consider military retired pay in a divorce-related property settlement unless the court has jurisdiction over the military servicemember or retiree by reason of:

- His/her residence other than by reason of military assignment in the territorial jurisdiction of the court; or
- His/her domicile in the territorial jurisdiction of the court; or
- His/her consent to the jurisdiction of the court.

For active duty members, the law also requires compliance with the provisions of the Soldiers' and Sailors' Civil Relief Act of 1940.

When more than one former spouse has been awarded a division of a servicemember's retired pay, payments will be handled on a first-come, first-served basis. When conflicting court orders exist, the law instructs the service concerned to send the amount specified in the lower of the two conflicting orders (not to exceed 50 percent of disposable pay), and retain the difference until the matter is resolved.

The Defense Finance and Accounting Service must begin direct payment to the former spouse within 90 days of receipt of a valid court order. If a servicemember is not retired at the time of the court order, payments must begin no later than 90 days after the servicemember retires. The law does not authorize a court to order a member to apply for retirement or to retire at a specified time in order to start payment.

Remarriage of a former spouse does not stop the direct payment of retired pay as property unless the court so orders.

A former spouse can apply for direct payment by sending to the finance service center concerned a signed DD Form 2293 (Request for Former Spouse Payments From Retired Pay) or a statement that includes:

- Notice to make a direct payment to the former spouse from the servicemember's retired pay.
- A copy of the court order and other documents dividing retired pay as property. These must be certified by an official of the court that issued them.
- A statement from a lawyer that the court order has not been amended, superseded, or set aside.
- Sufficient identifying information about the member to enable processing of the application. The identification should give the member's full name, Social Security Number, and uniformed service.
- An agreement by the former spouse that any future overpayments are recoverable and subject to involuntary collection from the former spouse or the estate of the former spouse.

RETIRED MILITARY ALMANAC

- An agreement by the former spouse to promptly notify the service concerned if the court order upon which payment is based is vacated, modified, or set aside. This shall include notice of the former spouse's remarriage (if all or a part of the payment is for alimony), or notice of a change in eligibility for child support payment, (e.g., death, emancipation, adoption, or attainment of majority) of a child whose support is provided by a former spouse through direct payments from retired pay.

Request for direct payment is not accomplished until all required information is received by the finance service center. Orders, garnishments, applications, or notifications dealing with the division of retired pay must be sent by facsimile or electronic transmission, or by mail, to the appropriate finance service center. (See list of addresses at the end of this section.) Within 30 days of receiving the completed DD Form 2293, the finance and accounting service center shall contact the servicemember with a notification which includes:

- A copy of the court order and accompanying documentation.
- An explanation of the limitations affecting direct payment to a former spouse from a servicemember's retired pay.
- A request that the servicemember submit notification to the designated agent if the court order has been amended, superseded, or set aside. The servicemember must provide an authenticated or certified copy of the operative court documents when there are conflicting court orders.
- The amount or percentage that will be deducted if the member fails to respond to the notification.
- The tentative effective date of direct payments to the former spouse.
- Notice to the servicemember that failure to respond within 30 days of the date the notice was mailed may result in the division of retired pay as provided in the notification.
- Notice that if the servicemember submits information in response to the notification, the servicemember thereby consents to the disclosure of such information to the former spouse or the former spouse's agent.

The service finance center shall not honor the court order if it is defective, modified, superseded, or set aside.

Payments to the former spouse shall begin within 90 days after the service finance center receives the completed paperwork. Payments shall conform with the normal pay and disbursement cycle of the servicemember's retired pay. Payments that are a percentage of retired pay as property will change in direct proportion to and on the effective date of future cost-of-living adjustments to retired pay, unless the court order directs otherwise. Payments will stop if the servicemember dies, the former spouse dies, or as stated in the court order, whichever occurs first.

In 1996, the Act was modified to strengthen the provisions concerning jurisdiction in the case of court orders involving the modification of original (or subsequent) divorce decrees. Specifically, the (Service) Secretary concerned may not accept service of a court order that is an out-of-state modification, or comply with the provisions of such a court order, unless the court issuing that order has jurisdiction in the manner specified in subsection (c) (4) of the Act over both the military member and the spouse or former spouse.

A court order is considered to be an out-of-state modification if the order:

- a. modifies a previous order upon which payments are already being made and
- b. is issued by a court of a state other than the court of the state that issued a previous court order.

RETIRED MILITARY ALMANAC

Under the provisions of the FY 85 DoD Authorization Act, P.L. 98-525, October 19, 1984, medical, commissary, and base exchange privileges previously authorized by P.L. 97-252 have been expanded. Effective January 1, 1985, a former spouse married for 20 years to a person who had 20 years of service creditable toward retirement and who had 15 years overlap between the length of marriage and years of service (20/20/15 rule) will, under certain circumstances, be provided with military medical coverage. Being divorced after September 30, 1988—unremarried former spouses are eligible for medical for one year from date of divorce, followed by the right to convert to Continued Health Care Benefit Program (CHCBP). The program is intended to provide benefits similar to TRICARE for a specific period of time (18-36 months) to former servicemembers and their family members, some unremarried former military spouses, and emancipated children, who enroll and pay quarterly premiums. Benefits are like those in the basic TRICARE program. If a former spouse is no longer eligible for an ID card, the sponsor must notify the Defense Enrollment Eligibility Reporting System (DEERS) at 800-538-9552 (California residents at 800-334-4162; Alaska and Hawaii residents at 800-527-5602).

A retiree who fails to notify DEERS that a former spouse is no longer eligible for care may be liable for the former spouse's medical care costs. Medical benefits for an unremarried former spouse whose marriage covered at least 20 years of military service will be granted regardless of the date of divorce, providing the spouse is not covered by employer-sponsored medical insurance. Commissary, exchange, and theatre privileges may be reinstated to a 20/20/20 former spouse whose remarriage ends in death, divorce, or annulment. Medical benefits are *not* restored. For further information, contact your nearest I.D. card issuing facility.

Retirees may also name a former spouse as beneficiary under the Survivor Benefit Plan (SBP) at the time of his or her retirement, even if he or she has remarried. Retirees who presently have SBP coverage for their spouse and later divorce have one year from the date of the divorce to elect former spouse coverage if they so desire. For divorces prior to November 14, 1986, coverage for a former spouse cannot be court ordered, but must be voluntary on the part of the member. However, former spouse coverage can be included as a part of the final divorce decree with the consent of the member. If the member fails to make that election, the former spouse has one year from the date of the court order to request a deemed SBP election. Public Law 99-661 permitted state courts to order a member to provide SBP to a former spouse (for divorces finalized after November 14, 1986). Note: Only one SBP coverage can be elected. Therefore, if a former spouse is covered by SBP, the current spouse cannot be covered.

The FY 90 Defense Authorization Act, P.L. 101-510, November 5, 1990, reemphasized that disability is *not* part of disposable retired pay. It also clarified payment of taxes on court divided retired pay and requires service finance and accounting centers to issue two 1099R forms, one to each recipient, which requires both to pay taxes on their respective shares.

Servicemembers, regardless of whether still on active duty or retired, may also be required by a court to provide coverage for a former spouse under the Survivor Benefit Plan (SBP). There is no length-of-marriage service requirement as there is with the division of retired pay which must be satisfied before such a court order is enforceable. If a member becomes divorced while on active duty and is required by court order to elect former spouse SBP coverage upon retirement, the member must make the election (or be held in contempt of

court). The court-ordered SBP election will be enforced only if the former spouse had requested that the election be deemed on the member's behalf, in writing, within one year of the date of the court order. See the section on SBP in this book for more details.

All correspondence between a former spouse and a finance and accounting service center must include the servicemember's social security number. Section (h) of the USFSPA, added in 1992 by Section 653 of P.L. 102-484, provides that the spouse or former spouse is eligible to receive payments of the retired pay of a military member whose entitlement to retired pay is terminated as a result of misconduct involving abuse of a spouse or dependent child while a member. Payments are made by the government and continue so long as the former spouse remains unmarried. This means that, within the same Act, an apparent dichotomy exists in that payments (made by the government) to an abused spouse cease upon remarriage while payments (made by the military member) to an ex-spouse who was not abused survive remarriage.

In 1996, Subsection (c) of Sections 8332 and 8411 of 5 USC were amended to provide for the protection of former spouses awarded military retirement pay under 10 USC in cases where the military member accepts civil service employment after retirement from the military. In such cases, military retirement pay may either:

- a. be reduced in accordance with regulations governing dual compensation or
- b. be waived in order that the military service for which retirement pay is being received may be credited for purposes of civil service retirement.

In both cases this modification to 5 USC specifies that a condition of acceptance of civil service employment is agreement that the Director of the Office of Personnel Management may deduct and withhold from the annuity payable to the former military member an amount equal to that awarded under 10 USC for payment to the former spouse. This modification is applicable to all ex-military members receiving retired pay who accept civil service employment on and after January 1, 1997.

MILITARY RETIREMENT FOR RESERVE COMPONENT MEMBERS

One of the many benefits of serving in the National Guard or Reserve is the opportunity to qualify for a non-regular (or Reserve) retirement. The basic requirements to qualify for a Reserve retirement are: (1) attaining 20 qualifying years of service (a qualifying year of service is credited for each year in which the member has earned at least 50 points during his or her anniversary year) and (2) serving the last eight years in a Reserve Component (during the drawdown period, which currently expires December 31, 2001, the eight year requirement has been reduced to the last six years).

Reserve officers, warrant officers and enlisted members who complete a minimum of 20 years of satisfactory federal service (creditable retirement years) become eligible for retired pay at age 60. Although eligible, the member must submit an application, in accordance with service regulations, prior to receiving pay.

A retirement year is defined as the 365 or 366 day period starting when the member first joins the military. For example—the member first joins the military on July 17. The retirement year is from July 17 to July 16 the following year. The retirement year does not change unless the member has a break in service.

RETIRED MILITARY ALMANAC

A creditable retirement year, under this system, is a year in which the Reservist earns at least 50 retirement points during their retirement year. Inactive point credit is earned for inactive duty training, Reserve membership, equivalent instruction, and correspondence courses. By law, members may receive credit for up to 60 inactive points for retirement years that ended before September 23, 1996, up to 75 inactive points for retirement years ending on or after September 23, 1996 and before October 30, 2000, and up to 90 points in the retirement year that includes October 30, 2000 and in any subsequent year of service. Points from these sources may be added to points earned from active duty and active duty for training for a maximum total of 365 or 366 points per retirement year. Points are credited on the following basis:

- One point for each day of active service (active duty or active duty for training).
- 15 points for each year of membership in a Reserve Component.
- One point for each unit training assembly.
- One point for each day in which a member is in a funeral honors duty status.
- Satisfactory completion of accredited correspondence courses at one point for each three credit hours earned.

The Secretary of the military department concerned (Secretary of Transportation for the Coast Guard) notifies, in writing, members of the Reserve Forces who have completed the eligibility requirements for retirement and receipt of retired pay at age 60. Notice is sent to the member within one year of reaching eligibility. Reserve Component members generally have three options upon receiving notice of eligibility:

1. Remain in the Ready Reserve and continue to perform inactive duty training, annual training and active duty for training depending on their training and pay category, or remain on the active status list of the Standby Reserve and continue to perform unpaid training for the purpose of accumulating retirement points.
2. Transfer to the Retired Reserve. A member in this category may participate in inactive duty training provided:
 - a. Such training is at no expense to the Government.
 - b. Members are not entitled to pay or retirement points.
 - c. No official record of such participation is maintained.
3. Request discharge from the Reserve Components.

Regardless of the option chosen, the member is entitled to receive retired pay at age 60, but must apply for it.

Upon reaching age 60, a Reserve retiree may begin receiving retired pay.

There are currently two Reserve retirement systems that parallel the systems for active duty: the Final Basic Pay System and the High-Three System. To determine which retirement system a Reserve Component member is under, we must look at the same criteria that determines the retirement system for the active force—the Date of Initial Entry to Military Service (DIEMS). That is the date an individual *first* became a member of a uniformed service. There is one Reserve retirement system for members with a DIEMS date before September 8, 1980 and one Reserve retirement system for those individuals with a DIEMS date of September 8, 1980 and later. When looking at which retirement system applies to a specific individual it is important to note that a DIEMS date will *never* change. Even a break in service will not affect a DIEMS date. The date an individual *first* became a member of a uniformed service is the sole determining factor in determining which retirement system is used when computing retired pay.

RETIRED MILITARY ALMANAC

A member who retires under either system receives longevity credit for those years while a member of the Retired Reserve awaiting pay at age 60. However, this does not apply to a former member who is entitled to retired pay under either the Final Basic Pay System or the High-three System. A former member is defined as an individual who elected discharge rather than transfer to the Retired Reserve anytime after receiving notification of eligibility to receive Reserve retired pay at age 60. In the case of a former member, regardless of the system under which the individual will receive Reserve retired pay, longevity credit ceases on the date the former member was discharged.

Final Basic Pay System (Reserve). The first system, the Final Basic Pay System, is used for members with a DIEMS date before September 8, 1980. Reserve retired pay is computed using the following method:

1. Dividing all points credited in all years by 360 to convert the points into years of service, including fractions;
2. Using the pay table in effect on the date that the member or former member reaches 60 years of age, taking the monthly basic pay rate for the member's highest grade satisfactorily held and length of service at the time the member reaches age 60; or in the case of a former member, the length of service as determined when the former member was discharged;
3. Multiplying that rate by 2.5 percent of the years of service (up to a maximum of 30 years of service) computed in (1) above.

High-three System (Reserve). The second system, the High-three Retirement System, is used for members with a DIEMS date of September 8, 1980 or later. Within this second system, there are two ways to determine Reserve retired pay. The first computation is for members who, at any point after receiving notification of eligibility to receive retired pay at age 60, transfer to the Retired Reserve while waiting age 60 (*Retired Reserve Computation*). The second computation is for members who choose to separate from the Reserve Components after receiving notification of eligibility to receive retired pay at age 60 (*Former Member Computation*).

Retired Reserve Computation. The retired pay for a member who elects transfer to the Retired Reserve is computed using the average monthly basic pay rate to which the member would have been entitled at the highest grade satisfactorily held, had the member been on active duty during the entire period of the member's high 36 months. In most cases, this would be the average basic pay rate in effect for the member at ages 57, 58, and 59. The formula to compute the retired pay is as follows:

1. Divide all points credited in all years by 360 to convert the points into years of service, including fractions;
2. Take the average of the last 36 months of monthly basic pay for the member's grade and length of service at the time the member becomes entitled to receive retired pay — age 60 (remember to include longevity increases while a member of the Retired Reserve);
3. Multiply that rate by 2.5 percent of the years of service (up to a maximum of 30 years of service) computed in (1) above.

Former Member Computation. An individual with a DIEMS date of September 8, 1980, or later, who elected discharge rather than transfer to the Retired Reserve, will have retired pay computed under the High-three System using the average of the monthly basic pay in effect for his or her 36 months of service immediately preceding the date of discharge, or the highest 36 months of basic pay to which entitled based on a higher grade satisfactorily

RETIRED MILITARY ALMANAC

STATUTORY REQUIREMENTS FOR MANDATORY RETIREMENT OR DISCHARGE FOR OFFICERS IN A RESERVE COMPONENT (Reflects enactment of the Reserve Officer Personnel Management Act)

Reserve Grade	Age †	Service or Failure of Selection for Promotion *
Major General (Navy Rear Admiral - Upper)	The last day of the month in which the officer becomes 62 years of age, the officer shall be separated by the provisions of 10 USC 14515. (See notes 2 and 3) (10 USC 14511)	30 days after completion of 35 years of commissioned service or on the fifth anniversary of the date of the officer's appointment, whichever is later, the officer shall be separated by the provisions of 10 USC 14514 (See notes 2 and 3) (10 USC 14508(b))
Brigadier General (Navy Rear Admiral - Lower) (Not on Promotion List)	The last day of the month in which the officer becomes 60 years of age, the officer shall be separated by the provisions of 10 USC 14515 (See notes 2 and 3) (10 USC 14510)	30 days after completion of 30 years of commissioned service or on the fifth anniversary of the date of the officer's appointment, whichever is later, the officer shall be separated by the provisions of 10 USC 14514 (See notes 2 and 3) (10 USC 14508(a))
Colonel (Navy Captain) (Not on Promotion List)	The last day of the month in which the officer becomes 60 years of age, the officer shall be separated by the provisions of 10 USC 14515 (See notes 2 and 3) (10 USC 14509)	On the first day of the month after the month in which the officer completes 30 years of commissioned service, the officer shall be separated by the provisions of 10 USC 14514 (See notes 2 and 3) (10 USC 14507(a))‡
Lieutenant Colonel (Navy Commander) (Not on Promotion List)	The last day of the month in which the officer becomes 60 years of age, the officer shall be separated by the provisions of 10 USC 14515 (See notes 2 and 3) (10 USC 14509)	On the first day of the month after the month in which the officer completes 28 years of commissioned service, the officer shall be separated by the provisions of 10 USC 14514 (See notes 2 and 3) (10 USC 14507(a))
Major (Navy Lieutenant Commander)	The last day of the month in which the officer becomes 60 years of age, the officer shall be separated by the provisions of 10 USC 14515 (See notes 2 and 3) (10 USC 14509)	Either on the first day of the month after the month in which the officer completes 20 years of commissioned service or NLT the first day of the seventh month after the month in which the President approves the report of the board which considered the officer for the second time, whichever is later, the officer shall be separated by the provisions of 10 USC 14513 (See notes 1, 2 and 3) (10 USC 14506)
Captain (Navy Lieutenant)	The last day of the month in which the officer becomes 60 years of age, the officer shall be separated by the provisions of 10 USC 14515 (See notes 2 and 3) (10 USC 14509)	NLT the first day of the seventh month after the month in which the President approves the report of the board which considered the officer for the second time, the officer shall be separated by the provisions of 10 USC 14513 (See note 1, 2 and 3) (10 USC 14505)
First Lieutenant (Navy Lieutenant Junior Grade)	The last day of the month in which the officer becomes 60 years of age, the officer shall be separated by the provisions of 10 USC 14515 (See notes 2 and 3) (10 USC 14509)	NLT the first day of the seventh month after the month in which the President approves the report of the board which considered the officer for the second time (10 USC 14504)
Reserve chaplains and officers in medical specialties in the Army and Air Force.	With the officer's consent, may be retained in an active Reserve status until the date on which the officer becomes 67 years of age, if serving in one of the following specialties: Army: Chaplain, Medical Corps, Dental Corps, Veterinary Corps, allied health officer, biomedical sciences officer, optometrist, nurse, or the Medical Specialists Corps; Air Force: Chaplain, medical officer, dental officer, Air Force Nurse, Medical Service Corps Officer, biomedical sciences officer (10 USC 14703).	

Notes:

*Promotion Requirements do not apply to adjutants general or assistant adjutants general of a state.
 †An Army and Air Force officer serving as Chief of the National Guard Bureau, an adjutant general, or if a Reserve officer of the Army, commanding general of a state, shall on the last day of the month in which the officer becomes 64 years of age, be separated in accordance with 10 USC 14515.
 ‡ The provisions of 10 USC, 3851 apply for service requirements for officers recommended for promotion prior to October 1, 1996, regardless of the date of promotion.

1. Transferred to an inactive status if the Secretary concerned determines that the officer has skills which may be required to meet the mobilization needs of the officer's armed force; or
2. Transferred to the Retired Reserve, if the officer is qualified and applies for such transfer; or
3. If the officer is not transferred to an inactive status or the Retired Reserve, be discharged from the officer's Reserve appointment.

RETIRED MILITARY ALMANAC

held while a member of the uniformed services. The formula to compute the retired pay is as follows:

1. Divide all points credited in all years by 360 to convert the points into years of service, including fractions;
2. Take the average of the monthly basic pay in effect for the 36 months immediately preceding the date of discharge, or the highest 36 months of basic pay to which entitled while a member of the uniformed services.
3. Multiply that rate by 2.5 percent of the years of service (up to a maximum of 30 years of service) computed in (1) above.

Members receiving Reserve retired pay, regardless of the system under which retired pay is received, are entitled to annual Cost of Living Adjustments as determined by the increase in the Consumer Price Index. This is the same system that is used for retirees from the active forces under the Final Basic Pay and High-Three systems.

The choice to elect discharge from the Reserve Components is irrevocable. That choice could cost several thousands of dollars in lost retired pay. Therefore, members with a DIEMS date prior to September 8, 1980 must consider the loss of longevity increases by electing discharge (if applicable). In addition, members with a DIEMS date of September 8, 1980 or later must be certain to elect the choice of discharge only after carefully considering the loss of both longevity increases and the increased multiplier (due to increases in active duty basic pay while awaiting age 60) used in determining Reserve retired pay for members who elect transfer to the Retired Reserve.

The following illustration compares two 45-year-old Reservists. They both have the same rank and years of service for pay and receive notice of eligibility for retired pay at age 60. Both have 4,000 retirement points. One elects discharge and the other elects transfer to the Retired Reserve. The member who elected discharge is completely separated from the military and cannot be recalled to active duty, even in the event of a full-mobilization. The member that is transferred to the Retired Reserve becomes a "Gray Area" retiree. The time spent in the Retired Reserve is counted for longevity pay purposes. The following are examples, using the January 2001 pay scale, of how choosing one option over the other affects retired pay:

Example 1: E-7 with 22 years of service for pay at time of discharge or transfer to retired Reserve:

Discharged from Reserves.

Based on the pay scale in effect on January 1, 2001, monthly-retired pay at age 60 for an E-7 over 22 years of service is \$744.49

Transferred to Retired Reserve.

Based on the pay scale in effect on January 1, 2016, monthly-retired pay at age 60 for an E-7 over 26 years of service for pay is \$1363.77

Example 2: W-3 with 20 years of service for pay at time of discharge or transfer to retired Reserve:

Discharged from Reserves.

Based on the pay scale in effect on January 1, 2001, monthly-retired pay at age 60 for a W-3 over 20 years of service for pay is \$938.97

Transferred to Retired Reserve.

Based on the pay scale in effect on January 1, 2016, monthly-retired pay at age 60 for a W-3 over 26 years of service for pay is \$1697.19

RETIRED MILITARY ALMANAC

Example 3: O-5 with 22 years of service for pay at time of discharge or transfer to retired Reserve:

Discharged from Reserves.

Based on the pay scale in effect on January 1, 2001, monthly-retired pay at age 60 for an O-5 over 22 years of service for pay is \$1530.48

Transferred to Retired Reserve.

Based on the pay scale in effect on January 1, 2016, monthly-retired pay at age 60 for an O-5 over 22 years of service for pay is \$2502.49

Note: The previous illustrations assume the following: both members reached age 45 on January 1, 2001; discharge or transfer to the Retired Reserve both occurred on January 1, 2001; and basic pay increased 3.2 percent in each year from 2002 through 2016.

Retirement Eligibility - Special Provisions

The provisions of 10 USC, sections 12646 and 1176 provide that a Reserve commissioned officer or Reserve enlisted member who has completed 18 or more, but less than 20 years of creditable Reserve service toward eligibility for Reserve retired pay may not be discharged or transferred from an active Reserve status (and thereby lose their eligibility for retirement due to having less than 20 years of creditable service) until the *earlier* of the following dates:

1. The date on which he or she is entitled to be credited with 20 years of creditable Reserve service, or
2. The *third* anniversary of the date on which he or she would otherwise be discharged or transferred from active Reserve status (if he or she has at least 18, but less than 19 years of service), or
3. The *second* anniversary of the date on which he or she would otherwise be discharged from active service (if he or she has at least 19, but less than 20 years of service).

This provision of law protecting a member's retirement eligibility does not apply to members discharged from active status because of disability or age.

COMPUTATION OF RESERVE RETIREMENT PAY

Method of Computation

Retirement pay under the Reserve system is computed by totaling all points credited in all years, whether or not creditable for retirement eligibility, dividing by 360 (one year for computation purposes) and then multiplying by 2½ percent to determine the benefit multiplier. For members electing transfer to the Retired Reserve, the multiplier is applied to the basic pay rate in effect for the grade and longevity held when retired pay starts. The longevity includes all years in military service, whether active, Reserve, or Retired Reserve status, but not while a former member waiting age 60, and is not limited to the years of creditable service for retirement purposes. In the case of a member electing discharge from the Reserves instead of transfer to the Retired Reserve, where the member has a DIEMS of September 8, 1980 or later, the multiplier is applied to the high three years of pay in effect for the grade(s) and longevity held at the time of discharge.

For example, a retiring Reserve E-7 who entered the service before September 8, 1980 has a total of 2,800 retirement points after 22 years of service. Dividing 2,800 by 360 equals 7.777 rounded to 7.78 years of service for Reserve retired pay computation purposes. Then, 7.78 is multiplied by 2½ percent (.025) to arrive at a figure of .1945 rounded to .195, or 19.5 percent. Monthly basic pay (as of January 1, 2001) of an active duty E-7 with over 22 years of service is

RETIRED MILITARY ALMANAC

\$2,890.80. Multiply \$2,890.80 by 19.5 percent, or 0.195, and the result is the approximate amount of retired pay the Reservist will receive each month upon reaching age 60—\$563.71 in 2001.

For a Reserve member, E-7 with 2,800 retirement points, who entered the service on or after September 8, 1980, the base pay multiplier is computed using the average of the high 36 months of active duty basic pay. Assuming no promotions within the last three years and a retirement date of January 1, 2001 the multiplier is \$2,680.42. The result is the amount of monthly retired pay upon reaching age 60—\$522.68 in 2001.

RESERVE RETIRED PAY FORMULA

If you first join any military	MONTHLY RETIRED PAY BASED ON:	Annually increased by COLA equal to:
Before September 8, 1980	(Years of Satisfactory service) X (2.5%) [Up to Max 75%] X (Basic Pay in Effect When Retired Pay Starts) = Monthly Retired Pay Members who separate before age 60 have longevity computed at time of separation. Members who transfer to the Retired Reserve gain longevity while in the Retired Reserve.	Annual Change in Consumer Price Index (CPI)
On or after September 8, 1980	(Years of Satisfactory service) X (2.5%) [Up to Max 75%] X (Average of Highest 36 Months of Basic Pay) = Monthly Retired Pay Members who separate before age 60 have high 36 computed at time of separation. Members who transfer to the Retired Reserve until age 60 have high 36 computed at age 60.	Annual Change in Consumer Price Index (CPI)

NOTICE OF ELIGIBILITY

Ordinarily members will receive an official notice of eligibility within one year after completion of the required number of qualifying years of service, including information on the Reserve Components Survivor Benefit Plan and the necessary option election forms. Members should be sure that they have sufficient qualifying service before discontinuing active participation to ensure that they will be eligible for retired pay.

APPLICATION FOR RETIRED PAY

In order to actually start receiving retired pay, it is necessary that an application for retired pay be submitted to the applicable center. Normally an application package is sent to all eligible Reservists approximately four to six months prior to their 60th birthday. If, however, this package is not received, it is incumbent upon the Reservist to request the forms and submit them as soon as possible prior to reaching age 60. The following is a list that provides information for each of the services:

Army: Upon reaching age 59 years, eight months, retirement-eligible members complete DD Form 108, Application for Retired Benefits. If in an active status, submit through channels, otherwise mail the completed form to: Commander, AR-PERSCOM, ATTN: ARPC-PSP-T, 1 Reserve Way, St. Louis, MO 63132-5200. Reservists may call toll-free 1-800-318-5298 for more information.

Navy: The Naval Reserve Personnel Center will send eligible members a retirement pay package 18 months prior to their 60th birthday. All the forms necessary to apply for retirement are enclosed in the package. Return the completed forms to: Commanding Officer, Naval Reserve Personnel Center, Code N221, 4400 Dauphine St., New Orleans, LA 70149.

Air Force: Members should apply for retirement pay no sooner than 120 days prior to their 60th birthday. Upon reaching age 59 years, eight months,

RETIRED MILITARY ALMANAC

HQ ARPC automatically forwards all appropriate forms required to apply for retired pay to the members of the Air Force Reserve, Air National Guard and Retired Reserve. Return the completed forms to: HQ ARPC/DPAR, 6760 E. Irvington Pl. #1900, Denver, CO 80280-1500 as soon as possible after receipt. Initial retired pay exemptions are made on DD Form 2650, Data for Payment of Retired Personnel.

Marine Corps: Four to six months prior to reaching age 60, the member should contact the Marine Corps Separation and Retirement branch at 703-784-9306 to verify the member's address. Four months prior to the member's 60th birthday, the Marine Corps will send the member a DD Form 108, Application for Retired Benefits. Return the completed forms to: Commandant, Marine Corps, Headquarters Marine Corps, 3280 Russell Rd., Quantico, VA 22134-5103.

Coast Guard: Upon reaching age 59½, the member will receive notification from Coast Guard Headquarters (CGPC-RPM). Instructions for submission are included with the notification letter.

OTHER PAY INFORMATION

Retired pay normally begins on the retiree's 60th birthday. Even if application is made after age 60, pay is retroactive. There is a six-year statute of limitations. If the retired pay application is filed more than six years after age 60, one day's retired pay is deducted for each day's delay.

Retired pay is subject to federal income taxation. The Defense Finance and Accounting Service will withhold a certain amount each month based on the amount of pay and exemptions claimed on IRS Form W-4. Each January retirees will receive a 1099-R showing how much was withheld and the amount of retired pay that is taxable.

Federal civil service retirees may credit active military service in computing both civil service retirement and Reserve retired pay. However, active military service performed after December 31, 1956 is not creditable for civil service annuity purposes beyond age 62 if the Reservist then qualifies for Social Security retirement benefits.

MISCELLANEOUS

After a person has been granted retired pay or been notified of his or her eligibility to receive retired pay at age 60, his or her *eligibility* may not be denied or revoked because of any error, misinformation, or administrative determination of years of service performed, unless it resulted directly from fraud or misrepresentation by the individual concerned. However, the *amount* of retired pay may be adjusted to correct any such error, miscalculation, misinformation, or administrative determination, and when such a correction is made, the Reserve retiree is eligible for retired pay computed on the basis of the corrected number of creditable years of service.

Reserve retirees receive annual cost-of-living increases in their retired pay computed on an identical basis as active duty retirees as outlined in Adjustments to Retired Pay.

Retired Reserve - Grade in Which Retired

Upon retirement, a member shall be placed on the retired list in the highest grade in which he or she has satisfactorily served, as determined by the secretary of the military department concerned, or in the highest grade for which he or she is eligible according to law.

RETIRED MILITARY ALMANAC

FEDERAL BENEFITS FOR RESERVISTS*

	DRILL	ACTIVE	RETIRED	
Benefit	Inactive Duty Training Assembly	AD, ADSW, AT, ADT, IADT	Retired Reserve (Under age 60)	Retired Reserve (Age 60 and Over)
Pay and Allowances	Basic pay, special pay if authorized	Basic pay, BAS, BAH, special pay if authorized	No	Retired or retainer pay
Exchanges	Yes	Yes	Yes	Yes
Commissary	Limited	Yes	Limited	Yes
Retirement points	1 per drill (Max 2/day)	1 per day (Max 365/366 per year)	No	No
Space Available Travel	CONUS/HI/AK, PR/VI/GU	Worldwide	CONUS/HI/AK, PR/VI/GU	Worldwide
Military Clothing Sales Stores	Yes	Yes	Yes	Yes
Legal Assistance	Limited	Yes	Limited	Yes
Transient Billeting	Yes	Yes	If Available	If Available
Military Recreation Facilities	Yes	Yes	Yes	Yes
Burial Flag	Yes	Yes	Yes	Yes
Post/Base Facilities	Yes	Yes	Yes	Yes
Wearing of Uniform	As required	As required	On appropriate occasions	On appropriate occasions
Official Library Services	Yes	Yes	Yes	Yes
Military Red Cross Assistance	No	Yes	No	No
Base/Post Theater	Yes	Yes	Yes	Yes
Military Burial Assistance	Yes	Yes	No	No
Military Death Gratuity	Yes	Yes	No	No
Military Medical/Dental	Medical, only if duty-related	Yes	No	Yes
VA Medical/Dental	If injury or illness sustained in line of duty or you have achieved status as a "veteran"	If injury or illness sustained in line of duty or you have achieved status as a "veteran"	Yes	Yes
TRICARE	30 days coverage for member and family post-release from contingency operation	Yes, for dependents if on AD, ADSW for more than 30 days	No	Yes at age 65; TRICARE is second payor to medicare
SGLI	Yes	Yes	No	No
VGLI	No	No	Yes	Yes
Survivor Benefit Plan	Yes, with 20 years service, if elected			

*Under certain circumstances, some of these benefits are available at the discretion of the local base or installation commander.

BENEFITS AND ENTITLEMENTS FOR RETIRED MEMBERS OF THE RESERVES

Reservists are eligible for numerous federal benefits and entitlements based upon their Reserve Component membership. These federal benefits can usually be divided into four major areas: benefits for inactive duty for training (drill); active duty for training and active duty; Retired Reserve under age 60; and Retired Reserve age 60 and above.

Benefits for Reservists resulting from their inactive duty for training usually include: full-time Servicemember's Group Life Insurance; military exchange and limited commissary privileges; limited medical care for injuries incurred while traveling to and from drill; access to military clothing sales stores, open mess facilities, military theaters, and transient billets if available; medical aid; space-available air transportation (within CONUS, Alaska, Hawaii, Guam, the Virgin Islands, American Samoa and Puerto Rico); and survivor benefits.

Benefits for Reservists on active duty for training or active duty usually include: access to most military facilities, including exchange and commissary facilities open messes; limited medical and dental care; and access to most military recreational and entertainment facilities.

When a Reservist completes at least 20 years of federal military service and chooses to transfer to the Retired Reserve, he or she temporarily loses some federal benefits until reaching age 60, when he or she then becomes eligible for expanded federal benefits in addition to his or her retired pay. Federal benefits given up while a member of the Retired Reserve include: the opportunity to earn retirement points; pay and allowances; and medical care.

Federal benefits retained by members of the Retired Reserve prior to reaching age 60 (Gray-Area Retirees) include: the use of all morale, welfare and recreational facilities; exchanges; 24 commissary visits per calendar year; the opportunity to join officer and NCO clubs (local rules permitting); space-available air transportation within and between CONUS, Alaska, Hawaii, Guam, the Virgin Islands, and Puerto Rico; the option to enroll in VGLI coverage; retention of their commissions (officers only); and the opportunity to wear the military uniform at appropriate celebrations and military activities. Members of the Retired Reserve carry a Retired Reserve (Red) ID card until age 60.

Upon reaching age 60, Reservists receive the Retired (Blue) ID cards and begin receiving monthly retired pay, if they have applied for it. Also, they become eligible for medical and dental care for themselves and their eligible family members (limited dental care for eligible family members) at military medical facilities. Additional retirement benefits gained by Reservists upon reaching age 60 include unlimited use of commissaries and eligibility for space-available air transportation worldwide, including eligible family members. They are also authorized civilian medical care benefits under TRICARE. Complete information on this program may be obtained from the TRICARE Management Activity, Aurora, Colorado, 80011 (See Uniformed Services Health Benefits Program in Part IV for additional details).

Reservists receiving a pension or other compensation from the Veterans Administration, may waive their Reserve retired pay in the amount of the VA pension or compensation, which will keep the compensation or pension (which is exempt from federal income tax) in effect. Retired Reservists may also waive their entire Reserve retired pay in order to continue to receive the pension or other compensation from the VA.

INCOME TAX INFORMATION FOR RETIRED MILITARY PERSONNEL

Retirement pay received from the government by Uniformed Services members is not exempt from federal income taxes. Disability retirement pay that is computed on the basis of the percentage of disability may be excludable from gross income, but disability retirement pay that is computed based on years of service is excludable only to the extent allowed under the percentage of disability method (See Disability Retirement in Part I).

Veterans benefits under any law administered by the VA are not includable in income. This includes amounts paid to veterans or their families in the form of educational, training, or subsistence allowances, disability compensation and pension payments for disabilities, grants for homes designed for wheelchair living, grants for motor vehicles, and veterans pensions.

Dividends and proceeds from maturing Government insurance contracts under the NSLI and all other acts relating to veterans are exempt. Interest on dividends left on deposit with the VA is exempt. If an individual uses accumulated dividends to buy additional NSLI, neither the dividends nor the paid up insurance is taxable.

Qualified Military Benefits. Before enactment of the Tax Reform Act of 1986, a variety of benefits for military personnel were excluded from gross income under a variety of statutes, regulations, and administrative practices. In the 1986 Act, it was determined that, in the future, no such exclusions would be permitted except under some provision of the IRS Code. However, the Act added to the Code a provision that, in effect, "grandfathered" all the previous non-Code exclusions. Under this provision, all such exclusions that were in effect on September 9, 1986, continue to be in effect. If a benefit in effect on that date is thereafter modified or adjusted for increases in the cost-of-living or the like, the adjustments are also excludable.

Disability Retirement. Effective January 1, 1977, the federal tax exemption for military disability retirement pay was largely abolished. Members who receive military disability retirement pay for combat related disabilities will continue to receive the federal tax exemption as will members who were receiving military disability payments prior to September 25, 1975 or who were on active duty or were a member of a Reserve Component prior to September 25, 1975. Thus, if a member who began military service at any time before September 25, 1975 is retired for disability sometime in the future, part or all of his or her retired pay may be excluded from federal income taxation. The manner in which the retired pay is computed determines whether any of the pay is subject to federal income tax. If a member is receiving retired pay computed by multiplying the percentage of disability times basic pay, all retired pay will be exempt from federal taxation. If a member is retired for disability and chooses to have pay computed on the basis of length of service, then the amount of his or her retired pay which is in excess of the amount he or she would have received if he or she had elected to have pay computed on the basis of percentage of disability is not excluded.

Tax Credit for the Permanently and Totally Disabled. There is a tax credit for people who are permanently and totally disabled. Retirees who are permanently and totally disabled and are under the age of 65 may qualify. The IRS defines permanent and total disability as, "being unable to engage in any substantial gainful activity because of your physical or mental condition." A physician must certify that the condition has lasted or can be expected to last

RETIRED MILITARY ALMANAC

continuously for 12 months or more, or that the condition can be expected to result in death. Professional counsel from a legal assistance office or tax expert is recommended for those who feel they may qualify. For those who qualify, the maximum credit available is \$1125. Information for figuring the tax credit is available in IRS Publication 524, *Credit for the Elderly or the Disabled*.

VA Disability Compensation or Pension. Payment received from the VA for disability compensation or pension is tax exempt. Entitlement to the payment will not necessarily result in a tax saving unless a waiver of equivalent retired pay has been executed. Disability compensation from the VA may include an additional amount payable on behalf of dependents for veterans with a disability rating of 30 percent or higher. Military retirees who do not receive their disability benefits from the VA, may exclude an amount equivalent to the VA benefits to which they are entitled. The percentage of degree of disability awarded by the VA does not exempt the same percentage of military retired pay from taxes as a military disability rating. A military disability rating of 50 percent would exclude 50 percent of the military retired pay. A 50 percent VA disability rating would provide an amount established annually for VA compensation.

SPECIAL ITEMS OF INTEREST

Tax Forgiveness. The tax law provides for the forgiveness of federal income tax for military members who die as a result of wounds or injuries incurred after 1979 in terrorist or military actions outside the U.S.

Medical and Dental Expenses. You can only deduct medical and dental expenses that are more than 7.5 percent of your adjusted gross income. The total amount of health insurance premiums paid is also subject to the 7.5 percent limit. A patient and an individual accompanying a patient may deduct reasonable lodging expenses (excluding meals) if the trip is primarily for and essential to medical treatment by a physician in a licensed hospital. The deduction is limited to \$50 per person per night.

Casualty and Theft Losses. You can claim a deduction if you itemize for non-business casualty and theft losses only if the total loss is more than 10 percent of your AGI.

State and Local Taxes. Sales taxes are not deductible. Most other state and local taxes are deductible.

Exemption for Children of Divorced or Separated Parents. Generally, if you did not have custody of your child, you may claim that child as your dependent only if: (a) the parent who had custody of that child waives the right to claim the exemption and you sign and attach Form 8332 to the return, or (b) a divorce or written agreement executed before 1985 states that you are entitled to claim the child's exemption, and you paid at least \$600 for the child's support.

Child and Dependent Care Credit. A non-refundable credit is allowed for a portion of qualifying child or dependent care expenses for the purpose of allowing the taxpayer to be gainfully employed. To be eligible for the credit, the taxpayer must maintain a household for one of the following individuals: (a) a dependent under the age of 13 for whom a dependency exemption may be claimed; (b) any other dependent who is physically or mentally incapable of caring for himself; (c) the taxpayer's spouse who is physically or mentally incapable of self-care; (d) certain dependent children of divorced parents. The maximum amount of employment related expenses to which the credit may be applied is \$2,400 if one qualifying child or dependent is involved or \$4,800

RETIRED MILITARY ALMANAC

if two or more are involved. The credit is equal to 30 percent of employment related expenses for taxpayers with adjusted gross income of \$10,000 or less and is reduced by one percentage point for each \$2,000 of AGI (or fraction) over \$10,000, until it decreases to 20 percent for taxpayers with AGIs of over \$28,000.

Credit for the Elderly or the Permanently and Totally Disabled. A tax credit for the elderly or the permanently and totally disabled applies to citizens or residents who are: (a) 65 years of age before the close of the tax year, or (b) under age 65, are retired on disability, and were permanently and totally disabled when they retired. For individuals 65 or older, the credit is at most 15% of an initial amount provided by the Internal Revenue laws. The initial amount is reduced by the taxpayer's excess gross income and by the taxpayer's non-taxable pensions and benefits. The initial amount varies with filing status, as follows: Single-\$5,000; Married (joint return) one spouse qualified - \$5,000; Married (joint return) both spouses qualified-\$7,500; Married (separate return) - \$3,750.

Gain or Loss from Sale of Residence. The Taxpayer Relief Act of 1997 made important changes in the law for sales of homes after May 6, 1997. If you sell your home, review IRS Publication 523, Selling Your Home, and instructions to Form 2119, Sale of Your Home.

SALES AFTER MAY 6, 1997

The Taxpayer Relief Act of 1997 allows taxpayers to exclude up to \$250,000 of gain (\$500,000 if married filing a joint return in most cases) realized on the sale or exchange of a main home after May 6, 1997. The exclusion is allowed each time a taxpayer sells or exchanges a main home, but generally no more frequently than once every two years. To be eligible, the property must have been owned and used as the taxpayer's main home for a combined period of at least two years out of the five years prior to the sale or exchange. The law allows a smaller exclusion for taxpayers who fail to satisfy the two of five-year requirement but must move for reasons related to work or health. This new provision replaces both the rollover and the one-time age 55 exclusion of gain applicable to sales of main homes before May 7, 1997.

SALES BEFORE MAY 7, 1997

The following section applies to the sale of a home before May 7, 1997. You may have to pay tax on all or part of the gain from the sale of your home before May 7, 1997. You may postpone paying tax on some or all of the gain on the sale of your home if you meet certain requirements. One requirement is that you buy and live in a new home within the replacement period. As a member of the Armed Forces, your replacement period after the sale of your old home is suspended for a limited time if you are on extended active duty. A longer suspension period may apply if you are on an overseas assignment. These replacement periods are discussed next.

The other requirement depends on the cost (including construction cost) of the new home and sales price of the old home. See IRS Publication 523. If you sell your home, you must file Form 2119, Sale of Your Home, even if you are postponing the payment of tax on the gain.

Replacement Period. When you sell your home and replace it with another, you must buy (or build) and live in the new home within a specified period of time (replacement period) to be able to postpone tax on any gain from the sale of the old home. The normal replacement period is two years before or two years after the sale of the old home. Members of the Armed Forces serving on extended active duty have up to four years to replace their homes. Members of

RETIRED MILITARY ALMANAC

the Armed Forces serving overseas have up to eight years to replace their homes.

If you have a gain on the sale of your old home and do not replace it within the replacement period, the opportunity is lost. This is true even if the delay is from conditions beyond your control, such as a military requirement to live in Government quarters for a period that is longer than the suspended replacement period.

You must physically live in the new home as your main home within the required period. If you move furniture or other personal belongings into the new home but do not actually live in it, you do not meet this requirement.

Moving Expenses. Unreimbursed moving expenses from your last duty station to your retirement residence may be deductible if the expenses are more than your moving allowance, even if you use the standard deduction. (See instructions for Form 1040 (line 26).

Tax Withholding on Pensions and Annuities. Generally, federal income taxes will be withheld on annuities such as the SBP and RSFPP. Recipients of such annuities may elect not to have any tax withheld by filing appropriate forms with DFAS.

Charitable Contributions. You must have written receipts for each contribution of \$250 or more. Adequate records must also substantiate smaller contributions.

Alimony. If you deduct alimony you paid, you must show the recipient's Social Security number on your tax return. Special rules also apply in determining whether payments qualify as alimony if the divorce or separation instruments were executed after 1984.

Estimated Taxes. You must make estimated tax payments for 2001 if you expect to owe at least \$1,000 in tax for 2001 after subtracting your withholding and credits, and you expect your withholding and credits to be less than the smaller of: 90 percent of the current year's tax, or 100 percent of the preceding year's tax. See IRS Publication 505.

Retired Pay. Report retired pay under pensions, not as wages, salaries, etc., on the front page of Form 1040. You will receive Form 1099R from the Defense Retiree and Annuitant Pay Center to reflect amounts of retired pay received.

INCOME TAX WITHHOLDING

All non-disability retired pay is subject to withholding of federal income taxes. The amount withheld is dependent upon the taxpayer's amount of wages and the number of exemptions claimed.

The amount withheld is an approximation of the ultimate tax liability. All taxes withheld are forwarded by the respective service to the IRS Center, and the taxpayer claims the amount withheld from his or her retired pay as a credit against his or her final liability shown on his income tax return filed after the close of the tax year. Where the amounts withheld by the Defense Finance and Accounting Service (DFAS) exceed the tax liability shown on the final return, a refund of the overpayment will be made by the IRS Center directly to the taxpayer. Where the amounts withheld are insufficient to cover the final tax liability, one must pay the difference directly to the IRS.

Over-withholding. To avoid having too much income tax withheld, if you have unusually large itemized deductions, alimony deductions, or tax credits, you may claim additional withholding allowances. To set the number of allowances, complete the computation on IRS Form W-4 and submit it to DFAS.

RETIRED MILITARY ALMANAC

Under-withholding. If your spouse is employed or you work at more than one job, you can avoid having insufficient taxes withheld by completing form W-4 claiming fewer exemptions or asking for additional withholding. These actions may preclude the necessity for submitting a declaration of estimated taxes and making quarterly payments. An agreement for additional withholding is considered as having been ratably withheld over the entire year.

SOCIAL SECURITY TAX (FICA)

Retired pay is not subject to withholding for Social Security tax, and retired members receive no Social Security credit based on their retired pay. The compensation of retired personnel for services performed in non-appropriated fund activities or other civilian employment is subject to federal income tax withholding, and is also subject to withholding for Social Security tax.

A portion of a taxpayer's Social Security benefits may be taxable. The amount that must be included in income is the lesser of one-half of the annual benefits received or one-half of the excess of the taxpayer's provisional income over a specified base amount, at lower provisional income levels. At higher provisional income levels, however, up to 85 percent of the Social Security benefits may be included in income.

Provisional income is the taxpayer's modified AGI plus one-half of the Social Security benefits. Modified AGI is the taxpayer's AGI plus any tax exempt interest and amounts earned in a foreign country, U.S. possession, or Puerto Rico that are excluded from gross income. The base amount is: \$32,000 if married filing jointly; \$0 if married filing separately and lived with your spouse at any time during the year; and \$25,000 for any other filing status.

Up to 85 percent of an individual's Social Security benefits may be included in gross income. The rules affect married taxpayers filing jointly with provisional income in excess of \$44,000, married taxpayers filing separately and not living apart with provisional income in excess of \$0, and all other taxpayers with provisional income in excess of \$34,000. (Consult a competent tax advisor or attorney for more information regarding the 85 percent rule.)

SURVIVOR BENEFIT TAX TREATMENT

Federal tax treatment of SBP depends upon a member's specific election and, in some instances, upon the date of the member's retirement. For a "spouse only" election, the value of any survivor annuity includible in the decedent's gross estate that passes only to a decedent's spouse will qualify for the marital deduction and therefore is not subject to federal estate taxes. For a "spouse and child" election in which one or more eligible children survive the decedent, the qualified terminable interest provision in the tax law will allow the value of the annuity to pass free of estate taxation, provided the estate qualified by having made a qualifying irrevocable election on the federal estate tax return.

In the case of decedents dying after December 31, 1984, the value of the SBP added to all other annuities under qualified retirement plans and IRAs, but limited to an aggregate of \$100,000 could be excluded from the decedent's gross estate. This is provided that an irrevocable election had been made prior to July 18, 1984 with no capacity to change the election after that date, and that the decedent had been retired from active service not later than December 31, 1984.

The full value of the SBP annuity will be included in the estate of a decedent who had one of the following SBP elections in effect on the date of death: (a)

RETIRED MILITARY ALMANAC

a “spouse and child” election in which one or more eligible children survived the decedent and a qualifying irrevocable election was not made on the decedent’s federal estate tax return; (b) a child/children election; (c) a former spouse election; (d) an insurable interest election. Members should consult with competent tax authorities for specific details and should also refer to IRS Publication 448, “Federal Estate and Gift Taxes”.

WAIVER OF RETIRED PAY

Regular retired members and eligible retired Reservists may be able to waive retired pay in favor of a non-taxable VA pension if eligible for VA disability compensation. The IRS has ruled that retirees who have been receiving regular military retirement pay and are retroactively awarded a disability rating by the VA may be entitled to exclude part of the retirement benefits previously received from gross income (RR 78-161).

TAX COMPUTATION (For 2001 taxable income)

The amount of wages referred to below represents monthly gross taxable wages less \$241.67 per exemption for 2001. To compute your monthly income tax withholding, multiply the number of exemptions claimed by \$241.67. Subtract this amount from your monthly gross wages (basic pay). Then use the result to calculate your taxes from the tax tables.

Monthly Payroll Period Table

SINGLE PERSON:	The amount of income tax to be withheld shall be:
If the monthly wage is:	
Not over \$221	0
Over \$221 but not over \$2,392	15 % of excess over \$221
Over \$2,392 but not over \$5,183	\$325.65 plus 28% of excess over \$2,392
Over \$5,183 but not over \$11,533	\$1,107.13 plus 31% of excess over \$5,183
Over \$11,533 but not over \$24,917 ..	\$3,075.63 plus 36% of excess over \$11,533
Over \$24,917	\$7,893.87 plus 39.6% of excess over \$24,917
MARRIED PERSON:	The amount of income tax to be withheld shall be:
If the monthly wage is:	
Not over \$538	0
Over \$538 but not over \$4,158	15% of excess over \$538
Over \$4,158 but not over \$8,767	\$543.00 plus 28% of excess over \$4,158
Over \$8,767 but not over \$14,267	\$1,833.52 plus 31% of excess over \$8,767
Over \$14,267 but not over \$25,171 ..	\$3,538.52 plus 36% of excess over \$14,267
Over \$25,171	\$7,463.96 plus 39.6% of excess over \$25,171
Example: Married officer O-4 with over 14 years of service claiming three exemptions, with taxable pay of \$4,781.70 per month.	
a. \$4,781.70 less \$725.01 (3 x \$241.67)	\$4,056.69
b. Tax = 15% of \$3,518.69 (\$4,056.69-\$538)	
c. Total Federal tax withheld monthly	\$527.80

RETIRED MILITARY ALMANAC

GROSS INCOME TO BE REPORTED

Retired Pay to the extent it is not: (1) reduced under the Retired Serviceman's Family Protection Plan or SBP; (2) excluded because of disability resulting from active service; or (3) waived in favor of disability compensation or pension from the VA.

Retainer Pay of enlisted members transferred to the Fleet Reserve.

Retired Pay of Enlisted Members Transferred to the retired list for other than physical disability resulting from active service.

Compensation for Employment in non-appropriated fund activities.

Cash Payment for accrued leave.

Interest on Deposits

RSFPP, and SBP Survivor Annuities, taxable as employees' annuities.

From Other Sources: Income from sources other than retired military pay must also be reported. This would include: fees and commissions for personal or professional services; business income; investment income; profits from sales of real or personal property; capital gains; alimony payments; annuities; pensions; value of prizes and awards; etc.

DEDUCTIONS FROM GROSS INCOME

Moving Expenses. The cost of moving paid by a member to depart from active duty to retirement may be deductible. Moving expenses furnished in kind by the military and those for which the member is reimbursed by the military are not deductible. Unreimbursed moving expenses incurred by the member are deductible. Deductible moving expenses are limited to the cost of (a) transportation of household goods and personal effects, and (b) travel (including lodging but not meals) to the new residence. Moving expenses must be reported as an itemized deduction on Form 3903.

An individual who retires from overseas and returns to the U.S. or a survivor (spouse or dependent) of any decedent who worked outside the U.S. at the time of death is also eligible to deduct moving expenses, if within six months of the decedent's death the survivor moves to the U.S. from a foreign residence that had been shared with the decedent.

Individual Retirement Accounts (IRA). In addition to the traditional IRA, the Roth IRA became available in January 1998. Following is general information regarding the Roth IRA.

The Roth IRA is available as an alternative to the traditional and non-deductible IRAs. Distributions from a Roth IRA are not required to start at age 70 1/2, as is required with a traditional IRA. This is the difference that makes the Roth IRA particularly attractive. A taxpayer who lives beyond age 70 1/2 and who does not need the funds to live on can continue to make contributions and to defer taxes until death. Amounts in the fund continue to be tax deferred until distributed to beneficiaries as required under the distribution rules applicable to beneficiaries.

Under the Roth IRA, a taxpayer whose AGI does not exceed certain limits can make a non-deductible (after-tax) contribution of up to \$2,000 per year. Contributions may be made to non-deductible, traditional and Roth IRAs, but a combined annual limit of \$2,000 (and 100% of compensation) applies. Generally, a contribution must be made during the tax year or by the next April 15 if the post-tax-year contribution is designated for the previous year. Proper identification of the tax year for which a contribution is made is necessary to start the counting of a five-year waiting period for withdrawals. For married taxpayers, the full contribution is allowed as long as the couple's AGI does not

exceed \$150,000. The maximum contribution is phased out for couples with AGI between \$150,000 and \$160,000, and is unavailable for couples with an AGI above \$160,000. The full contribution is allowed for single taxpayers with AGI below \$95,000, is phased out between \$95,000 and \$110,000, and is unavailable for single taxpayers with AGI above \$110,000. There is no limitation based on active participation in a qualified plan.

Contributions may be withdrawn from a Roth IRA at any time, tax and penalty free. Compare this to withdrawals from a non-deductible IRA, where withdrawals are considered to consist in part of previously taxed contributions and in part taxable earnings. A withdrawal of earnings from a Roth IRA will be tax and penalty free only if taken at least five years after the tax year for which the first contribution was made (or five years after the tax year in which a rollover was made), and must be made upon death, disability or after age 59 1/2, or otherwise qualify for the first time home-buyer exception. The earnings on amounts withdrawn before that time will be taxable, though no penalty will apply before age 59 1/2 if the withdrawals are used to fund first time home-buyer or higher education expenses.

Certain taxpayers have the option of converting a traditional IRA to a Roth IRA (by notifying an existing IRA trustee, or by making a direct trustee-to-trustee transfer). To qualify, a taxpayer who is single or married filing jointly must have AGI of less than \$100,000, excluding the income from the rollover. Taxpayers who are married filing separately may not make rollovers to a Roth IRA. Earnings from the traditional or non-deductible IRA and contributions to the extent previously deducted will be taxed at the time of the rollover. The full amount of the taxes will be due in the year of any rollover that takes place after 1998. The 10 percent penalty will not apply to amounts rolled over.

A transfer of non-deductible IRA contributions for any given year to a Roth IRA may be made at any time during that year, or by April 15 of the following year (if designated as on account of the previous year) without incurring any taxable income.

Alimony. Payments qualifying as alimony made by a taxpayer to a former spouse are deductible as an adjustment to gross income regardless of whether or not the taxpayer itemizes deductions. Property settlement payments are not deductible. No portion of any payment for support of a minor child is deductible. **If you deduct alimony you paid, you must show the recipient's Social Security Number on your return.** Also, for divorce or separation instruments executed after 1984, new rules apply in determining whether or not the payments qualify as alimony. Consult an IRS official or a tax consultant for details.

EXCLUSIONS FROM GROSS INCOME

Disabled Retired and Disability Severance Pay. Is received for temporary or permanent disability retirement and is received on the basis of a percentage of disability. If computed on years of service further limitations pertain. Note: The exclusion will continue in effect only for those military members who were receiving disability retirement pay on or before September 24, 1975; those persons who were members of the Uniformed Services (or Reserve Component) before September 25, 1975; those members who receive military disability retirement by reason of combat related injury; or those who would be entitled to receive disability compensation from the Veterans Administration.

Government Insurance or Indemnity. Amounts paid by reason of death of the insured; dividends, or use of NSLI dividends to purchase paid-up

RETIRED MILITARY ALMANAC

insurance, including regular and special, on U.S. Government and national service life insurance; proceeds from maturing U.S. Government and national service endowment insurance contracts, and proceeds from surrendered United States Government and national service life insurance policies.

In-Kind Military Benefits. Such as: legal assistance, space-available travel on Government aircraft; medical/dental care; commissary/exchange discounts.

Combat Zone. For retirees recalled to serve in the Persian Gulf or other combat areas, all enlisted pay and officer pay up to the highest enlisted pay (\$4,893.00 per month in 2001) is excluded.

Death Gratuity Pay. Death gratuity payments of up to \$3,000 to the survivor of a service member are excludable from the beneficiaries income. Amounts over \$3,000 constitute taxable income.

Survivor Benefit Plan. Reductions in retired pay are not included in gross income of such retired pay. However, SBP payments to the survivor are considered as income. The SBP annuities are subject to federal income tax withholding. Annuitants may elect not to have the tax withheld or make adjustments by filing necessary forms with the servicing Defense Finance and Accounting Center.

Other Exclusions. Other exclusions include such items as: government or commercial life insurance amounts; insurance dividends and annuities; RSFPP and SBP annuities; injury compensation; state veteran bonuses; and others. Check IRS instructions for more information.

DEDUCTIONS FROM ADJUSTED GROSS INCOME

Standard Deduction. The Standard Deduction is a fixed amount that has been built into the tax tables and rate schedules to simplify the computation of tax liability. It is tax free to all taxpayers, according to marital status, and establishes a floor under itemized deductions. The law authorizes the IRS to incorporate the standard deduction, the personal exemption and the general tax credit into the tax table income.

In the case of a husband and wife who file separate returns, both must itemize if one itemizes. Also, when separate returns are filed, any unused standard deduction must be added to the Adjusted Gross Income in determining tax table or taxable income. Consult IRS instructions or call IRS information service for additional information.

Itemized Deductions. A taxpayer whose itemized deductions exceed the standard deduction should list them in Schedule A.

Dues and Subscriptions. Dues and subscriptions to professional societies and journals may be deductible subject to 2 percent of AGI.

Educational Expenses. The unreimbursed amount paid for expense of education of the member undertaken primarily for maintaining or improving skills or meeting requirements of any new employer are deductible, including amounts spent for tuition, books, supplies, fees and travel and transportation expenses while away from home may be deductible subject to 2% of AGI.

Miscellaneous Itemized Deductions (Limitation). Only deductible if in excess of 2% of AGI.

EXEMPTION HIGHLIGHTS

You Can't Claim Wife as Both Spouse and Dependent. A taxpayer may claim deduction for the exemption of a wife (or husband) only as a spouse, and not also as a dependent member of his or her household. No dependency

RETIRED MILITARY ALMANAC

exemption is allowed for a person living with the taxpayer where the relationship between them is in violation of local law.

Date for Determination of Marital, Age, or Blind Status. The date for determination of marital, age, or blind status is the last day of the taxpayer's taxable year, unless death occurs during the year, in which case the determination date for marital or blind status is the date of death. The additional exemption for old age will not be allowed with respect to a spouse who dies before attaining the age of 65. A person whose 65th birthday falls on January 1 is considered as being 65 on the preceding December 31.

STATE INCOME TAX INFORMATION

Retired military personnel are subject to state income tax laws in the state in which they have established legal residence. This is normally where they are domiciled. A retiree may be eligible for exemptions, credits, and special provisions in his or her retired status which in many instances are different and more restrictive than rules applicable to active armed forces personnel.

Retired personnel who are liable for state income taxes are required to pay them directly to the state tax authority and may be required to file a declaration of estimated taxes. The majority of states with income taxes require filing of a declaration of estimated taxes. Failure to file may result in fines, penalties, and/or payment of interest. The FY 85 National Defense Authorization Act authorized the withholding of state taxes from retired pay if the member requests such withholding. A retired member may direct the servicing finance center in writing to withhold state income tax. Social Security Number, current address, amount to be deducted and the state designated to receive the withholding must be included. Amounts deducted must be in even dollar amounts, and must be \$10 or more, or the state minimum withholding amount. Most states have entered into agreements with DoD and IRS to implement this program. Submit requests to DFAS. (See page 26 for addresses.)

The following compilation of state tax information represents the best information available at time of publication. *This data should be considered as a general guide to state income tax requirements.* The possible requirement for filing a declaration of estimated taxes has not been included. For specific information regarding your state, contact the legal assistance office or the state tax office for your state.

STATE TAX AUTHORITIES

Alabama

Alabama Department of Revenue
Income Tax Division
P.O. Box 327460
Montgomery, AL 36132-7460
www.ador.state.al.us

Alaska

Department of Revenue, Income and
Excise Audit Division
P.O. Box 110420
Juneau, AK 99811-0420
www.revenue.state.ak.us

Arizona

Department of Revenue
1600 W. Monroe
Phoenix, AZ 85007-2650
www.revenue.state.az.us

Arkansas

Department of Finance and
Administration
P.O. Box 3628
Little Rock, AR 72203-3628
www.state.ar.us.dfa

RETIRED MILITARY ALMANAC

California

California Franchise Tax Board
P.O. Box 1468
Sacramento, CA 95812-1468
www.ftb.ca.gov

Colorado

Department of Revenue
1375 Sherman
Denver, CO 80261
www.revenue.state.co.us

Connecticut

Department of Revenue Services
25 Sigourney St
Hartford, CT 06106
www.drs.state.ct.us

Delaware

Division of Revenue
Carvel State Office Bldg.
820 N. French Street
Wilmington, DE 19801
www.state.de.us/revenue

District of Columbia

Office of Tax & Revenue,
Compliance
941 N. Capitol Street, N.E.
Washington, DC 20002
www.dccfo.com

Florida

Department of Revenue
5050 W. Tennessee Street
Tallahassee, FL 32399-0100
www.state.fl.us/dor/

Georgia

Department of Revenue
Income Tax Division
Room 216-F
Trinity Washington Bldg.
270 Washington St. S.W.
Atlanta, GA 30334
www2.state.ga.us/departments/dor

Guam

Dept. of Revenue & Taxation
Government of Guam
Building 13-1 Mariner Avenue
Tiyan, Barrigada, GU 96913
www.ns.gov.gu/revtax/

Hawaii

Department of Taxation
P.O. Box 259
Honolulu, HI 96809
www.state.hi.us/tax

Idaho

Idaho State Tax Commission
800 Park Blvd. Plaza IV
P.O. Box 36
Boise, ID 83722-0036
www2.state.id.us/tax

Illinois

Department of Revenue
101 W. Jefferson St.
Springfield, IL 62794-9001
www.revenue.state.il.us/

Indiana

Department of Revenue
Government Center North 248
100 N. Senate Ave.
Indianapolis, IN 46204-2253
www.state.in.us/dor

Iowa

Iowa Department of Revenue &
Finance
Hoover State Office Bldg.
Des Moines, IA 50319
www.state.ia.us/tax

Kansas

Director of Taxation
Kansas Dept. of Revenue
Docking State Office Building
915 S.W. Harrison St.
Topeka, KS 66612-1588
www.ink.org/public/kdor/

Kentucky

Revenue Cabinet
200 Fair Oaks Lane
Frankfort, KY 40620
www.state.ky.us/agencies/revenue/revhome.html

Louisiana

Department of Revenue
Personal Income Tax Division
P.O. Box 201
Baton Rouge, LA 70821-0201
www.rev.state.la.us/

Maine

Revenue Services
24 State House Station
Augusta, ME 04333-0024
<http://janus.state.me.us/revenue/>

Maryland

Revenue Administration Division
Comptroller of Maryland
Annapolis, MD 21411
www.marylandtaxes.com

Massachusetts

Department of Revenue
100 Cambridge St.
Boston, MA 02204
www.state.ma.us/dor

Michigan

Michigan Department of Treasury
P.O. Box 15128
Treasury Bldg.
Lansing, MI 48922
www.treas.state.mi.us

Minnesota

Department of Revenue
Minnesota Income Tax Division
Mail Station 4453
St. Paul, MN, 55146-4453
www.taxes.state.mn.us

Mississippi

State Tax Commission
P.O. Box 1033
Jackson, MS 39215
www.mstc.state.ms.us/

RETIRED MILITARY ALMANAC

Missouri

Department of Revenue
Tax Administration Bureau
P.O. Box 2200
Jefferson City, MO 65105-2200
www.dor.state.mo.us/

Montana

Department of Revenue
Compliance, Valuation & Resolution
P.O. Box 5805
Helena, MT 59604-5805
www.mt.gov/revenue/

Nebraska

Department of Revenue
PO Box 94818
Lincoln, NE 68509-4818
www.nol.org/revenue

Nevada

No state income tax
<http://www.tax.state.nv.us/>

New Hampshire

Dept. of Revenue Administration
45 Chenell Dr.
P.O. Box 637
Concord, NH 03302-0637
<http://www.state.nh.us/revenue/index.html>

New Jersey

Division of Taxation
50 Barrack St.
P.O. Box 269
Trenton, NJ 08695-0269
www.state.nj.us/treasury/taxation

New Mexico

Taxation & Revenue Department
PO Box 25122
Santa Fe, NM 87504-5122
www.state.nm.us/tax

New York

Department of Taxation & Finance
Taxpayer Assistance Bureau
W.A. Harriman Bldg 8
Albany, NY 12227
www.tax.state.ny.us

North Carolina

Department of Revenue
P.O. Box 871
Raleigh, NC 27602-0871
<http://www.dor.state.nc.us/>

North Dakota

Tax Commissioner
State Capitol
600 E. Blvd. Ave.
Bismarck, ND 58505-0599
www.state.nd.us/taxdpt

Ohio

Department of Taxation
P.O. Box 182382
Columbus, OH 43266-0078
www.state.oh.us/tax/

Oklahoma

Oklahoma Tax Commission
2501 Lincoln Boulevard
Oklahoma City, OK 73194
www.oktax.state.ok.us/

Oregon

Oregon Department of Revenue
Revenue Building
955 Center St., N.E.
Salem, OR 97310
www.dor.state.or.us

Pennsylvania

Department of Revenue
Bureau of Individual Taxes
Harrisburg, PA 17128-0600
www.revenue.state.pa.us

Puerto Rico

P.O. Box 9024140
San Juan, PR 00902-4140
www.hacienda.prstar.net

Rhode Island

Division of Taxation
One Capitol Hill
Providence, RI 02908-5800
www.doa.state.ri.us/tax

South Carolina

Department of Revenue
301 Gervais St.
P.O. Box 125
Columbia, SC 29214
www.sctax.org/

South Dakota

No state income tax
www.state.sd.us/revenue/revenue.html

Tennessee

Department of Revenue
Andrew Jackson State Off. Bldg.
500 Deaderick Street
Nashville, TN 37242-1099
www.state.tn.us/revenue/

Texas

No state income tax
www.window.state.tx.us

Utah

State Tax Commission
210 North 1950 West.
Salt Lake City, UT 84134
www.tax.ex.state.ut.us

Vermont

Department of Taxes
Pavilion Off. Bldg.
109 State St.
Montpelier, VT 05609-1401
www.state.vt.us/tax

Virginia

Virginia Department of Taxation
P.O. Box 1115
Richmond, VA 23218-1115
www.tax.state.va.us

RETIRED MILITARY ALMANAC

Washington

No state income tax
www.dor.wa.gov/

West Virginia

Department of Tax and Revenue
Division
P.O. Box 3784
Charleston, WV 25337-3784
www.state.wv.us/taxdiv

Wisconsin

Department of Revenue
P.O. Box 8906,
Madison, WI 53708-8906
www.dor.state.wi.us/

Wyoming

No state income tax
www.revenue.state.wy.us/

States with no personal income taxes.

Alaska	New Hampshire*	Texas
Florida**	South Dakota	Washington
Nevada	Tennessee***	Wyoming

*Imposes tax on interest or dividend income.

**Imposes an intangible personal property tax.

***Imposes tax on certain dividend and interest income.

States that exempt all military disability retired pay.

Arizona***	Iowa***	North Dakota***
California	Maine	Ohio
Colorado***	Maryland	Oklahoma
Connecticut***	Minnesota	Oregon
Delaware	Missouri	Puerto Rico
District of Columbia	Montana*	Rhode Island
Georgia***	Nebraska	South Carolina
Idaho***	New Jersey**	Vermont***
Illinois	New Mexico	Virginia
Indiana	North Carolina	West Virginia

*If AGI is less than \$15,000—up to \$5,200 can be exempted.

**There are total and permanent disability exceptions.

*** To the extent exempt for Federal tax purposes.

States that exempt all military retired pay.

Alabama	Louisiana	North Carolina*
Hawaii	Massachusetts**	Oregon*
Illinois	Michigan***	Pennsylvania
Kansas	Mississippi	Wisconsin*
Kentucky*	New York	

*If certain qualifications are met.

**Non-disability retired pay is exempt starting in 1997.

***Does not exempt USPHS or NOAA Retired Pay.

States that exempt all active-duty military pay.

Illinois	Montana	Pennsylvania**
Michigan	Oregon*	Vermont*

*Exempts all military active duty pay earned outside the state.

**For residents who earn military pay outside of state.

The state tax listing on the following pages provide a brief guide to state tax requirements with emphasis on special provisions for retirees, including those states which tax RSFPP or SBP annuities. Note that the information provided represents the latest information available at the time of publication and that these provisions are subject to change. For specific information, contact a legal assistance officer or your state tax office. Due dates for filing and/or making payments are the same as federal unless otherwise noted.

RETIRED MILITARY ALMANAC

STATE INCOME TAX PROVISIONS FOR RETIRED MILITARY PERSONNEL#

Income upon which Filing is Required by Residents	Personal Exemptions	Special Provisions Applicable to Armed Services Retired Personnel
ALABAMA Net income of: \$1,875 or more if single; \$3,750 if married or head of family.	\$1,500 if single; \$3,000 if married or head of family; \$300 for each dependent. Cbt zone pay is exempt.	All military retirement income is exempt from taxation, including surv benefits. Civil svc ret & pvt defined benefit pens plan exempt. Call 334-242-1000 to order forms
ALASKA No State Income Tax.		All Mil ret pay is exempt. No inc tax on RSFPP/SBP benefits.
ARIZONA AZ AGI of \$5,500 if single, married filing sep or head of household; \$11,000 if married filing jointly. Gross inc of \$15,000.	\$2,100 if single; \$4,200 if marr claiming no depts or head of household; \$6,300 if married and claiming at least 1 dep; \$2,300 for each dependent.	Allows deduct of up to \$2,500 mil ret pay. Disabil ret pay is exempt. RSFPP/SBP contributions are excluded from fed income which flows through to the AZ return. AZ does not provide an additional subtraction from AZ gross income.
ARKANSAS Gross inc of \$7,800 if single; \$15,000 if married filing joint; \$15,600 with 1 or more dep; \$3,999 married filing separately.	Credit from tax: \$20 if single; \$40 if married or head of household; \$20 for each dependent; over 65 or blind, \$20.	First \$6,000 non-disability ret pay, disability retired pay, and military survivors benefits are exempt. Gross taxable ret pay subject to state income tax. Return and payment due 15 May.
CALIFORNIA Adj gross income of \$9,042 or more if single; \$18,084 if married.	Tax credit \$75 if single, married filing sep or head of household; \$150 if marr filing joint or qualified widow(er).	Retired pay received by non-residents not subject to CA tax.
COLORADO If required to file Federal return.	Same as Federal.	Dis ret pay exempt if exempt federally. Non-dis ret pay exempt first \$20,000 if age 55 or older, first \$24,000 if 65 or older; RSFPP/SBP benefit taxable-\$20,000 exclusion for age 55 or over, \$24,000 for age 65 or older.
CONNECTICUT Personal inc tax. Tax on AGI in excess of \$12,500 single, \$12,000 married filing separately, \$24,000 married, filing jointly, \$19,000 head of household.	Up to \$12,500 if single, \$12,000 if married filing separately, \$24,000 if married filing jointly, \$19,000 if head of household. (Exemptions are phased out as income increases.) Tax credits as much as 75% of tax due are avail depending upon income. Prop tax credit as much as \$500.	Mil dis ret pay is exempt from tax to the same extent it is exempt from federal income tax. Retired pay included in federal AGI is subj to CT income tax. RSFPP/SBP benefits are treated same as fed. Provides a mod to federal AGI which limits state taxation of SS benefits to a max of 25% of total benefits. SS benefits fully exempt if federal AGI is less than \$50,000 (single or married filing separately) or \$60,000 (married filing jointly).
DELAWARE Adj gross income after modifications (line 1) of at least \$9,400 if filing single, \$9,400 if married filing separate or \$15,450 if married filing jointly.	\$3,250 if single or head of household; \$6,500 if marr; \$3,250 filing sep; Addl std deduct is allowed in the amt of \$2,500 for persons 65 yrs or over or blind or \$5,000 for persons 65 yrs or over & blind. \$110 pers cred for each taxpayer, sp, & each dep. Addl \$110 pers credit for age 60+.	First \$2,000 non-disability retired pay is exempt if under 60, \$12,500 if older. \$4,000 on low income joint return. All disability retired pay exempt, if excludable on Federal Tax Returns. RSFPP/SBP benefits are taxable. Return and Payment due 30 April.
DISTRICT of COLUMBIA Same as Federal.	\$1,370 if single, \$2,740 if married or head of household, \$1,370 ea dep.	All disability retired pay is exempt. First \$3,000 non-disability exempt if 62 or older on or before 31 Dec.
FLORIDA No st Personal Inc Tax. Has intangible pers prop tax.		No tax on military ret pay or SBP/RSFPP annuities.

RETIRED MILITARY ALMANAC

STATE INCOME TAX PROVISIONS FOR RETIRED MILITARY PERSONNEL#

Income upon which Filing is Required by Residents	Personal Exemptions	Special Provisions Applicable to Armed Services Retired Personnel
GEORGIA Same as Federal.	\$2,700 for each taxpayer, spouse and dependent.	VA dis ret pay is exempt. First \$13,500 of retirement income is exempt if age 62 or older or permanently and totally disabled. RSFPP/SBP benefits are taxable.
GUAM Mirrors IRS. Governed by place of residence, not source of income.	Same as Federal.	Residents of Guam must file in Guam. RSFPP/SBP benefits not taxed.
HAWAII Gross income: single under 65, \$2,540; single 65/older \$3,580; marr fil joint both spouses under 65 \$3,980; one spouse 65/older \$5,020; both spouses 65/older \$6,060. Marr fil sep, \$1,990; qual widow(er), under 65 \$2,940; 65/older \$3,980	\$1,040 personal exemption. Also, a food tax credit. \$7,000 if blind, deaf or disabled.	All military retired pay is exempt. RSFPP/SBP benefits are not subject to taxation. Return and payments due 20 April.
IDAHO Same as Federal.	Same as Federal, Plus \$15 grocery credit per person and add \$15 for each filer age 65 or older.	Dis ret pay exempt if exempt from fed taxes. Full yr retirement residents ret benefits paid by the U.S. to a ret mbr of the U.S. mil service or the unremar widow of such mbr if the recipient is age 65, or age 62 & disabled. The max ret benefits which may be deducted for 1999 are: (a) Age 65 filing joint w/spouse, or age 62, disabled & filing jointly, \$25,794 (b) Age 65 & single, or age 62, disabled & single, \$17,196 (c) Unremar widow of a ret svcmbmr age 65, or age 62 & disabled \$17,196.
ILLINOIS If required to file Fed ret, or if inc was more than \$2,000 times the number of exemptions allowed for Fed tax purposes.	\$2,000 for each exemption allowable under Federal law. Part year residents and non-residents prorate.	Military retired pay is exempt. RSFPP/SBP benefits are not taxable. POW/MIA benefits not taxed.
INDIANA Gross income in excess of exemptions.	\$1,000 for each exemption allowed under Fed law; \$1,000 for over 65 or blind.	All disability retired pay is exempt. Up to \$2,000 military retired pay may be excluded if age 60 (If not claiming tax credit for elderly).
IOWA Net income of more than \$9,000 (single) or \$13,500 (filing status other than single). May be subject to either IA lump-sum tax or IA min tax.	Credit from tax: \$40 if single; \$80 if married filing jointly or head of household; \$40 personal credit, \$40 for each dependent. See State instructions for std deduction.	Retired & disability pensions are taxable to same extent as on fed level. Disability inc exclusion if you are totally disabled. Partial exclusion on pension inc of up to \$10,000 for joint filers & up to \$5,000 for all other filing. Statuses is given to qual ind. Return & payments due April 30th.
KANSAS Gross income of \$5,250 if single; \$10,500 if married, filing joint or if required to file Federal return.	\$2,250 for each Fed. Exemp, addl. \$2,250 allow. if filing as head of household. Some credits for child care and handicapped.	All disability retired pay is exempt if exempt from Federal taxes. Military retired pay is exempt from tax.

RETIRED MILITARY ALMANAC

STATE INCOME TAX PROVISIONS FOR RETIRED MILITARY PERSONNEL#

Income upon which Filing is Required by Residents	Personal Exemptions	Special Provisions Applicable to Armed Services Retired Personnel
KENTUCKY Adjusted gross income exceeding \$5,000 if single or separated; exceeds \$5,000 if married.	Credit from tax; \$20 each for taxpayer, spouse, and each dep, if legally blind or 65 or over ea taxapayer or spouse \$40 additional.	Dis ret pay is exempt. Military ret pay is exempt if ret before 1/1/98. Others must include in gross in- come that portion attributable to service after 12/31/97. This por- tion is eligible for 100% pension exclusion of up to \$36,414. Fed guidelines apply to SBP benefits.
LOUISIANA Same as Federal.	\$4,400 single or separate return, \$7,350 joint return, \$6,450 head of household, \$700 each dependent.	All military retired pay is exempt from LA Income Tax. Use Schedule E to exempt this income. RSFPP/SBP benefits are exempt. Return and payment due 15 May.
MAINE Same as Fed; or ME adj gross inc which results in a St income tax liability.	\$2,850 for each exemption allowable on Federal return.	All disability retired pay is exempt, if exempt from Federal taxes; RSFPP/SBP benefits are taxable.
MARYLAND Same as Federal.	\$1,850 for each exemption allowed on federal return. Addl \$1,000 if a dependent is over 65 or blind. If "other dependents" are 65 or older, you also receive an extra exemption of \$1,850, which is not permitted on Fed return.	All dis ret pay is exempt, if exempt for Fed Tax purposes. \$16,500 taxable pension or annuity pay may be exempt for rets age 65 or older (any age if totally disabled). Enl rets at least 55 may subtract up to \$2,500. If fed AGI exceeds \$22,500, the taxpayer doesn't qualify for the subtraction. RSFPP SBP benefits are taxable. Follow directions of Mil Ret Inc Wrksheet.
MASSACHUSETTS Gross income of \$8,000 per individual.	\$4,400 if single, or if marr filing sep. \$8,800 if filing jointly. \$2,200 exempt for ea spouse who is totally blind. \$1,000 for each dep. Addl \$700 if 65 & older	All military retired pay is exempt. RSFPP/SBP benefits are not taxable.
MICHIGAN When Fed adj gross inc exceeds personal exemp- tions, or income subject to MI tax, exceeds your MI exemption allowance.	\$2,900 for each exemption on Federal return. Some credit.	All mil ret pay is exempt. RSFPP/ SBP benefits are exempt to the retiree or surviving spouse of the retiree, but not to a surviving child. For the 2000 tax year, private pensions are exempt up to \$34,920 single or \$69,840 if jointly filed. The max deduct for a private pension must be reduced by the amt of pension income received from a public ret sys, including military ret pay. Plus \$1800 addl exemption if over 65, disabled, deaf or having unemploy comp that amts to 50% of AGI.
MINNESOTA Same as Federal.	Same as Federal.	Residents age 65 or older/disabled may be entitled to following ex- clusions: \$12,000 for marr filing joint; \$9,600 for a single person; and \$6,000 for marr filing sep.
MISSISSIPPI Gross income in excess of personal exemptions plus standard deduction.	\$6,000 if single; \$9,500 if head of family; \$12,000 if married; \$1,500 for dep, blind and over 65.	Retirement income is exempt. Dis ret pay is exempt.

RETIRED MILITARY ALMANAC

STATE INCOME TAX PROVISIONS FOR RETIRED MILITARY PERSONNEL#

Income upon which Filing is Required by Residents	Personal Exemptions	Special Provisions Applicable to Armed Services Retired Personnel
MISSOURI Same as Federal. Non-residents with inc of \$600 from MO sources.	\$2,100/single; \$4,200/ married, \$3,500 head of household; \$1,200 for each dependent.	First \$6,000 mil ret pay is exempt, with restrictions. See State instructions. RSFPP/SBP benefits are taxable if taxable by federal.
MONTANA Gross income of \$3,020 or more if single; \$6,040 or more if married filing joint and under 65.	\$1,610 if single; \$3,200 if married; \$1,610 for each dependent.	Adj FAGI up to \$30,000 provides for a uniform exclusion of up to \$3,600 from tax for all types of pension inc. The exclusion is reduced by \$2 for every \$1 of FAGI received by the taxpayer in excess of \$30,000, with the exclusion becoming zero for fed adj gross incomes over \$31,800.
NEBRASKA Same as Federal.	\$91 credit for each Federal exemption. See State instructions.	All dis ret pay is exempt. RSFPP/SBP benefits are taxable. Exemptions from fed or st income taxation provided by fed law will apply.
NEVADA No Income Tax.		No tax on retired military pay or SBP/RSFPP annuities.
NEW HAMPSHIRE No personal income tax.	\$2,400 for each taxpayer. \$4,800 for married couples. Interest and dividend taxes assessed if over \$2,400 or \$4,800 for joint filers.	No taxes on military retired pay or RSFPP/SBP benefits. Returns due April 16th.
NEW JERSEY Gross income of \$10,000 or more; \$15,000 if married filing jointly, head of household, or qualifying widow (er); \$7,500 if married filing separately.	\$1,000 for each taxpayer and spouse, \$1,500 for qualified dependents, \$1,000 for dep attending college, and additional \$1,000 if over 65 or blind.	For taxpayers age 62 or older all military retired pay and RSFPP/SBP are tax free and need not be reported on the NJ gross income tax return (for 1998 and later). Dis ret pay exempt until the taxpayer reaches age 65. At that time, the disability pension is treated as a normal pension.
NEW MEXICO Same as Federal.	\$1,000 minimum for each taxpayer age 65 or over or blind based upon Federal AGI and filing status. \$8,000 maximum for each age 65 or over or blind. Per 65/older or blind, exempt is \$8,000 if less than \$30,000 AGI filing marr/joint and \$18,000 AGI, if single.	Disability retired pay is exempt. RSFPP/SBP benefits are exempt. Does not apply to NOAA or USPHS retired pay for personnel retired prior to April 22, 1976.
NEW YORK If Fed rtn is req or if FAGI plus addl modifications exceeds \$4,000 or more than \$3,000 if single & can be claimed as a dep on another taxpayer's federal return.	\$1,000 for each dependent exemption claimed on federal return.	Military pensions received in taxable years on or after January 1, 1989 are exempt from NY state taxation.

RETIRED MILITARY ALMANAC

STATE INCOME TAX PROVISIONS FOR RETIRED MILITARY PERSONNEL#

Income upon which Filing is Required by Residents	Personal Exemptions	Special Provisions Applicable to Armed Services Retired Personnel
NORTH CAROLINA Same as Fed, exclusive of inflation adjust for both std deduc & pers exemp- tion; plus additions, deductions and trans adj required under NC law.	Effective Jan 1, 1989, same as Fed, exclusive of inflation adjustments for both standard and personal exemption.	Mil dis pay is not taxable. Max of \$4,000 ret pay if less than 5 years creditable service as of 8/12/89. If 5 or more years of service as of 8/12/89, total exclusion of retiree benefits that are included in federal taxable income.
NORTH DAKOTA Same as Federal.	Same as Federal.	No exemption on short form. Tax rate is different than long form - lesser of the two tax computations due. On the long form: Dis ret pay taxable to the extent of federal (can apply for \$5,000 exemption). \$5,000 exemption for retirees 50 or older (reduced by SSBs).
OHIO Adjusted gross income in excess of exemption.	\$1,100 for self, spouse, and each dependent.	Dis ret pay is exempt. RSFPP/SBP benefits are taxable. Graduated tax credit on taxable retirement inc up to \$200. Also a credit of \$50 per return allowed for age 65 or older.
OKLAHOMA Same as Federal.	\$1,000 for each exemption.	First \$5,500 mil ret pay or RSFPP/ SBP benefits exempt. Dis ret pay exempt.
OREGON If Fed return is required or inc exceeds \$4,480 if single; \$8,370 marr filing jointly; \$4,180 married filing separate; head of house, \$5,420. Qual widow(er) under 65, \$5,780; qual widow (er) age 65 or older, \$5,180; marr filing joint with one over age 65, \$9,370.	\$139 for each exemp- tion. Std deduct are: \$3,000/ marr filing jointly; \$1,800/ single; \$2,640/head of house- hold. Also there are addl deduc for age (over 65) and blindness: Single/head of house- hold \$1,200 if age 65 or older-up to \$2,400 per person. All others, \$1,000 if blind; \$1,000 if age 65 or older-up to \$2,000 per person.	All mil ret and dis ret pay for service performed before 10/1/91 is tax exempt. A possible 9% credit if age 62 or older on taxable fed pension for svc performed on or after 10/1/91. Check state instructions to see if you qualify. RSFPP/ SBP benefits are taxable. RSFPP/ SBP annuities subject to state inheritance/estate tax (\$500,000 exemption for deaths prior to Dec. 31, 1987). For deaths after Dec. 31, 1987, OR provides for payment of only the Fed credit for state Death Taxes allowable on the Fed Estate Tax Rtn Form 706.
PENNSYLVANIA If in receipt of \$35 or more of state taxable income or if claiming a loss.	None.	If meeting the conditions for retire- ment, all mil ret pay is exempt, but retirement benefits may be subject to st inheritance tax. RSFPP/ SBP benefits are exempt from taxation.
RHODE ISLAND If req to file Fed return or having RI income in excess of the sum of fed personal exemptions.	Same as Federal.	Same as under Fed Int Rev Code.
PUERTO RICO Gross inc over \$3,300 if single, or separated; \$6,000 if marr and living with spouse; \$1,500 if married filing separately.	\$1,300 if single or sep. \$3,000 if married/head of household. \$1,500 if married filing sep. \$1,300 for each dep. (\$1,600 if univ student)	All dis pay is exempt. If under 60 \$5,000 exemption on ret pay. Over 60 \$8,000 exemption. \$500 deduct for honorable discharged vets of 20 yrs. RSFPP/SBP benefits are taxable.
SOUTH CAROLINA Same as Federal.	Same as Federal.	Beginning w/1st yr of ret, a resident may claim a \$3,000 deduction from ret inc until age 65 when deduction increases to \$10,000 from ret income. All residents at age 65 are allowed a deduction of up to \$15,000 from any source of inc. The \$15,000 deduct must be offset by the \$10,000 ret deduct.

RETIRED MILITARY ALMANAC

STATE INCOME TAX PROVISIONS FOR RETIRED MILITARY PERSONNEL#

Income upon which Filing is Required by Residents	Personal Exemptions	Special Provisions Applicable to Armed Services Retired Personnel
SOUTH DAKOTA No Income Tax		No tax on Military Retired Pay or RSFP/ SBP benefits exempt.
TENNESSEE Income over \$1,250 from dividends and int, and over \$2,500 for a mar couple filing jointly.	First \$1,250 certain types of dividends and interest income for individual and \$2,500 for joint returns.	No tax on military retired pay; RSFP/ SBP benefits exempt.
TEXAS No Income Tax.		No tax on military retired pay or SBP/RSFP annuities.
UTAH If required to file Federal return.	75% of federal exemption.	Dis ret pay exempt to the extent of Fed exemption. First \$4,800 of mil ret pay is exempt if under 65; \$7,500 if 65 + subj to inc limit. RSFP/ SBP benefits are not taxable.
VERMONT If required to file Fed inc tax return, & more than \$100 VT income.	Same as Federal.	Disability retired pay is exempt to the extent of Federal exemption. RSFP/ SBP benefits are taxable.
VIRGINIA \$3,000 if single; \$5,000 if married filing jointly; \$2,500 if separate returns.	\$800 for ea exemption on Fed rtn. Addl \$800 exemption if 65 or over. Credit may be applicable if age 62 or over.	No special deduct of ret pay. Law permits \$6,000 subtraction from fed adj gross income (FAGI) for age 62-64 and \$12,000 for taxpayers age 65/older.
WASHINGTON No Income Tax.		No tax on military retired pay or SBP/RSFP annuities.
WEST VIRGINIA If Federal return is required, or if WV adjusted gross income exceeds exemptions.	\$2,000 for each exemption on Fed return. A surv spouse may claim an addl exemption for the 2 yrs following the year of death of their spouse provided that they have not remarried at any time before the end of the taxable year.	First \$2,000 of mil and all dis ret pay is exempt to the extent of Fed exemption. If 65 or older, an addl \$6,000 exemption to the extent the \$2,000 and the \$6,000 are included in federal AGI.
WISCONSIN Gross inc of \$9,000 if single, \$18,000 if married filing jointly, \$9,000 if married filing separately, \$9,900 if head of household under 65, \$10,100 if head of household 65 or older, \$2,000 if non-resident	\$600 personal exemption for taxpayer (and spouse) if filing a joint return. \$600 for each dependent.	Same as Fed. Retirement benefits exempt if mbr of fed retirement system as of 12/31/63 or ret from system prior to 1/1/64 (incl mil). Same for a beneficiary of a person who meets the qualifications.
WYOMING No Income Tax.		No tax on Military Retired Pay or RSFP/ SBP annuities.

NOTE: The material contained in these tax tables represents the best information available at time of publication. This presentation should be considered as a general guide to state income tax requirements. For specific information regarding your state, contact the legal assistance office or your state tax office.

PART II

GENERAL INFORMATION

RETIRED ACTIVITIES PROGRAMS

Each of the military services has a Retired Activities Office to provide information and assistance to retired members regarding their rights, privileges, benefits and other information of interest and value such as changes in health care benefits, legislative actions, etc. The primary means for DoD to maintain contact with retirees is a periodic newsletter, including one published by the Department of Transportation for retired members of the United States Coast Guard. These Retired Activities Offices or their field offices receive and answer thousands of calls and letters from retirees and their families. Although the Retired Activities Offices can generally answer most inquiries, those dealing specifically with retired pay or allotments are referred to the appropriate section of the Defense Finance and Accounting Service Centers.

In addition to the Retired Activities Offices, the services have established either a Retiree Council or Advisory Committee (the Marine Corps participates in the Navy's Advisory Committee on Retired Personnel) composed of officer and enlisted retirees who meet at least annually to review retiree matters, discuss problems and make recommendations to the military services. These councils provide an opportunity to record the concerns of a large and influential group of former service members and their families. The activities of these councils and the actions taken by the services regarding their recommendations are widely reported by the retired activities' newsletters and military publications plus military and retired associations' magazines and periodicals.

The military services encourage continued involvement from retirees with the active forces. All military services conduct periodic individual and group retiree seminars and briefings covering a broad range of subjects. The Marine Corps has a Retired Personnel Luncheon Program whereby retirees are briefed on subjects of interest and listen to speakers from the active force on current Marine Corps programs and activities. The Army, Navy and Air Force host annual installation Retiree Activity Days and provide briefings and counseling to retirees.

Retirees can be of assistance to recruiters of their respective services. Using information provided by local recruiters, they can contact and address individuals or groups of young people and, by relating their knowledge and experiences, encourage enlistment and military careers for these potential members. In addition to assisting recruiters, retirees can continue to serve the active forces, and their civilian communities as well, by making themselves available as speakers to civic, professional and business groups or by writing articles for local media which can help explain the military position on subjects of current interest and promote public support for the armed forces. Support for such activities can be obtained from the information office of local military installations.

Retirees should not overlook the availability of the many retired organizations and associations. These associations have been most influential in obtaining and preserving many benefits for service members and retirees and provide opportunities for social gatherings for individuals with common interests as well. (See listing of Associations and Organizations in Part VI.)

RETIRED MILITARY ALMANAC

RETIRED ACTIVITIES OFFICES

Service	Retired Activities Office Address	Publication	Retiree Council Committee	TOLL FREE (800) and/or Commercial Phone Numbers
ARMY	Army Retirement Services Attn: DAPE-RSO 200 Stovall St. Alexandria, VA 22332-0470 www.odcsper.army.mil/default.asp?pageid=16	Army Echoes	Chief of Staff Army Retiree Council	(800) 336-4909 (703) 325-9158
NAVY	Retired Activities Branch NPC-622 5720 Integrity Dr. Millington, TN 38055-6220 www.persnet.navy.mil	Shift Colors NAVPERS 15886	Secretary of the Navy's Committee on Retired Personnel	(800) 255-8950 (901) 874-4307
AIR FORCE	Retiree Activities Office, AFPC/DPPT Randolph AFB, TX 78150-4713 www.afpc.randolph.af.mil	AFTERBURNER USAF News for Retired Personnel AFRP 36-1	Air Force Retiree Council	(800) 531-7502 (210) 565-2273
USMC	Retired Activities Section, MMSR-6, HQ USMC Manpower & Reserve Affairs 3280 Russell Rd Quantico, VA 22134 https://osprey.manpower.usmc.mil/MMSR6/index.htm	Semper Fidelis Newsletter for Retired Marines	Secretary of the Navy's Retiree Council	(800) 336-4649 (703) 784-9310
USCG	Human Resource Services & Information Center 444 South East Quincy St. Topeka, KS 66683 www.uscg.mil/hq/hrsic/ras.htm	Coast Guard Retiree Newsletter	USCG Retiree Council	(800) 772-8724 (785) 339-3415

*In addition to the Retired Activities Offices listed above, the Army, Navy and Air Force maintain Retired Activities Offices at major installations throughout the country.

IDENTIFICATION CARDS

Retirees have certain obligations when it comes to updating changes in status of family members. It is the retired military member's responsibility to report any changes in status that affect ID card eligibility. When a family member is no longer entitled to an ID card, the sponsor should turn the ID card in to the nearest military facility to ensure the Defense Enrollment Eligibility Reporting System (DEERS) database is updated.

When a former spouse's eligibility is terminated, the transaction is reported to DEERS and the sponsor becomes liable for the cost of any medical treatment incurred by the former spouse during the period of ineligibility. Divorces should be reported immediately following issuance of the final divorce decree to ensure only eligible family members are enrolled in DEERS and are in possession of ID cards.

Most military benefits for members and dependents such as exchanges, commissaries, recreation facilities, theaters, and medical care facilities (including TRICARE) require a valid identification card. Retirees are issued ID cards (DD Form 2) upon retirement and may obtain replacement or corrected cards at most service installations.

Dependent ID Cards. DD Forms 1172 (Application for Uniformed Services Identification and Privilege Card), are used to apply for issue or reissue of ID cards for dependents (DD Form 1173). DD Form 1172 is automated and generated through DEERS. Information must be verified from the sponsor's personnel records or from appropriate documentation as applicable, such as marriage certificates, birth certificates, certification of student status, adoption papers, or medical statements. The services have agreed to assist each other in issuing ID cards to eligible dependents upon presentation of appropriate documentation.

RETIRED MILITARY ALMANAC

DD Forms 1173 generally expire four years from date of issue or expiration of a sponsor's obligated service.

ID cards must be surrendered when they are replaced or expired or upon demand of a commissioned or noncommissioned officer or security or military police acting in the performance of duty or when the cardholder becomes ineligible.

Eligible dependents are generally defined as:

1. Lawful spouse.
2. Unremarried surviving spouse.
3. Unmarried children (including adopted or stepchildren) who are:
 - a. Under 21 years of age.
 - b. Over 21 but incapable of self-support (Substantiating documentation is required).
 - c. Over 21 but under 23 who are attending an approved learning institution as a full time student (Documentation is required).
4. Parent or parent-in-law who is dependent for over one-half of his/her support on member. For medical care privileges, parent or parent-in-law must also reside in dwelling place provided or maintained by the member. Consult ID card issuing activity of sponsor's service for clarification or assistance in obtaining determination of eligibility.
5. Wards (as defined in appropriate instructions).
6. Unremarried former spouse (One whose final decree of divorce is on or after February 1, 1983, and has been married to a military sponsor for a minimum of 20 years during which time the military member must have served 20 years of creditable service for retirement purposes).

A remarried widow whose second marriage ends in divorce or death may receive commissary, theater, and exchange benefits but not medical benefits.

CORRECTION OF MILITARY RECORDS

The Secretary of each military department, acting through a Board of Correction of Military Records, has the authority to amend any military record when necessary to correct an error or remove an injustice.

Some retirees encounter situations where they feel victimized by errors or injustices related to their military service. A correction board may consider applications for correction of a military record, including review of discharges issued by courts martial.

Generally, the retiree, veteran, survivor, or legal representative must file a request for correction within three years after discovery of the alleged error or injustice. However, the board may excuse failure to file within the prescribed time if it finds it would be in the interest of justice to do so. It is the responsibility of the applicant to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider the application in spite of the delay.

In order to justify any correction, the petitioner must show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Application must include any evidence available, such as signed statements of witnesses or a brief of arguments supporting the requested correction. Application is made on DD Form 149, Application for Correction of Military Record under the provisions of 10 USC, Section 1552, available at military personnel offices. The form lists the addresses for each military department to submit the application. A number of military and veterans associations will provide guidance and counseling services without regard to membership or cost. (See listing of Associations and Organizations in Part VI.)

RETIRED MILITARY ALMANAC

RETIREE STATUS AND CATEGORIES

Retirees are an important part of the military and are entitled to the same respect and courtesy shown active duty members. Their status is similar in many ways to active duty members. They are subject to recall in the event of a national emergency and, therefore, subject to service in a combat zone.

The DoD categorizes all military retirees by age, length of time after retirement, and whether an individual has a disability precluding recall in a mobilization. Category I military retirees are those within their first five years of retirement, under age 60 and not disabled. Category II are those who have been retired more than five years, under age 60 and not disabled; Category III includes all others, including those who are disabled. All Category I and II retirees are considered mobilization assets and are counted as part of the total DoD mobilization base. Category III retirees with selected skills, primarily medical personnel, are considered as mobilization assets on a case-by-case basis.

At any time, the Secretary of a military department may order regular or Reserve 20-year active duty retirees, regardless of the retired list to which assigned, and members of the Fleet Reserve and the Fleet Marine Corps Reserve to active duty without their consent in the interest of national defense. In time of war or national emergency declared by Congress, the respective Secretary may recall any other retired member of a Reserve Component, with the approval of the Secretary of Defense, when it is determined there are insufficient qualified Reservists in an active status or in the Inactive National Guard.

In this regard, retirees provide an experienced and tested wartime resource in numbers and skills too valuable to ignore. By their faithful service, retirees have earned and are entitled to certain rights, benefits, and privileges. Under specific conditions, retirees are subject to the Uniform Code of Military Justice, standards of conduct, conflict of interest, and other regulations and laws. Retirees receive a monthly payment from the services as a deferred annuity in recognition of their active service and for their vital role in the nation's military readiness.

WEARING THE UNIFORM

Wearing of the uniform by retired personnel is a privilege granted in recognition of faithful service to their country. In general, the uniform may be worn for ceremonies or at official functions when the dignity of the occasion and good taste would dictate the propriety of the uniform. Whenever the uniform is worn, it must be done in such a manner as to reflect credit upon the individual and the service from which retired. Appropriate occasions for wearing the uniform include memorial services, military weddings, military funerals, military balls, patriotic or military parades, and ceremonies in which military units are taking part, meetings or functions of associations where the membership is largely or entirely composed of honorably discharged or retired military personnel, and any other occasion where, in the judgment of the retired member, wearing of the uniform is appropriate. On these occasions, the uniform may be worn while traveling to and from the ceremony, provided that such travel may be completed on the day of the ceremony.

The uniform worn by a retiree may be the uniform prescribed on the date of the member's retirement or any uniform currently authorized for active duty personnel; however, uniform items will not be mixed.

RETIRED MILITARY ALMANAC

Ribbons, medals and/or other decorations, which were authorized and awarded to the member, may be worn on uniforms in accordance with the uniform directives of the appropriate service. No foreign decoration will be worn on the uniform unless at least one U.S. military decoration or service medal is worn. Any questions regarding the wearing of the uniform should be directed to the nearest installation of the member's service.

MEDALS ON CIVILIAN DRESS

Miniature medals may be worn with black or white tie in the same way as prescribed for mess dress uniforms. Miniature replicas of ribbons in the form of lapel buttons may be worn on the left lapel of civilian clothes.

AWARDS AND DECORATIONS

Ordinarily, retired members will have all authorized awards and decorations prior to retirement. If, for any reason, awards were not furnished before or at the time of retirement, or if items previously issued were lost or destroyed through no fault of the concerned individual, they may be obtained or replaced by application to the service from which retired.

Medals that were awarded while in active service will be issued upon individual request to the appropriate service: ARMY — Commander, U.S. Army Reserve Personnel Command, ATTN: Personnel Records Branch, 1 Reserve Way, St. Louis, Mo. 63132-5200. All requests for medals pertaining to service in the Navy, Marine Corps, and Coast Guard should be sent to the National Personnel Records Center, Attn: Navy Liaison Office (N314), 9700 Page Ave., St. Louis, Mo. 63132-5199. For the Air Force, use the same address, except Attn: Air Force Reference Branch (NCPMF-C).

When requesting awards and decorations, please include your military service number or your Social Security Number.

USE OF MILITARY TITLES

Retirees should be addressed, in writing and orally, by their retired military rank. When retirees visit medical, exchange, commissary, MWR, personnel, finance, transportation, or similar facilities and organizations, they should be addressed by their military grade. Retirees who are employed as civil service employees should not use their retired grade in the performance of their civilian duties. Official records, membership cards, or appointment slips, which show the retiree's name, should also contain the retiree's grade.

Retired personnel may use their military titles subject to restrictions and the exercise of good judgment. Although military titles may be used in conjunction with commercial enterprises, such use must never cast discredit on the military services or the DoD. The use of military titles is prohibited in connection with commercial enterprises when such use, with or without the intent to mislead, presents the appearance of sponsorship, sanction, endorsement, or approval by the military services or the DoD.

Retired personnel must not use their military titles in connection with public appearances outside the United States unless the appropriate overseas commander authorizes such use.

When military titles are used, the member must show that he or she is in a retired status. Social and business cards must reflect the retired status of the individual.

RETIRED MILITARY ALMANAC

Some examples of correct titles on business calling cards, or for personal address are as follows:

Army: The Army points out that retirees should indicate Regular, AUS, or Reserve retirement as follows:

USA Retired for Regular Army Retired Personnel

AUS Retired for those on the Army of the United States Retired Lists

USAR Retired for those assigned to a USAR Control Group (Retired)

Navy: The U.S. Navy differentiates, for signature block or business calling card placement, as follows:

Captain John B. Doe

United States Navy

Retired

Note: Full grade and name are centered on the card, U.S. Navy and Retired in lower right corner for Commander and higher.

Jane E. Doe

Lieutenant Commander

United States Navy

Retired

Note: Full name is centered on the card with other data including rank placed in lower right corner for Lieutenant Commander and lower.

Air Force: Colonel John B. Doe, USAF, Retired (or the abbreviation Ret)

Signature: John B. Doe, Colonel, USAF, Retired

Marine Corps: The U.S. Marine Corps requires the designation USMC (Ret.) or USMCR (Ret.) as appropriate when the military title is used.

Coast Guard: The Coast Guard requires the designation USCG (Retired) or USCGR (Retired) as appropriate when the military title is used.

All U.S. Military Services have the policy that "once a member of a service, always a member of that service." Military customs and courtesies enjoyed while on active duty do not cease once a member has entered retired status.

HOW TO LOCATE A RETIREE

The following procedures should be followed in order to locate a retired military member. The Privacy Act prohibits the release of the addresses, however there is an easy way to locate a former service member. Simply write a letter to the retiree. Place it in a stamped envelope (only one per envelope) with the retiree's name on it. Indicate your return address.

In a short note provide what information you have about the person you are trying to locate. Include: complete name, rank, Social Security Number, birth date (approximate age) and any other identifying information that might help the locator identify the person. State your reason for wanting to contact this person.

Place the postage-paid, sealed envelope and your note in another envelope and address it to the appropriate service (see list of addresses following). A search fee may be required for each name. There is generally no fee charged if the request is from a parent or immediate family member. You will be notified only if the retiree cannot be located. Each branch, excluding the Army, provides this service.

NAVY: Commanding Officer, Naval Reserve Personnel Center, (Code N33) 4400 Dauphine Street, New Orleans, LA 70149-7800, (504) 678-5400, (800) 535-2699, ext. 0638 (\$3.50 fee - don't put return address on letter to be forwarded.) Make checks payable to U.S. Treasury.

RETIRED MILITARY ALMANAC

AIR FORCE: U.S. Air Force Worldwide Locator, AFPC/MSIMDL, 550 C St., West, Suite 50, Randolph AFB, TX 78150-4752, (210) 565-2660, (210) 565-2706, Recording, \$3.50 fee. Make checks payable to DAO-DE.

MARINE CORPS: HQ Marine Corps, CMC (MMSR-6), 3280 Russell Road Quantico, VA 22134, (703) 784-9310, (703) 784-9834 FAX, (no fee - please provide postage)

COAST GUARD: Commanding Officer (RAS), Coast Guard Human Resources, Services and Information Center, 444 S.E. Quincy Street Topeka, KS 66683-3591, (785) 339-3415, (785) 339-3770 FAX, (no fee)

ARMY: None

PRIVILEGES OF MILITARY FACILITIES

Retired military personnel and their eligible family members are authorized the use of many military facilities, subject to the availability and adequacy of these facilities as determined by the installation commander. The use of military facilities, for the most part, is a privilege that may be granted, rather than a right to which military personnel are automatically entitled. The presentation of proper identification cards (DD Form 2, gray or blue, or DD Form 1173 for family members) is generally required for use of these facilities.

The use of Uniformed Services Health and Medical Care facilities is probably one of the most important rights extended to military personnel and their eligible family members. Complete coverage of this important subject can be found in the section on Uniformed Services Health Benefits.

While it is the policy of the Department of Defense to afford military personnel and their family members the opportunity to avail themselves of the use of base facilities, there are restrictions with regard to the use of certain facilities overseas. Due to certain Status of Forces Agreements and bilateral agreements with host countries, many privileges ordinarily available to the retiree are not authorized to retirees residing or traveling in foreign countries.

Retirees and their eligible family members may also use overseas military post office facilities when such use is authorized through agreements with the host country and where the overseas commander determines that such service can be provided. Requests for authorization to use an overseas post office should be submitted in advance.

GUIDE TO MILITARY INSTALLATION FACILITIES

The following listing is designed as a reference guide to facilities at most of the military installations in all 50 states. Facilities such as exchanges and commissaries are generally available to all military personnel, while temporary living quarters, family campgrounds, recreation areas and/or lodges may be available only on a space-available basis and some only at certain times of the year. Reservations are generally required for recreation areas and family campgrounds. It is advisable to call or write well in advance to determine if the facility you plan to use or visit will be available to you and your eligible family members. The area code and commercial telephone number for information is provided. Possession of a valid identification card is required to use these facilities. In addition, a dagger (†) is placed at those installations scheduled for base closure or realignment within the next few years.

RETIRED MILITARY ALMANAC

The information contained in this guide is based on the latest information available at time of publication. All facility listings are subject to change.

ABBREVIATIONS

C — Commissary	MC — Marine Corps
F — Family Center	MCAS — Marine Corps Air Station
G — Golf Course	MCB — Marine Corps Base
R — Rec Area	NAB — Naval Amphibious Base
T — Transient Quarters	NAF — Naval Air Facility
AD — Army Depot	NAS — Naval Air Station
AFB — Air Force Base	NB — Naval Base
AFS — Air Force Station	NCBC — Naval Construction Battalion Ctr
ANGB — Air National Guard Base	NETC — Naval Education Training Center
ARB — Air Reserve Base	NH — Naval Hospital
CG — Coast Guard	NS — Naval Station
Ctr — Center	NSA — Naval Support Activity
IAP — International Airport	NSC — Naval Supply Center
JRB — Joint Reserve Base	NWS — Naval Weapons Station

STATE

INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
ALABAMA		
Fort Rucker, Ozark 36362	(334) 255-1110	F C T R G
Maxwell AFB, Gunter Anx, Montgomery 36112	(334) 953-1110	F C T R G
Mobile CG Aviation Training Ctr 36608	(334) 441-6826	C R
Redstone Arsenal, Huntsville 35898	(256) 876-2151	F C T R G
ALASKA		
Eielson AFB, Fairbanks 99702	(907) 377-1110	F C T R
Elmendorf AFB, Anchorage 99506	(907) 552-1110	F C T R G
Fort Greely, Delta Junction, APO AP 96508	(907) 873-1110	F C T R
Fort Richardson, Anchorage 99505†	(907) 384-1110	F C T R G
Fort Wainwright, Fairbanks 99703	(907) 353-1110	F C T R G
Kodiak CG Spt Cmd 99619	(907) 487-5170	F C T R G
ARIZONA		
Davis-Monthan AFB, Tucson 85707	(520) 228-3900	F C T R G
Fort Huachuca, Sierra Vista 85613	(520) 538-7111	F C T R G
Luke AFB, Glendale 85309	(623) 856-7411	F C T R G
Yuma MCAS 85369	(520) 341-2011	F C T R
Yuma Proving Ground 85365	(520) 328-2151	F C T R
ARKANSAS		
Fort Chaffee 72905	(501) 484-2666	T R G
Little Rock AFB, Jacksonville 72099	(501) 987-1110	F C T R G
Pine Bluff Arsenal 71602	(870) 540-3000	F T R G
CALIFORNIA		
Alameda CG Spt Cmd 94501	(510) 437-2905	F R
Barstow MC Logistics Base 92311	(760) 577-6211	F C T R G
Beale AFB, Marysville 95903	(530) 634-3000	F C T R G
Camp Pendleton MCB, Oceanside 92055	(760) 725-4111	F C T R G
China Lake Naval Air Weapons Sta 93555	(760) 939-9011	F C T R G
Concord Naval Wpns Sta 94520	(925) 246-2000	F G
Coronado NB 92155	(619) 437-2011	F C T R G
Edwards AFB, Rosamond 93524	(661) 277-1110	F C T R G
El Centro NAF 92243	(760) 339-2699	F C T R G

RETIRED MILITARY ALMANAC

STATE			
INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES	
Fort Hunter Liggett, Jolon 93928	(831) 386-2503	C T R	
Fort Irwin, Barstow 92310	(760) 380-1111	F C T R	
Lemoore NAS 93246	(559) 998-0100	F C T R	
Los Angeles AFB, El Segundo 90245	(310) 363-1110	F C R	
March ARB, Riverside 92518	(909) 655-1110	F C R	
McClellan AFB, Sacramento 95652†	(916) 643-4113	F C T R G	
Miramar MCAS, San Diego 92145	(858) 577-1011	F C T R G	
Monterey Naval PG School 93943	(831) 656-2441	F C T R G	
North Island NAS, Coronado 92135	(619) 545-1011	F C T R	
Onizuka AS, Sunnyvale 94089	(408) 752-3000	C T R G	
Petaluma CG Tng Ctr 94952	(707) 765-7211	F C T R	
Port Hueneme NCBC 93043	(805) 982-4711	F C T R G	
Point Mugu NAS 93042	(805) 989-1110	F C T R G	
Presidio of Monterey 93944	(831) 242-5000	F C T R	
Santa Clara NAV Air Res, Mountain View 94035	(650) 604-5000	C T R G	
San Diego MC Recruit Depot 92140	(619) 524-8762	F T R	
San Diego NS 92136	(619) 556-1011	F C T R G	
San Diego NSB (Point Loma) 92106	(619) 553-1011	F T R	
Sierra Army Depot, Herlong 96113	(530) 827-2111	F R	
Travis AFB, Fairfield 94535	(707) 424-1110	F C T R G	
Twenty-nine Palms MCB 92278	(760) 830-6000	F C T R G	
Vandenberg AFB, Lompoc 93437	(805) 606-1110	F C T R G	
COLORADO			
Air Force Academy, Colorado Springs 80840	(719) 333-1110	F C T R G	
Buckley ANGB, Aurora 80011	(303) 677-9011	F C T R	
Fort Carson, Colorado Springs 80913	(719) 526-5811	F C T R G	
Peterson AFB, Colorado Springs 80914	(719) 556-7321	F C T R G	
CONNECTICUT			
New London NSB, Groton 06349	(860) 694-4636	F C T R G	
U.S. Coast Guard Academy, New London 06320	(860) 444-8444	F C T R	
DELAWARE			
Dover AFB, Dover 19902	(302) 677-3000	F C T R G	
DISTRICT OF COLUMBIA			
Bolling AFB 20332	(703) 545-6700	F C T R	
Fort McNair 20319	(202) 685-3089	F T R G	
Walter Reed Army Med. Ctr 20307	(202) 782-3501	F C T R	
Washington Naval Station 20374	(703) 545-6700	F R	
Washington Navy Yard 20374	(703) 545-6700	F T R	
FLORIDA			
Corry Sta, Pensacola 32511	(850) 452-2000	C T R	
Eglin AFB, Ft. Walton Bch 32542	(850) 882-1110	F C T R G	
Hurlburt Field, Fort Walton Beach 32544	(850) 884-1110	F C T R G	
Jacksonville NAS 32212	(904) 542-2345	F C T R G	
Key West NAS 33040	(305) 293-2268	F C T R	
MacDill AFB, Tampa 33621	(813) 828-1110	F C T R G	
Mayport NS, Jacksonville 32228	(904) 270-5011	F C T R G	
Panama City Coastal Systems Station 32407	(850) 234-4011	F T R	
Patrick AFB, Cocoa Beach 32925	(321) 494-1110	F C T R G	
Pensacola NAS 32508	(850) 452-0111	F C T R G	

RETIRED MILITARY ALMANAC

STATE INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
Tyndall AFB, Panama City 32403	(850) 283-1110	F C T R G
Whiting Field NAS, Milton 32570	(850) 623-7011	F C T R G
GEORGIA		
Albany MC Logistics Base 31704	(912) 639-5000	F C T R G
Atlanta NAS, Marietta 30060	(770) 919-5000	F T R
Fort Benning, Columbus 31905	(706) 545-2011	F C T R G
Fort Gillem, Forest Park 30297	(404) 363-5000	F C T R
Fort Gordon, Augusta 30905	(706) 791-0110	F C T R G
Fort McPherson, Atlanta 30330	(404) 464-3113	F C T R G
Fort Stewart, Hinesville 31314	(912) 767-1411	F C T R G
Hunter Army Air Field, Savannah 31409	(912) 767-1411	F C T R G
Kings Bay NSB, St. Marys, FL 31547	(912) 673-2001	F C T R G
Moody AFB, Valdosta 31699	(912) 257-4211	F C T R G
Robins AFB, Warner Robins 31098	(912) 926-1113	F C T R G
HAWAII		
Barbers Point NAS, Kapolei 96862†	(808) 449-7110	F C T R G
Fort Shafter, Honolulu 96858	(808) 449-7110	F C T R G
Hale Koa Hotel, Ft. DeRussy 96815	(800) 367-6027	T R
Hickam AFB, Honolulu 96853	(808) 449-7110	F C T R
Kaneohe Bay MCB, Kailua 96863	(808) 449-7110	F C T R G
Pearl Harbor Naval Complex 96860	(808) 449-7110	F C T R G
Schofield Barracks, Wahiawa 96857	(808) 449-7110	F C T R G
Tripler Army Med. Ctr., Honolulu 96859	(808) 433-6661	T R
IDAHO		
Mountain Home AFB 83648	(208) 828-2111	F C T R G
ILLINOIS		
Great Lakes Naval Trng. Ctr. 60088	(847) 688-3500	F C T R G
Price Spt Ctr, Granite City 62040†	(618) 452-4212	F C T R G
Scott AFB, Belleville 62225	(618) 256-1110	F C T R G
INDIANA		
Naval Surface Warfare Ctr., Crane 47522	(812) 854-2511	C T R G
KANSAS		
Fort Leavenworth, Leavenworth 66027	(913) 684-4021	F C T R G
Fort Riley, Junction City 66442	(785) 239-3911	F C T R G
McConnell AFB, Wichita 67221	(316) 759-6100	F C T R G
KENTUCKY		
Fort Campbell, Clarksville 42223	(270) 798-2151	F C T R G
Fort Knox, Radcliffe 40121	(502) 624-1181	F C T R G
LOUISIANA		
Barksdale AFB, Bossier City 71110	(318) 456-2252	F C T R G
Fort Polk, Leesville 71459	(337) 531-2911	F C T R G
Jackson Barracks, New Orleans 70146	(504) 271-6262	F T R
New Orleans NSA 70142	(504) 678-2540	F C T R
New Orleans NAS JRB 70143	(504) 678-3253	T R G
MAINE		
Brunswick NAS 04011	(207) 921-1110	F C T R G
MARYLAND		
Aberdeen Proving Ground, Aberdeen 21005	(410) 278-5201	F C T R G
Andrews AFB, Camp Springs 20762	(301) 981-1110	F C T R G
Bethesda National Naval Med Ctr. 20889	(301) 295-4611	F T R

RETIRED MILITARY ALMANAC

STATE			
INSTALLATION/LOCATION/ZIP	PHONE	F	FACILITIES
Curtis Bay Coast Guard Yard 21226	(410) 789-1600	F	T R
Fort Detrick, Frederick 21702	(301) 619-8000	F	C T R
Fort George G. Meade, Odenton 20755	(301) 677-6261	F	C T R G
Patuxent River NAS 20670	(301) 342-3000	F	C T R G
USNA, Annapolis 21402/NS Annapolis	(410) 293-1000	F	C T R G
MASSACHUSETTS			
Devens Reserve Forces Training Area, Ayer 01432	(978) 796-3911	F	T G
Hanscom AFB, Bedford 01731	(781) 377-4441	F	C T R G
MA Military Reservation 02542	(508) 968-1000	F	C T R G
MICHIGAN			
Selfridge ANGB, Mt Clemens 48045	(810) 307-4011	F	C T R G
MINNESOTA			
Minneapolis-St. Paul IAP 55450	(612) 713-1000	F	T R G
MISSISSIPPI			
Columbus AFB, Columbus 39710	(662) 434-7322	F	C T R G
Gulfport NCBC 39501	(228) 871-2555	F	C T R G
Keesler AFB, Biloxi 39534	(228) 377-1110	F	C T R G
Meridian NAS 39309	(601) 679-2211	F	C T R G
Pascagoula NS 39595	(228) 761-2140	F	R
MISSOURI			
Fort Leonard Wood, St. Robert 65473	(573) 596-0131	F	C T R G
Whiteman AFB, Knob Noster 65305	(660) 687-1110	F	C T R G
MONTANA			
Malmstrom AFB, Great Falls 59402	(406) 731-1110	F	C T R
NEBRASKA			
Offutt AFB, Omaha 68113	(402) 294-1110	F	C T R G
NEVADA			
Fallon NAS 89496	(775) 426-5161	F	C T R
Nellis AFB, Las Vegas 89191	(702) 652-1110	F	C T R G
NEW HAMPSHIRE			
Portsmouth Naval Shipyard, Kittery 03804	(207) 438-1000	F	C T R
NEW JERSEY			
Cape May CG Training Center 08204	(609) 898-6950	F	C T R
Earle Naval Wpns Sta, Colts Neck 07722	(732) 866-2500	F	T R
Fort Dix, Wrightstown 08640	(609) 562-1011	F	C T R G
Fort Monmouth, Eatontown 07703	(732) 532-9000	F	C T R G
McGuire AFB, Wrightstown 08641	(609) 754-1100	F	C T G
Naval Air Engr Station, Lakehurst 08733	(732) 323-2011	F	C T R G
NEW MEXICO			
Cannon AFB, Clovis 88103	(505) 784-3311	F	C T R G
Holloman AFB, Alamogordo 88330	(505) 572-1110	F	C T R G
Kirtland AFB, Albuquerque 87117	(505) 846-0011	F	C T R G
White Sands Missile Range, Las Cruces 88002	(505) 678-2121	F	C T R G
NEW YORK			
Fort Hamilton, Brooklyn 11252	(718) 630-4101	F	C T R
Fort Drum, Watertown 13602	(315) 772-6011	F	C T R
Scotia Naval Admin Unit 12302	(518) 377-6440	F	C R
US Military Academy, West Point 10996	(845) 938-4011	F	C T R G

RETIRED MILITARY ALMANAC

STATE INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
NORTH CAROLINA		
Camp Lejeune, Jacksonville 28542	(910) 451-1113	F C T R G
Cherry Point MCAS 28533	(252) 466-2811	F C T R G
Elizabeth City CG Spt Ctr 27909	(252) 335-6229	T R
Fort Bragg, Fayetteville 28307	(910) 396-0011	F C T R G
New River MCAS, Jacksonville 28545	(910) 451-1113	F C T R
Pope AFB, Fayetteville 28308 (Note 1)	(910) 394-1110	F C T R G
Seymour Johnson AFB, Goldsboro 27531	(919) 722-5400	F C T R G
NORTH DAKOTA		
Grand Forks AFB, Grand Forks 58205	(701) 747-3000	F C T R G
Minot AFB, Minot 58705	(701) 723-1110	F C T R G
OHIO		
Wright-Patterson AFB, Dayton 45433	(937) 257-1110	F C T R G
OKLAHOMA		
Altus AFB, Altus 73523	(580) 482-8100	F C T R G
Fort Sill, Lawton 73503	(580) 442-8111	F C T R G
Tinker AFB, Oklahoma City 73145	(405) 732-7321	F C T R G
Vance AFB, Enid 73705	(580) 213-5000	F C T R
OREGON		
Astoria Coast Guard Gp 97146	(503) 861-6212	R
PENNSYLVANIA		
Carlisle Barracks, Carlisle 17013	(717) 245-3131	F C T R G
Chas. E. Kelly Spt Fac, Oakdale 15071	(800) 400-2650	F C R
Fort Indiantown Gap, Annville 17003	(717) 861-2000	T R
Letterkenny Army Dep., Chambersburg 17201	(717) 267-8111	F T R G
Navship Pts Cont., Mechanicsburg 17055	(717) 605-2000	C T
New Cumberland Army Depot 17070	(717) 770-6011	F C T R G
Tobyhanna Army Depot 18466	(570) 895-7000	F C T R
Willow Grove NAS, JRB, Horsham 19090	(215) 443-1000	F T R
RHODE ISLAND		
Newport NETC 02841	(401) 841-3456	F C T R G
SOUTH CAROLINA		
Beaufort MCAS 29904	(843) 522-7100	F C T R G
Charleston AFB, Charleston 29404	(843) 963-6000	F C T R G
Fort Jackson, Columbia 29207	(803) 751-7511	F C T R G
NWS, Charleston 29445	(843) 764-7901	F C R G
Parris Island MC Recruiting Depot 29905	(843) 525-2111	F C T R G
Shaw AFB, Sumter 29152	(803) 895-1110	F C T R G
SOUTH DAKOTA		
Ellsworth AFB, Rapid City 57706	(605) 385-1000	F C T R G
TENNESSEE		
Arnold AFS, Tullahoma 37388	(931) 454-3000	C T R G
Memphis NSA, Millington 38054	(901) 874-5509	F C T R G
TEXAS		
Brooks AFB, San Antonio 78235 (Note 2)	(210) 536-1110	F C T R G
Corpus Christi NAS 78419	(361) 961-2811	F C T R G
Dyess AFB, Abilene 79607	(915) 696-0212	F C T R G
Fort Bliss, El Paso 79916	(915) 568-2121	F C T R G
Fort Hood, Killeen 76544	(254) 287-1110	F C T R G
Fort Sam Houston, San Antonio 78234	(210) 221-1211	F C T R G

RETIRED MILITARY ALMANAC

STATE	INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
	Fort Worth NAS JRB 76127	(817) 782-7153	F C T R
	Goodfellow AFB, San Angelo 76908	(915) 654-3231	F C T R
	Ingleside NS, Corpus Christi 78362	(361) 776-4200	F R
	Kelly AFB, San Antonio 78241 (Note 1)	(210) 925-1110	F C T R G
	Kingsville NAS 78363	(361) 516-6136	F C T R
	Lackland AFB, San Antonio 78236	(210) 671-1110	F C T R G
	Laughlin AFB, Del Rio 78843	(830) 298-3511	F C T R G
	Randolph AFB, San Antonio 78150	(210) 652-1110	F C T R G
	Red River Army Depot 75507	(903) 334-2141	F C T R G
	Sheppard AFB, Wichita Falls 76311	(940) 676-2511	F C T R G
UTAH			
	Dugway Proving Ground 84022	(435) 831-3545	F C T R G
	Hill AFB, Ogden 84056	(801) 777-7221	F C T R G
	Tooele Army Depot 84074	(435) 833-3211	F C T R
VIRGINIA			
	Chesapeake NW Naval Sec Gp Activity 23322	(757) 421-8000	F T R
	Dahlgren Naval Surface Warfare Ctr 22448	(540) 653-8531	F C T R G
	Dam Neck Fleet Cbt Tng Ctr, VA Bch 23461	(757) 492-6234	F T R
	Fort A.P. Hill, Bowling Green 22427	(804) 633-8760	T R
	Fort Belvoir, Alexandria 22060	(703) 545-6700	F C T R G
	Fort Eustis, Newport News 23604	(757) 878-1212	F C T R G
	Fort Lee, Petersburg 23801	(804) 765-3000	F C T R G
	Fort Monroe, Hampton 23651	(757) 878-1212	F C T R
	Fort Myer, Arlington 22211	(703) 545-6700	F C T R
	Fort Pickett, Blackstone 23824	(804) 292-8621	R
	Fort Story, Virginia Beach 23459	(757) 422-7305	F T R
	Langley AFB, Hampton 23665	(757) 764-9990	F C T R G
	Little Creek NAB, Norfolk 23521	(757) 462-7385	F C T R G
	Norfolk Naval Shipyard, Portsmouth 23709	(757) 396-3000	F C T R
	Norfolk Naval Base 23511	(757) 444-0000	F C T R G
	Oceana NAS 23460	(757) 433-2366	F C R G
	Quantico Marine Corps Base 22134	(703) 784-2121	F C T R G
	Yorktown CG Res Tng Ctr 23690	(757) 898-3500	R
	Yorktown NWS 23691	(757) 444-0000	F C R G
WASHINGTON			
	Bangor NSB, Silverdale 98315	(360) 396-6111	F C T R
	Everett NS, Everett 98207	(425) 304-3000	F C T R
	Fairchild AFB, Spokane 99011	(509) 247-1212	F C T R
	Fort Lewis, Tacoma 98433	(253) 967-1110	F C T R G
	McChord AFB, Tacoma 98438	(253) 982-1910	F C T R G
	Puget Sound Nav Shipyard, Bremerton 98314	(360) 476-3711	F C T R
	Whidbey Island NAS, Oak Harbor 98278	(360) 257-2211	F C T R G
WISCONSIN			
	Fort McCoy, Sparta 54656	(608) 388-2222	F C T R
WYOMING			
	Francis E. Warren AFB, Cheyenne 82005	(307) 773-1110	F C T R G

Note 1: Commissary closed April 13, 2001.

Note 2: Commissary closed September 28, 2001.

RESTRICTIONS APPLICABLE TO RETIRED MILITARY PERSONNEL

GENERAL

Retired members are not expected to engage in personal or professional activities that are incompatible with the standards of conduct expected of them while on active duty. The Joint Ethics Regulation, DoD Directive 5500.7-R prescribes standards of conduct and provides guidance for present and former members of the DoD, including retired members of all of the Armed Forces.

Since it is not possible to cover all the provisions of law which restrict the activities of retired personnel, only some of the more important provisions are discussed in this section. Whenever a retired member has any doubt as to whether he or she may be in violation of a particular law when accepting employment with the Federal Government or with a firm doing business with the Government, the member is strongly urged to obtain advice on the matter before making a commitment for such employment. The ethics counselor assigned to the organization can provide information and assistance.

Title 18, USC § 207 places restrictions on post-retirement employment for all officers. Officers are forbidden to represent any private employer in dealings with the Government on issues for which they had supervisory responsibility during their last year on active duty, for a period of two years following retirement from the service. The statute imposes a ban on representing outside interests before the Government on matters in which the officer has "personal and substantial" dealings while in the service. In addition, the Procurement Integrity Act (41 USC 423), effective January 1, 1997 includes certain restrictions for procurement officers.

PRE-RETIREMENT MATTERS

Retiring members should be aware that negotiating for a position following retirement might involve a financial interest that could be a conflict of interest. Negotiating includes: sending a resume; deferring a discussion on employment; leaving an employment discussion "on the table".

If a conflict of interest is created, the following options are available: immediate consultation with your supervisor and/or ethics advisor to determine if there is a conflict of interest; or, a change of duties so that you have no contact with any actions affecting the potential employer; or the possibility of future employment has been rejected by either party. (See Conflict of Interest section.)

Travel, meals, and reimbursements may be accepted from prospective employers if such expenses are customarily paid to job applicants.

If you plan to work during terminal leave, remember you are still on active duty, and may not represent anyone before the U.S. Government (18 USC 205).

EMPLOYMENT IN THE DoD

Retired members of the Uniformed Services may accept civilian employment in the Federal Government. Employment by the DoD is prohibited for a period of 180 days following retirement, including employment by non-appropriated fund instrumentalities under the jurisdiction of the Armed Forces (5 USC 3326).

RETIRED MILITARY ALMANAC

NONGOVERNMENT EMPLOYMENT

Generally there is no provision of federal law or regulation that prevents a retiree from being employed by a domestic business or industry that does not engage in business with the government. There are no restrictions on the amount of compensation a retired member may receive from private employment, nor does the receipt of salary reduce the amount of retired pay received.

CONFLICT OF INTEREST

Prohibited activities for all retired commissioned officers and warrant officers, both regular and Reserve are:

1. Representing at any time after retirement, anyone other than the United States in connection with a matter in which the U.S. is a party or has an interest and in which they participated personally and substantially for the government.
2. Representing for one year after retirement, anyone other than the United States in connection with a matter in which the U.S. is a party or has an interest and which was within their official responsibility during the last year of government service.

FOREIGN GOVERNMENT EMPLOYMENT

The primary restriction on foreign government employment of retired personnel is in Article 1, Section 9a, Clause 8 of the Constitution of the United States. This provision prohibits employment of all retired personnel, commissioned, warrant officers or enlisted personnel, regular or Reserve, by a foreign government unless Congressional consent is first granted. Employment by educational or commercial institutions owned, operated or controlled by a foreign government is within the scope of this restriction.

There are three procedures that may be used in obtaining Congressional consent. These are as follows:

1. By private legislation authorizing specific foreign government employment.
2. Authority may be obtained from the President. The President is permitted to detail members of the Uniformed Services to assist in military matters upon the request of certain countries.
3. The 1978 Foreign Relations Authorization Act grants permission by the Congress to all retired members of the Armed Forces to accept employment and compensation from any foreign government or entity as to which the applicable provisions of the Constitution would require Congressional consent subject to the approval of the secretary of their military service and the Secretary of State. Foreign government employment subjects a member's retired pay to reduction or forfeit by the amount received from the foreign government. Retired members who wish to accept such employment should apply to their Service Secretary through military channels.

In applying for such foreign government employment the following is required:

- A detailed description of the civil duties to be performed for the foreign government as provided by the prospective employer and the extent of foreign control.
- A statement that you will or will not be paid for duties performed and an explanation of such wages, if applicable.
- A statement that you are unaware of any reason why foreign employment would be inadvisable or reflect unfavorably on the United States.

RETIRED MILITARY ALMANAC

- A statement as to whether foreign citizenship is required or planned.
- A statement that you will not be required to execute an oath of allegiance to the foreign government involved.
- A statement that you understand your retired pay may be withheld equal to the amount received from the foreign government if you accept employment before proper approval.

If you accept employment different from that in your original or previous request, you must reapply in the same manner and under the same conditions as the original employment.

Note: Representing a foreign government or foreign entity may require registration as a foreign agent (22 USC 611 and 28 CFR 5.2). Contact the Registration Unit, Criminal Division, Department of Justice, Washington, D.C. 20530 (202) 514-1219 for more information.

The above prohibitions apply to corporations owned or operated by foreign governments, but does not apply to independent foreign companies. You may work as an independent consultant to a foreign government, however it is best to consult with competent legal authority before doing so.

RETIREMENT OVERSEAS

Retired military personnel are not generally restricted from traveling or residing overseas. Retired members are subject to the same State Department requirements as all other United States citizens and must possess valid passports. Certain individuals who have had travel restrictions imposed while on active duty because their duties involved special security information, may be restricted from travel to overseas areas until the period of their restriction is completed. Individuals subject to such travel restrictions will be advised during their security debriefing prior to retirement.

For those who retire overseas or accept foreign employment and are in an area where DoDEA schools are located, their dependents of school age are authorized to attend those DoDEA schools on a space available basis. Tuition rates are the same all over the world ranging from \$5,916 for elementary grades to \$13,968 for high schools per year for school year 2000-2001.

In addition to the above, there are a number of factors that must be considered regarding choice of an overseas residence when retiring in a foreign country. Among these are:

- Availability of U.S. Military support.
- Availability, cost and quality of housing.
- Availability, cost and quality of medical care (MEDICARE is not available overseas).
- Availability of adequate food, utilities and sanitation.
- Availability of banking and financial affairs.
- Availability of transportation and communications.
- Availability of life and medical insurance.
- Relocation costs, taxes, and cost of living.
- Citizenship, visas, and possible loss of retirement pay if citizenship is changed.

Individuals who plan to reside overseas are generally required to notify DFAS and may be required to file a Monthly Report of Existence or Certificate of Eligibility to ensure continuation of retirement pay. (See the section on Retired Pay for additional details.)

RETIRED MILITARY ALMANAC

FOREIGN CITIZENSHIP AND RETIRED PAY

If you become a citizen of a foreign country by naturalization and voluntarily renounce U.S. citizenship, you may lose retired pay, which depends on continued status as a retired member and availability for additional service if required. Renunciation of U.S. citizenship would make further service impossible. However, the U.S. comptroller general has ruled that while retired pay would be discontinued, the member could continue participating in the Survivor Benefit Plan if the required deductions from retired pay were being made at the time U.S. citizenship was renounced, and the member continues making contributions to the U.S. Treasury directly.

UNIFORM RESTRICTIONS

Retired personnel are prohibited from wearing the uniform in connection with activities of a business nature when an inference of official sponsorship for the enterprise or business may be drawn, or under circumstances which would tend to bring discredit or reproach upon the uniform.

The uniform may not be worn at any meeting or demonstration which is a function of or sponsored by any organization, association, movement, group or combination of persons which has been designated by the Attorney General of the United States as totalitarian, fascist, communist or subversive or as having adopted a policy of advocating or approving the commission of acts of force or violence to deny others their rights under the Constitution, or as seeking to alter the form of government by unconstitutional means.

SECURITY PROGRAM

All retired military personnel have a continuing responsibility for safeguarding classified information of which they have knowledge. In accordance with DoD Directive 5200.1, each member having access to classified material is required to sign a security termination statement which states that the member has no classified material or documents in his or her possession, that no classified information will be divulged either orally or by any other means to an unauthorized individual or agency seeking to obtain classified information. Retired members who violate the espionage or internal security laws are subject to prosecution, fine, and imprisonment as well as loss of eligibility for retired pay.

SPEECHES AND PUBLICATION OF ARTICLES

There is no requirement that requires retired military personnel to submit copies of articles or speeches to the DoD or applicable branch of service for clearance. Such writings and public statements are, of course, the responsibility of the individual with regard to protection of information dealing with national security. If any doubt exists, the author may submit the material for review to the chief of information of the applicable service. Statements that any opinions expressed are those of the author and not the DoD or service branch are useful in clarifying the status of the article or statement.

MILITARY PERSONNEL RECORDS LOCATIONS

The various categories of military service records are described in the following chart. For each category there is a code number that indicates the address where requests should be sent.

To request records, use Standard Form 180. A copy of the form can be printed from the National Archives and Records Administration website: www.nara.gov/regional/mprsf180.html.

Health and Personnel Records. In most cases involving individuals no longer on active duty, the personnel record, the health record, or both can be obtained from the same location, as shown on the chart. However, some health records are available from the Department of Veterans Affairs (VA) Records Management Center (Code 9). A request for a copy of the health record should be sent to Code 9 if the person was discharged, retired or released from active duty (separated) on or after the following dates: ARMY - October 16, 1992; NAVY - January 31, 1994; AIR FORCE and MARINE CORPS - May 1, 1994. Health records of persons on active duty are generally kept at the local servicing clinic, and usually are available from Code 9 a week or two after the last day of active duty.

Records at the National Personnel Records Center. It often takes six or seven months for the file to reach the National Personnel Records Center (Code 10) in St. Louis after the military obligation has ended (such as by discharge).

ADDRESS LIST OF CUSTODIANS (by code numbers shown below)

BRANCH	CURRENT STATUS OF SERVICE MEMBER	WHERE TO WRITE ADDRESS CODE
AIR FORCE	Discharged, deceased or retired with pay	10
	Active (including National Guard on active duty in the Air Force), TDRL, or general officers retired with pay	1
	Reserve, Retired Reserve in non-pay status, current National Guard officers not on active duty in the Air Force, or National Guard released from active duty in the Air Force	2
COAST GUARD	Discharged, deceased or retired with pay	10
	Active, Reserve or TDRL	3
MARINE CORPS	Discharged, deceased or retired with pay	10
	Active, Selected Marine Corps Reserve, or TDRL	4
ARMY	Discharged, deceased or retired with pay	10
	Reserve; or active duty records of current National Guard members who performed service in the U.S. Army before 7/1/72	5
	Active enlisted (including National Guard on active duty in the U.S. Army) or TDRL enlisted	7
	Active officers (including National Guard on active duty in the U.S. Army) or TDRL officers	6
NAVY	Discharged, deceased or retired between 1885-1994	10
	Discharged, deceased or retired between 1995-Present	8
	Active	8
	Reserve members NOT currently on active duty, including Ready Reserve and Standby Reserve	11

RETIRED MILITARY ALMANAC

1	Air Force Personnel Center HQ AFPC/DPSRP 550 C St. West, Ste 19 Randolph AFB, TX 78150-4721	5	Commander U.S. Army Reserve Personnel Command Attn: ARPC-VS 1 Reserve Way St. Louis, MO 63132-5200	9	Department of Veterans Affairs Records Management Center P.O. Box 5020 St. Louis, MO 63115-5020
2	Air Reserve Personnel Center/DSMR 6760 E. Irvington Pl. #4600 Denver, CO 80280-4600	6	U.S. Total Army Personnel Command 200 Stoval St. Alexandria, VA 22332-0400	10	National Personnel Records Center (Military Personnel Records) 9700 Page Ave. St. Louis, MO 63132-5100
3	Commander CGPC-Adm-3 U.S. Coast Guard 2100 2nd St, SW Washington, DC 20593-0001	7	Commander USAEREC Attn: PCRE-F 8899 E. 56th St. Indianapolis, IN 46249-5301	11	Naval Reserve Personnel Center 4400 Dauphine St. New Orleans, LA 70149
4	HQs, USMC Personnel Management Support Branch (MMSB-10) 2008 Elliot Rd. Quantico, VA 22134-5030	8	Navy Personnel Command PERS-313C1 5720 Integrity Dr. Millington, TN 38055		

MANAGEMENT AND MOBILIZATION OF RETIRED MILITARY MEMBERS

Definitions.

Key Employees. A civilian employee who is vital to the defense of the United States in his or her civilian capacity and cannot be mobilized with the military services in the event of any emergency.

Retired Military Members. Regular and Reserve officers and enlisted members who retire from the military services, Reserve officers and enlisted members who are otherwise eligible for retirement but who have not reached age 60 and who have not elected discharge or are not members of the Ready Reserve or Standby Reserve (including members of the inactive Standby Reserve who meet the above criteria), and members of the Fleet Reserve and the Fleet Marine Corps Reserve.

Military Retiree Categories.

1. Category I. Non-disability military retirees under age 60 who have been retired less than five years.
2. Category II. Non-disability military retirees under age 60 who have been retired five years or more.
3. Category III. Military retirees, including those over 60 (62 for WO's) or retired for disability.

DoD policy is to use military retirees to meet the demands of mobilization or other emergencies. The Secretaries of the military departments are authorized to order any retired regular member to active duty at any time to perform duties deemed necessary in the interests of national defense in accordance with 10 USC 688. Military retirees, both regular and Reserve, may be ordered to active duty by the Secretaries of the military departments to satisfy mobilization requirements.

RETIRED MILITARY ALMANAC

Physically qualified military retirees may be assigned in peacetime, either voluntarily or involuntarily, to installations or to mobilization positions that must be filled within 30 days after mobilization and that are determined appropriate for retirees by the Secretary of the military department concerned. Key employees and Category III retirees will not be assigned. Severe hostilities may prevent delivery of mobilization orders to military retirees. Therefore, all assigned military retirees, have been issued assignment orders.

The nature and extent of the mobilization of Category III retirees is determined by each military service based on the retiree's military skill or the nature and degree of the retiree's disability. Age or disability alone may not be the basis for excluding a retiree from mobilization.

Military retirees who live overseas should be assigned in peacetime to the maximum extent possible, as determined by the military service concerned, to meet mobilization requirements at overseas U.S. or allied military installations or activities that are near their places of residence.

The development and maintenance of current information pertaining to the mobilization availability of military retirees is the responsibility of the military service. Such information includes, but is not to be limited to, date of retirement, date of birth, current address, and military qualifications. In addition, the military services maintain information on Categories I and II military retirees concerning availability for mobilization and physical condition.

The Secretary of a military department may order a retired member of a Reserve Component to active duty for the duration of a war or emergency and for 6 months thereafter on the basis of required skills, provided:

1. War or national emergency has been declared by the Congress.
2. The Secretary of the military department concerned, with the approval of the Secretary of Defense, determines there are not enough qualified Reserves in an active status or in the Inactive National Guard, pursuant to 10 USC 12301.

TRAVEL AND TRANSPORTATION ALLOWANCES FOR RETIRED PERSONNEL

Retired personnel are entitled to the travel and transportation allowances explained in this section. The Joint Federal Travel Regulations (JFTR) is the basic directive for entitlements covered in this section. For specific details and additional information, contact the Transportation Office at any military installation. The JFTR may be seen at the PDTATAC web site: www.dtic.mil/perdiem/.

TRAVEL AND TRANSPORTATION INCIDENT TO RETIREMENT

Home of Selection

Retired military personnel are authorized travel allowances from their last duty station to a home location of his or her selection provided the member had eight or more years of continuous (with no single break of more than 90 days) active duty immediately preceding retirement. The home of selection does not have to be the same as the home of record. A retired member is entitled to travel and transportation allowances to a home of selection any place in the United States, or to a home of record or place entered active duty outside the United

RETIRED MILITARY ALMANAC

States. A member may select a home of selection outside the United States but costs are limited to those payable had the member selected a home at a CONUS location specified by the member.

Time Limitations

Home of selection travel must be completed within one year after termination of active service.

Exceptions to the one-year limitation are:

1. If the member is hospitalized on date of termination of active service, or;
2. If the member is enrolled in a training or educational program designed to qualify for acceptable civilian employment or begins such a program within the one year period following termination of active service.

If hospitalized, the retiree must perform the travel within one year following discharge. If enrolled in a training or educational program, the retiree must complete travel within one year after completion of the program or within two years after termination of active service, whichever is earlier.

In addition, retired members may request an extension of the one year time limit for travel and transportation entitlements for other than medical or educational reasons. Service Secretaries may grant extensions for other deserving cases where an unexpected event beyond the control of the member occurred which prevented the retiree from moving to the home of selection in the one year period and provided that any extensions are given in terms of limited period of time. Examples of such exceptions are:

1. A situation where a member is prevented from selecting a home within the one year period because of a spouse's terminal illness.
2. A situation where there has been a death in the immediate family near the time of the planned move.
3. Instances where construction of a retirement home has been delayed because of labor strikes.

Requests for extensions must be submitted prior to expiration of the one year period, for specified periods of time and show that the circumstances were beyond the control of the member. Procedures for requesting extensions and additional information may be obtained from any transportation office.

Retirement Outside the CONUS

Travel to a home of selection outside the CONUS is authorized, but requires the issuance of travel orders in addition to retirement orders. Requests for such travel must be submitted in advance from the transportation officer of the member's service. It is important that travel arrangements be discussed with the transportation officer. A certificate of non-availability is required when a U.S. flag carrier is not available or not used.

Personal Travel Allowances

A member traveling alone by privately owned conveyance (POC) is entitled to a monetary allowance of 15 cents per mile plus a flat rate per diem of \$50 per day. For transoceanic travel, he or she must submit a request to the Transportation Officer for government procured transportation.

Dependent Travel

Ordinarily eligible family members are entitled to travel under the same conditions of time as the sponsor. Eligible family members are entitled to travel to the same home of selection from either the member's last duty station or from the place to which the dependents were last transported at Government expense. Eligible family members may commence travel prior to the effective

RETIRED MILITARY ALMANAC

date of the retirement orders. Travel must be completed within the authorized time period.

Dependent Travel Allowances

For dependent travel, the Government pays a member an allowance if one dependent accompanies the member, a total rate of 17 cents per mile; two dependents, 19 cents per mile; if more than two dependents, the rate is 20 cents per mile. In addition, a flat per diem rate of \$37.50 per day for dependents 12 and over and a flat rate of \$25.00 for those under 12, per travel day is authorized. If the dependents travel in a second car, the member is paid 15 cents for one dependent, 17 cents per mile for two dependents, 19 cents per mile for three dependents and 20 cents per mile for four or more dependents, in addition to the 15 cents per mile for the member's car. Government transportation and Government-procured transportation is normally permitted for these dependents for transoceanic travel.

Claims

After completion of travel, the retired member should submit claims for mileage allowances and/or reimbursement of other travel expenses. Travel Voucher (DD Form 1351-2), along with properly endorsed orders, should be submitted to the disbursing office responsible for that person's pay accounts prior to retirement. All travel must be completed before submitting claims for payment or reimbursement.

Dislocation Allowances

Retirees are not authorized payment of a dislocation allowance for a move from the member's last duty station to the home of selection for retirement.

HOUSEHOLD GOODS, AUTOMOBILE & MOBILE HOMES

Shipping and Storage

Retired members are authorized to have their household goods shipped from their last duty station to their home of selection for retirement. Household goods from storage, or from a previously designated place in the United States or any combination of these places, may also be shipped to the home of selection. The amount of household goods allowed to be shipped is dependent on the grade of the individual at the time of retirement.

The shipment of household goods to a former spouse, subject to the member's overall weight and mileage limitations, is permitted.

Non-temporary storage of household goods is also authorized, prior to shipment, for a period of one year from the date of retirement. Household goods, which are not placed in non-temporary storage, may be placed in temporary storage for a period of 90 days pending shipment to the selected home. Extensions of these storage periods may be authorized under certain conditions, such as hospitalization or while the member is engaged in a training or educational program. For details contact the transportation office at the military installation processing your retirement sufficiently in advance of the planned move to ensure that all shipments and storage arrangements are properly completed. If the member's home of selection is overseas, it is possible to arrange for shipment of household goods to the overseas location. However, due to customs and duty requirements, it is necessary for the member to contact the foreign embassy to obtain proper clearances, in addition to coordinating with the transportation officer.

RETIRED MILITARY ALMANAC

PCS HHG WEIGHT ALLOWANCES (Pounds)

Pay Grade	Without Dependents	With Dependents	Pay Grade	Without Dependents	With Dependents
OFFICERS:			ENLISTED: ..		
O-10	18,000	18,000	E-9	12,000	14,500
O-9	18,000	18,000	E-8	11,000	13,500
O-8	18,000	18,000	E-7	10,500	12,500
O-7	18,000	18,000	E-6	8,000	11,000
O-6	18,000	18,000	E-5	7,000	9,000
O-5	16,000	17,500	E-4 ¹	7,000	8,000
O-4	14,000	17,000	E-4 ²	3,500	7,000
O-3	13,000	14,500	E-3	2,000	5,000
O-2	12,500	13,500	E-2	1,500	5,000
O-1	10,000	12,000	E-1	1,500	5,000
W-5	16,000	17,500	Cadets & Midshipmen	350	
W-4	14,000	17,000			
W-3	13,000	14,500			
W-2	12,500	13,500			
W-1	10,000	12,000			

¹Member with more than two years of service.

²Member with two years or less of service.

Automobiles

Personnel retiring from overseas locations may ship a privately owned vehicle back to the CONUS. The transportation officer overseas will provide the member with required information regarding delivery of the vehicle to the designated port of embarkation. Land transportation of privately owned vehicles at Government expense is not authorized.

Mobile Homes

Retired members who would otherwise be entitled to transportation of household goods at Government expense are entitled to have a mobile home allowance in lieu of transportation of baggage and household goods. Certain conditions regarding the condition of the mobile home and its use must be met. The transportation officer can provide the retiree with details concerning movement of mobile homes. The same time restrictions for movement of household goods apply to the movement of a mobile home.

CLAIMS FOR DAMAGE OR LOSS OF HOUSEHOLD GOODS

If household goods are damaged or lost while in storage or while being shipped to the retired member's home of selection, a claim may be filed for loss or damage. However, there are limitations on the amount that the Government will pay and on the type of property involved in the claim. Claims generally will be allowed for damaged property in the amount of the cost of repairs, and for lost or destroyed property in the amount of replacement cost after considering depreciation and evidence of cost. The maximum amount that can be paid is \$40,000.

Items of considerable value, such as oriental rugs, fine china, hobby collections or other valuable or rare items, should be insured in the event of a loss. The transportation officer can provide information on how to protect yourself from loss either by purchase of commercial insurance or split shipments. The legal office may also provide guidance regarding the need for additional coverage for household goods and personal property.

SPACE-AVAILABLE TRAVEL

Retired personnel, their spouses and eligible family members who travel with them, are eligible for Space-Available (Space-A) travel on DoD owned or controlled aircraft on flights to, from and between overseas areas. Family members are permitted to travel on DoD owned or controlled aircraft to or from an overseas location when a CONUS leg segment (enroute stop) is involved. For example: family members may travel on a mission which operates from Hickam AFB, Hawaii, to Offutt AFB, Nebraska, even though an en route stop is made in California. Conversely, dependents may travel on a mission which operates from Andrews AFB, Maryland, to Howard AFB, Panama, even though an en route stop is made in Florida. Travel for eligible family members beyond the first CONUS point is contingent on the aircraft's mission.

Retirees may personally report to the Space-A Passenger Service Center in the passenger terminal to register for Space-A flights or may mail or fax their travel request to the locations from which they plan to depart. The fax should provide the first names of eligible family members traveling with them, a statement that required border clearance documents are current and a list of up to five country destinations. Retirees may remain on the Space-A list up to 60 days. A valid ID card is required for all passengers. Passports, visas, immunization records are also required for overseas travel along with leave orders or other travel authorizations. Once registered, the traveler must wait for notification that their travel category and date/time of sign up has been reached. When selected for a flight, the traveler must be ready to proceed. Space-A travelers are not required to be present for all scheduled departures.

In addition to the frequent long waiting periods, it should be noted that the Government is not obligated to provide return or continuing transportation to Space-A passengers. Adequate funds should be available to procure commercial transportation for return flights or lengthy stays while awaiting Space-A flights. Successful Space-A journeys require patience and flexibility.

There may be some charges involved. Transportation officers and terminal personnel can provide the traveler with more specific information regarding these charges.

General Space-Available Information

Space-A air travel seats are normally available after all official duty passengers have been accommodated. Passengers are permitted to sign up for a maximum of five destinations with the last destination being "all" to qualify for any opportune missions to a destination not normally served by the departure terminal.

Space-available passengers are removed from the Space-A register when they:

- a. Are selected for a flight.
- b. Have not moved by their leave expiration date.
- c. Have been on the Space-A register for 60 days.

Space-A travelers may reregister after they are removed from the list, however, they will be given a new date/time of sign up and drop to the bottom of the list in their respective category.

Space-A passengers should be prepared to spend time awaiting travel, and always be ready to travel at personal expense. As long as seats are available on an aircraft, every attempt will be made to use them for Space-A passengers.

RETIRED MILITARY ALMANAC

Passengers will be offered air transportation on a first come, first served basis, based upon established space-available categories:

a. **Categories.** There are six categories of space-available travel. Space-available travelers are placed in one of the six categories based on their status (active duty, uniformed services member, DoDEA teacher, etc.) and their situation (emergency leave, ordinary leave, etc.). Once accepted for movement, a space-available passenger may not be “bumped” by another space-available passenger, regardless of category.

b. **Priority of Movement.** The numerical order of space-available categories indicates the precedence of movement between categories; for example, travelers in Category III move before travelers in Category IV. The order in which travelers are listed in a particular category does not indicate priority of movement in that category. In each category, transportation is furnished on a first-in, first-out basis.

c. **Changes to Movement Priorities.** Wherever the issue may arise, the local installation commander may change the priority of movement of any space-available traveler for emergency or extreme humanitarian reasons when the facts provided fully support such an exception. The installation commander may delegate the authority to make such changes to no lower than the Chief of the Passenger Service Center or its equivalent. When a movement priority is changed, the passenger shall be moved no higher than the bottom of the Category I space-available list. Where AMC units are tenants, the senior local AMC authority shall advise the installation commander of this authority and offer assistance, as needed.

Categories. Following are the general categories for space-available travel:

Category I. Emergency travel on a round-trip basis in connection with serious illness, death, or impending death of a member of the immediate family of the following: U.S. citizen civilian DoD employees stationed overseas; Full-time, paid personnel of the American Red Cross serving with U.S. military services overseas; Uniformed service family members whose sponsors are stationed in CONUS and the emergency exists overseas; Family members of U.S. citizen civilian DoD employees when both sponsor and dependents are stationed overseas at the same location; Uniformed service family members when accompanied by their sponsor may travel within CONUS if the emergency exists in CONUS.

Category II. Sponsors on Environmental and Morale Leave (EML) and accompanied family members. Military personnel must also be on ordinary leave. Any other type of leave such as convalescent or Overseas Tour Extension Incentive Program (OTEIP) with EML is not authorized; DoDEA teachers and their accompanied family members in EML status during school year holiday or vacation periods.

Category III. Members of the uniformed services in an ordinary or reenlistment leave status and uniformed services patients on convalescent leave. Members on convalescent leave may not travel overseas unless their leave form is so annotated; Military personnel traveling on permissive TDY orders for house hunting (for the purpose of PCS house hunting, the member may travel within CONUS as well as international travel, and may be accompanied by one family member); Bona fide family members (with a valid identification card) of a servicemember of the uniformed services when accompanied by their sponsor who is in an ordinary leave status within overseas areas between overseas stations and air terminals in the CONUS; Foreign exchange servicemembers on permanent duty with the DoD, when in a leave status.

RETIRED MILITARY ALMANAC

Category IV. Unaccompanied family members (18 years or older) traveling on EML orders. An adult family member who is traveling EML must accompany family members under 18; DoDEA teachers or family members (accompanied or unaccompanied) in an EML status during summer break.

Category V. Students whose sponsor is stationed in Alaska or Hawaii; Students enrolled in a trade school in the CONUS when the sponsor is stationed overseas; Military personnel traveling on permissive TDY orders for other than house hunting; Command sponsored dependents (18 years of age) of servicemembers who are stationed overseas may travel unaccompanied from the sponsor's PCS duty location to CONUS and return. Travel is also authorized within the overseas theater. Dependents must have command sponsored documentation signed by the commander verifying command sponsorship.

Category VI. Reserve Component members who are on the active status list; Retired military members who are issued DD Form 2 and eligible to receive retired or retainer pay; Family members (with a valid identification card) of retired members when accompanied by a sponsor.

Individuals traveling in a leave or pass status cannot sign up prior to the effective date on the leave order and must remain in a leave or pass status while awaiting travel and during the entire period of travel.

In addition, when traveling in a pass status (without leave orders), a member can sign up for a maximum of three days.

Currently, services permit appropriate civilian attire on DoD-owned or controlled aircraft. When civilian clothing is worn, use common sense. Civilian attire must be neat, clean and suitable for the occasion. Passengers must wear shoes (no open toed shoes on organic aircraft for safety reasons). Attire should not be in conflict with accepted attire in the overseas country of departure, transit, or destination, as defined by the DoD Foreign Clearance Guide. It should also be capable of keeping you warm, especially on military aircraft.

Each passenger may check two pieces of baggage, 70 pounds each, up to 62 linear inches in size. Family members may pool their baggage allowances. Hand-carried baggage must fit under the seat or in the overhead compartment, if available. Baggage weight, however, may be limited due to type of aircraft or other restrictions.

Passengers will ensure all their baggage is properly tagged with the name and address of the owner. Baggage identification tags are available at the Passenger Service Counter. There is no storage of baggage permitted in the terminal.

All Space-A travelers, except those traveling on official business, and flying Space-A from overseas air terminals, may be charged a user's fee by the U.S. Customs Service.

Military personnel planning to use Space-A transportation should check with the Space-A Passenger Service Center at the nearest aerial port to obtain specific information regarding eligibility, attire, priorities, baggage, etc., prior to proceeding.

Following is a list of military and commercial gateways from which Space-A travelers may attempt to travel.

RETIRED MILITARY ALMANAC
AMC PASSENGER OPERATIONS

Andersen AFB, Guam

(671) 366-5165/5135
(671) 366-3984 (FAX)
andersen.spacea@andersen.af.mil

Andrews AFB MD

(301) 981-1854 or 3604
(301) 981-4241 (FAX)
passenger@andrews.af.mil

Atlanta-Hartfield IAP

Contact Charleston IAP

Aviano AB, Italy

39-434-66-7680
39-434-66-7782 (FAX)
spacea@aviano.af.mil

Baltimore-Washington IAP

(410) 918-6900
Toll free: 1-877-429-4262
(410) 918-6932 (FAX)
bwipax@mcguire.af.mil

Ben Gurion IAP, Israel

(972) 03-977-4333
(972)-03-972-1989 (FAX)

Charleston AFB SC

(843) 963-5794/5795
(843) 963-3845 (FAX)
spacea@charleston.af.mil

Charleston IAP SC/Atlanta IAP

(843) 963-5794/5795
(843) 566-3845 (FAX)
spacea@charleston.af.mil

Cairo East AB, Egypt

20-2-357-3212
20-2-279-1290 (FAX)
amccairo@omceg.centcom.mil

Christchurch, New Zealand

64-3-358-1455
64-3-358-1458 (FAX)
chc.amcops@iac.org.nz

Dhahran, Saudi Arabia

966-3-899-1119
318 431-4364 (DSN Only)

Diego Garcia

246-370-2745
246-370-2787 (FAX)
cuevasn@dg.navy.mil

Dover AFB DE

(302) 677-4088
(302) 677-2953 (FAX)
436APS.spacea@dover.af.mil

Eielson AFB AK

(907) 377-1854/1250
(907) 377-1862 (FAX)

Elmendorf AFB AK

(907) 552-8588 or 4616
(907) 552-3996 (FAX)
spacea@elmendorf.af.mil

Fairchild AFB WA

(509) 247-5435
(509) 247-4909 (FAX)

Grand Forks AFB ND

(701) 747-4403
(701) 747-3169 (FAX)
baseopsa@grandforks.af.mil

Guantanamo Bay, Cuba

011-63-99-6408
n30atoc@usnbgmtmo.navy.mil

Hickam AFB HI

(808) 449-1515
(808) 448-1503 (FAX)
635amss.trps@hickam.af.mil

Incirlik AB, Turkey

90-322-316-6424
90-322-316-3420 (FAX)
spacea@incirlik.af.mil

MCAS Iwakuni Japan

81-6117-53-5509
81-6117-53-3301 (FAX)

Kadena AB, Japan

81-16-117-34-2159
81-16-117-34-4221 (FAX)
space-available@kadena.af.mil

Keflavik, Iceland

354-25-6139
354-25-4649 (FAX)

Kunsan AB, Korea

82-654-470-4666
82-654-470-7550 (FAX)
spacea@kunsan.af.mil

Lajes AB, Azores

351-295-540100-3227
351-295-540100-5110 (FAX)
spacea@lajes.af.mil

RETIRED MILITARY ALMANAC

Los Angeles IAP CA

(310) 363-0714

(310) 363-2790 (FAX)

spacealax@travis.af.mil

MacDill AFB FL

813-828-2440/2485

(813) 828-7844 (FAX)

spacea@macdill.af.mil

McChord AFB WA

(253) 512-4270

(253) 512-3815 (FAX)

eagle@mcchord.af.mil

McGuire AFB NJ

(609) 754-5023 or 2864

(609) 754-4621 (FAX)

wripax@mcguire.af.mil

RAF Mildenhall, UK

44-1638-54-2248 or 2526

44-1638-54-2250 (FAX)

spacea@mildenhall.af.mil

Misawa AB, Japan

011-81-3117-66-2370

011-81-311-766-4455 (FAX)

Naples, Italy (Capodichino Airport)

0039-081-568-5247

0039-081-568-5259 (FAX)

E-mail: spacea@naples.navy.mil

Nairobi, Kenya

254-2-537-800 ext. 3390

254-2-537-810 (FAX)

NAS Norfolk VA

(757) 444-4118

(757) 445-7501 (FAX)

Osan AB, Korea

82-338-661-5775

82-333-661-4897 (FAX)

space-a@osan.af.mil

Patrick AFB FL

(407) 494-5631

(407) 494-7991 (FAX)

RAAF Richmond, Australia

61-2-4587-1652

61-2-4587-1663 (FAX)

spacea@teamrichmond.org

Ramstein AB, Germany

011-49-6371-47-2433

011-49-6371-47-2364 (FAX)

spacea@ramstein.af.mil

Rhein-Main AB, Germany

011-49-69-699-7746

011-49-69-699-6309 (FAX)

spacea@rheinmain.af.mil

Roosevelt Roads, Puerto Rico

(787) 865-4383

(787) 865-3257 (FAX)

NAS Rota, Spain

34-956-822411

34-956-821734 (FAX)

spacea@navsta.rota.navy.mil

Scott AFB IL

(618) 256-2014

(618) 256-1946 (FAX)

spacea@scott.af.mil

Seattle-Tacoma IAP WA

(253) 512-5555

(253) 512-5557 (FAX)

seataccsb@yahoo.com

Signonella Airport, Sicily

011-39-95-86-5576

011-39-95-86-6729 (FAX)

Souda Bay, Crete

30-821-66200-1275

30-821-66200-1525 (FAX)

pax@souda.navy.mil

Travis AFB CA

(707) 424-5703

(707) 424-2048 (FAX)

spacea@travis.af.mil

www.travis.af.mil/space_a/

signup.htm

Yokota AB, Japan

81-3117-55-5661

81-3117-55-9768 (FAX)

space.available@yokota.af.mil

PART III

UNIFORMED SERVICES HEALTH BENEFITS

This section presents a general guide to uniformed services health care in uniformed services medical facilities, under the Uniformed Services Family Health Plan, and under TRICARE. For more specific details and information, contact the nearest medical facility, TRICARE representative or visit the TRICARE website at www.tricare.osd.mil.



TRICARE FOR LIFE

On April 1, 2001 Medicare-eligible military beneficiaries will be eligible for TRICARE Pharmacy benefits. The date the beneficiary reaches age 65 will determine whether or not Medicare Part B enrollment is required (see section on TRICARE Pharmacy Options). Medicare-eligible military beneficiaries become eligible for all other TRICARE benefits effective October 1, 2001. The law requires that all Medicare-eligible beneficiaries, regardless of age, must be enrolled in Medicare Part B to receive the rest of the TRICARE benefits. With enrollment in Part B, these benefits will provide the following coverage:

1. If the medical care received is a benefit of both Medicare and TRICARE, Medicare will pay the allowable amount for the care. TRICARE will pay the amount that is the Medicare cost share, as well as any Medicare deductible. Most, but not all medical services, are a benefit under both Medicare and TRICARE.

2. If the medical care received is a benefit of Medicare, but NOT a benefit of TRICARE, Medicare will pay its normal amount, and the beneficiary will be responsible only for the Medicare deductible and cost-share. An example of this type of care is certain types of chiropractic care that is covered by Medicare.

3. If the medical care received is a benefit of TRICARE, but NOT a benefit of Medicare, Medicare pays nothing. TRICARE will pay the amount it pays for the same service received by a retiree under the age of 65. In this case, the beneficiary must pay the applicable TRICARE cost-share and deductibles. An example of this type of coverage is the prescription drug benefit.

TRICARE AND MEDICARE

Until implementation of TRICARE FOR LIFE on October 1, 2001, TRICARE stops and MEDICARE begins for military retirees and dependents upon reaching age 65. MEDICARE is divided into two parts — Part A HOSPITAL INSURANCE PROTECTION and Part B MEDICAL INSURANCE PROTECTION. Part A is provided without cost, until it is used, whereas Part B is purchasable by paying a monthly premium. The basic premium in 2001 is \$50.00 per month. **IMPORTANT NOTE:** To participate in TRICARE FOR LIFE, eligible beneficiaries **must** be eligible for Part A and **must** be enrolled in Part B. For information on how to enroll in Medicare, Part B, visit the Medicare website at www.medicare.gov.

Under Part B there is an annual deductible of \$100 in 2001. However, yearly mammograms for women age 65 and over and certain disabled women are covered with no Part B deductible. In addition, pap smears, pelvic and breast examinations are also covered with no Part B deductible.

RETIRED MILITARY ALMANAC

UNIFORMED SERVICES HEALTH BENEFITS

Uniformed Services Medical Facilities			TRICARE-Standard		
Eligible Patients	Inpatient	Outpatient	Inpatient	Outpatient	Persons with Disabilities
Active Duty Member	Yes, First Priority		Not Eligible	Not Eligible	Not Eligible
Spouse or child of AD member, TAMP-eligible beneficiaries	Yes, if space available		Yes, may need nonavailability statement	Yes	Yes (needs prior approval)
Retired member, spouse or dependent child of retiree, surviving spouse or dependent child of AD member or retiree	Yes, if space available		Yes, unless eligible for MEDICARE (Part A) (Beginning October 1, 2001, TRICARE is second payor to MEDICARE. Must be enrolled in MEDICARE Part B)		Not Eligible
Dependent parent or parents-in-law of AD, retired or deceased member, certain former spouses are authorized military hospital and TRICARE-Standard care if they do not have employer-sponsored health care	Yes, if space available		Not Eligible	Not Eligible	Not Eligible
			See temporary category of TRICARE-Standard eligibles for some former active duty members and families that is outlined in section pertaining to TRICARE-Standard benefits.		
Costs	Inpatient	Outpatient	Inpatient	Outpatient	Persons with Disabilities
Active Duty Member	\$7.50	No Charge	Not Eligible	Not Eligible	Not Eligible
Spouse or child of AD member, TAMP eligible beneficiaries	\$11.45 per day	No Charge	Greater of \$11.45 per day or \$25.00, not to exceed \$1,000 per year whichever is greater	20% of allowed charges above deductible of \$150 per person or \$300 per family per FY for grades E-5 and above. \$50 per person or \$100 per family per FY for E-4 and below	Depends on grade. Government will pay up to \$1000 a month for authorized care
Retired Enlisted	No Charge	No Charge	LESSER of 25% of billed hospital charges or \$401 per day; not to exceed \$3,000 per year also pay 25% of allowed physician charges	25% of allowed charges above deductible	Not Eligible
Retired Officer	\$11.45 per day	No Charge	LESSER of 25% of billed hospital charges or \$401 per day; not to exceed \$3,000 per year also pay 25% of allowed physician charges	25% of allowed charges above deductible	Not Eligible
Spouse or dependent child of retired or deceased member, certain former spouses	\$11.45 per day	No Charge	LESSER of 25% of billed hospital charges or \$401 per day; not to exceed \$3,000 per year also pay 25% of allowed physician charges	25% of allowed charges above deductible	Not Eligible
Dependent parent or parents-in-law of AD, retired or deceased member	\$11.45 per day	No Charge	Not Eligible	Not Eligible	Not Eligible

RETIRED MILITARY ALMANAC

Part A, Hospital insurance begins automatically upon reaching age 65 if the retiree is unemployed. If you plan to continue to work beyond age 65, you will have to file an application for hospital insurance.

Hospital Insurance Benefits

Hospital insurance helps pay for inpatient hospital care, inpatient care in a skilled nursing facility, home health care and hospice care.

Hospital Insurance Deductibles. The amounts a patient will pay for the Medicare hospital insurance deductible for 2001 are:

- A total of \$792 for the first 60 days of inpatient care in a benefit period;
- \$198 a day for the 61st through the 90th day of inpatient care;
- \$396 a day for the 91st through 150th day;
- \$99 for the 21st through the 100th day of care in a skilled nursing facility.

What Medicare Does Not Cover

There are certain services and supplies which MEDICARE does not pay for, such as routine physical examinations and related tests, prescription drugs and patient medicines, eyeglasses, hearing aids and examinations to prescribe or fit them, long term nursing home care, and personal comfort items such as telephone or television in your hospital room.

Buying Supplemental Health Insurance

If you decide that you need more insurance, there are a variety of private insurance policies available to help pay health care expenses that Medicare covers only partially or not at all. The basic types of coverage include:

1. Medigap policies that pay some of the amounts that Medicare does not pay for covered services and that may pay for certain services not covered by Medicare;

2. Managed care plans such as Health Maintenance Organizations (HMOs) from which you purchase health care services directly for fixed charges;

3. Continuation or conversion of an employer-provided or other policy you have when you reach 65 and are retired;

4. Nursing home or long-term care policies, which pay cash amounts for each day of covered nursing home or at home care;

5. Hospital indemnity policies, which pay cash amounts for each day of inpatient hospital services; and,

6. Specified disease policies, which pay only when you need treatment for the insured disease.

Types of Private Health Insurance

Medigap - Medicare Supplemental Insurance

Medigap insurance is specifically designed to supplement Medicare benefits and is regulated by federal and state law. It must be clearly identified as Medicare supplemental insurance and it must provide specific benefits that help fill the gaps in your Medicare coverage. Other kinds of insurance may help you with out-of-pocket health care costs, but they do not qualify as Medigap plans.

Medigap policies pay most, if not all, Medicare co-insurance amounts and may provide coverage for Medicare deductibles. Some of the 10 standard plans pay for services not covered by Medicare such as outpatient prescription drugs, preventive screening, and emergency medical care while traveling outside the United States.

Medicare SELECT

Another Medicare supplemental health insurance product called “Medicare SELECT” may be sold by insurance companies or managed care plans throughout the country. Medicare SELECT is the same as standard Medigap insurance in nearly all respects. If you buy a Medicare SELECT policy, you are buying one of the standard Medigap plans. The only difference between Medicare SELECT and standard Medigap insurance is that each insurer has specific hospitals, and in some cases specific doctors, that you must use, except in an emergency, in order to be eligible for full benefits. Medicare SELECT policies generally have lower premiums because of this requirement.

For more information on Medicare Supplemental Insurance (Medigap) policies, call your State Insurance Department or call the Medicare Hotline (1-800-633-4227) and request a copy of Medicare and You 2001. This guide is also available on the Internet at www.medicare.gov.

IMPORTANT NOTE for those with Supplemental Health Insurance policies: The Department of Defense is cautioning TRICARE beneficiaries not to cancel their supplemental policies until after the full implementation of TRICARE FOR LIFE. The Health Care Financing Administration, the organization that administers the Medicare Benefit, is working with the Department of Defense to provide the most accurate information on the appropriateness of continued enrollment in Medigap insurance policies.

UNIFORMED SERVICES HEALTH BENEFITS PROGRAM

The uniformed services are the Army, Navy, Marine Corps, Air Force, Coast Guard, Commissioned Corps of the Public Health Service, and the Commissioned Corps of the National Oceanic & Atmospheric Administration.

The primary source of medical care under the health benefits program is the uniformed services medical treatment facilities. If care is not available at a military facility, certain categories of people may use TRICARE.

Civilian health benefits fall into three broad beneficiary categories:

1. Civilian inpatient and outpatient care for the family members of personnel of the uniformed services who are serving on active duty pursuant to a call or order that does not specify a period of 30 consecutive days or less.

2. Civilian inpatient and outpatient care for retired personnel and their family members, and the family members of personnel who died while on active duty or in a retired status. Care is also available for certain former spouses. See TRICARE eligibility section.

3. Civilian inpatient and outpatient care for certain voluntarily and involuntarily separated members who qualify for benefits under the Transition Assistance Management Program (TAMP) and their dependents.

In August, 1996, the Assistant Secretary of Defense for Health Affairs established the following priorities for health care in uniformed services medical treatment facilities:

1. Active duty servicemembers;
2. Active duty family members *who are enrolled in TRICARE Prime* (for the purposes of determining access priority, survivors of military sponsors who died on active duty *who are enrolled in TRICARE Prime* are included in this priority group);
3. Retirees, their family members and survivors *who are enrolled in TRICARE Prime*;
4. Family members of active duty servicemembers *who are NOT enrolled in TRICARE Prime* (for the purpose of determining access priority, survivors

RETIRED MILITARY ALMANAC

of military sponsors who died on active duty who are *not* enrolled in TRICARE Prime are in this priority group);

5. All other eligible persons.

DEERS

The Defense Enrollment Eligibility Reporting System (DEERS) provides a means for minimizing fraudulent use of military health care and DoD benefits by unauthorized persons, improving the control and distribution of available military health care services, and projecting and allocating costs for existing and future health care programs. Under DEERS, an individual's eligibility can be quickly verified at a health care facility, making it less likely that an ineligible person would receive care—either by mistake or fraud.

You must be enrolled in the DEERS in order to receive care in uniformed services hospitals or to have claims for civilian health care processed by TRICARE. Both active and retired military sponsors and all family members must be entered in DEERS and shown as eligible for TRICARE benefits. Newborns should be enrolled in DEERS as soon as possible after birth, in order that claims for care may be processed correctly. Generally, it is the sponsor's responsibility to make sure that eligible family members are enrolled in DEERS through the nearest military personnel office. All military sponsors should ensure that the status of their families (marriage, divorce, new child, etc.) and residential address are current in the DEERS files, so TRICARE claims can be processed quickly and accurately.

Once enrolled, address changes can be sent by mail, fax or email to DEERS Support Office, Attn: COA, 400 Gigling Road, Seaside, CA 93955-6771; FAX (831) 655-8317; email: addrinfo@osd.pentagon.mil. Include sponsor's name and social security number, address change, names of family members affected by the change, effective date and telephone number. Questions regarding DEERS enrollment may also be directed to the DMDC Telephone Center by calling 1-800-538-9552 (except in California, Alaska, and Hawaii). In California the number is 1-800-334-4162. From Hawaii or Alaska, call 1-800-527-5602. DEERS also applies to military families covered by CHAMPVA, administered by the Department of Veterans Affairs. CHAMPVA claims are now checked against DEERS. To resolve CHAMPVA eligibility problems, contact the CHAMPVA Center, 300 Jackson St., Denver, CO 80206-5023 or call 1-800-733-8387.

MEDICAL CARE FOR FAMILY MEMBERS IN MEDICAL FACILITIES OF THE UNIFORMED SERVICES

Medical care is authorized in uniformed services medical facilities for family members of active duty, retired, and deceased personnel, certain former spouses, and certain members who qualify for benefits under the Transition Assistance Management Program and their family members, when the commander of the medical facility or his designee determines that space and facilities are available, and the capabilities of the professional staff are sufficient for that purpose.

When the person in charge of the uniformed services facility does not have sufficient space, facilities, or professional staff to provide non-emergency care to all eligible persons, non-emergency care is furnished in the following order of priority:

1. Active duty members.
2. TRICARE Prime enrolled active duty family members.

RETIRED MILITARY ALMANAC

3. TRICARE Prime enrolled retirees and their family members.
4. Non-enrolled active duty family members.
5. Non-enrolled retirees and their family members.

Determinations made by the commander of the medical facility, or a designee, as to the availability of space and facilities and the capabilities of the professional staff shall be conclusive. A dependent will not be denied care on the basis of service affiliation or assignment of the sponsor or on the basis of location of the residence of the dependents.

Care Authorized Family Members in Uniformed Services Facilities

Family members are eligible for the following types of care in uniformed services facilities, based on availability:

- Inpatient care, including services and supplies normally furnished by the hospital.

- Outpatient care and services.

- Drugs — prescriptions written by either uniformed services or civilian physicians are filled at uniformed services facilities subject to availability of pharmaceuticals, consistent with control procedures and applicable laws.

- Treatment of medical and surgical conditions.

- Physical examinations, including eye examinations, hearing evaluation, and all other tests and procedures necessary for a complete physical examination.

- Maternity (obstetrical) and infant care, routine care and examinations of newborn infant and well-baby care.

- Family planning services and supplies, including counseling and guidance. These services and supplies will be provided where available in accordance with sound medical practice to any family member upon request.

- Diagnostic tests and services, including laboratory and x-ray examinations.

- Dental care may be provided outside the U.S. Within the U.S., routine dental care may be provided only at installations which have been specifically authorized to provide such care. At installations within the U.S. not authorized to provide dental care, dental care is limited to:

- a. Emergency dental or oral care.

- b. Dental care, deemed necessary as an adjunct to medical or surgical treatment of disease, condition, or injury.

- c. The taking of diagnostic x-rays.

- d. Consultant services.

- Government ambulance service, surface or air, to transport family members to, from, or between medical facilities when determined by the medical officer in charge to be medically necessary.

- Artificial limbs and artificial eyes, including initial issue, fitting, repair replacement, and adjustment.

- Durable equipment, such as wheelchairs and hospital beds on a loan basis.

- Orthopedic braces (except orthopedic footwear), crutches, walking irons, elastic stockings, and similar orthopedic aids.

- Immunizations.

Care Not Authorized

Family members shall not be provided the following types of care in uniformed services facilities:

- Domiciliary or custodial care.

- Prosthetic devices (other than artificial limbs and eyes), hearing aids, orthopedic footwear, spectacles or lenses, except that in overseas locations

RETIRED MILITARY ALMANAC

and in certain CONUS locations, the Secretary of Defense may authorize the sale of such items at government cost.

Supplemental Care

A Medical Treatment Facility (MTF) may use its supplemental care funds to purchase civilian care for any entitled beneficiary. When the care is beyond the capability of the MTF, the command may choose to disengage from care. This means that the MTF is transferring the medical cognizance of the case to a civilian provider and the costs of this care may be borne by TRICARE Standard, Medicare, or other third party insurance carriers. The selection of the alternate health care provider is ordinarily left to the patient but may be imposed on the patient, if the medical condition warrants special consideration.

Cross-Utilization of Medical Facilities

To provide effective cross-utilization of medical facilities of the uniformed services, family members, regardless of the service affiliation of their sponsor, shall be given equal opportunity for care. Family members may request and be furnished medical care at the medical facility of the uniformed service serving the area in which they reside or in the medical facility of the sponsor's own service depending upon the capability of the medical facilities concerned.

Charges

When health benefits are provided in facilities of the uniformed services, patients pay the following charges:

1. *Inpatient Care* —

Active Duty Enlisted	\$ 7.50/day
Active Duty Officer	\$ 7.50/day
Active Duty Families and Officer retirees and their families	\$11.45/day
Newborns	\$11.45/day
Enlisted retirees	No Charge

2. *Outpatient Care* — No Charge.

UNIFORMED SERVICES FAMILY HEALTH PLAN (USFHP)

Since 1981, Uniformed Services Family Health Plan (USFHP) has been providing care to the military community through seven not-for-profit civilian health care networks formerly known as the Uniformed Services Treatment Facilities (USTFs). In 1998 the USTFs became TRICARE Designated Providers. USFHP offers members all the benefits of TRICARE Prime coverage.

The USFHP is a Department of Defense-sponsored health benefits program available to eligible family members of active duty personnel, uniformed services retirees and their eligible family members. It is a permanent part of the Military Health System and the only permanent TRICARE Prime Program available to military retirees and their eligible family members aged 65 and over.

Based on the principles of managed care, USFHP operates like a health maintenance organization (HMO) and provides comprehensive coverage at a lower cost than either the TRICARE Standard or TRICARE Extra options. There are no enrollment fees for active duty family members. Beneficiaries are charged only a small co-payment each time they visit a primary care physician or specialty physician, regardless of the actual cost of the services. Beneficiaries are charged a nominal co-payment for up to a 90-day supply of a prescription medicine. Similar co-payments apply for outpatient and mental health services.

RETIRED MILITARY ALMANAC

For more information about the Department of Defense-sponsored USFHP health care program, call 1-888-25-USFHP or visit their web site at www.usfhp.org. The current USTFs are:

BALTIMORE, MD

Johns Hopkins Medical Services Corp
3100 Wyman Park Dr
Baltimore, MD 21211
1-800-80-USFHP

BOSTON, MA

Brighton Marine Public Health Center
77 Warren St
Brighton, MA 02139
Inpatient: Active Duty Only
Outpatient: All
1-800-818-8589

NASSAU BAY, TX

St. Johns Hospital
2050 Space Park Dr
Nassau Bay, TX 77058
1-800-67-USFHP

HOUSTON, TX

St. Joseph Hospital
1919 La Branch
Houston, TX 77702
1-800-67-USFHP

PORT ARTHUR, TX

St. Mary Hospital
3600 Gates Blvd.
Port Arthur, TX 77702
1-800-67-USFHP

SEATTLE, WA

Pacific Medical Clinic
1200 12th Ave. S., Seattle, WA 98144
1-800-585-5883

STATEN ISLAND, NY

Sisters of Charity Medical Center at
Bayley-Seton
75 Vanderbilt Ave.
Staten Island, NY 10304
1-800-241-4848

PORTLAND, ME

Martin's Point Health Care
331 Veranda St., Portland, ME 04104
Outpatient Only: All
1-888-674-8734

CLEVELAND, OH

Fairview Health System
18101 Lorain Ave.
Cleveland, OH 44111
1-216-476-2534 or
1-800-662-1810 (Ohio only)

DoD TRICARE MANAGED CARE PROGRAM

TRICARE is the name of the Defense Department's regional managed health care program for service families. Under TRICARE, you will generally have three options for health care: TRICARE Prime, TRICARE Extra and TRICARE Standard (formerly called CHAMPUS).

To use TRICARE benefits, you must have a valid identification (ID) card issued by the uniformed services. The ID card says on the back, in the "Medical" block, whether you are eligible for medical care from military or civilian sources.

Children under 10 can normally use the ID card of either parent, but must be enrolled in DEERS. These children should have an ID card of their own when in the custody of a parent who is not eligible for benefits. Newborns who need a non-availability statement must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) computer files even though they don't have an ID card.

TRICARE-eligible beneficiaries include: eligible family members of active duty service members; military retirees and their eligible family members; surviving eligible family members of deceased active or retired service members; Medicare-eligible retirees who are under age 65 and are enrolled in

RETIRED MILITARY ALMANAC

Medicare Part B; wards and pre-adoptive children; and some former spouses of active or retired service members who meet certain length of marriage rules and other requirements.

Also eligible are certain family members of active duty servicemembers who were court-martialed and separated for spouse or child abuse; certain abused spouses, former spouses, or dependent children of servicemembers who were retirement eligible but lost that eligibility as a result of abuse of the spouse or child; and spouses and children of NATO and Partners for Peace nation representatives.

TRICARE Prime - This is a voluntary health maintenance organization (HMO) type option. If you decide to get your health care through TRICARE Prime, you will be enrolled for a continuous period of time. You will stay enrolled until you decide to disenroll, or until you are no longer eligible for TRICARE Prime.

You will either choose or be assigned a Primary Care Manager (PCM) from within the contractor's network or at your nearest uniformed services medical facility, who will furnish most of your care and will manage all aspects of your care, including referrals to specialists. The Health Care Finder (HCF), available through regional contractors' toll-free phone numbers, assists you and your PCM in finding the appropriate specialty care for you.

Covered services will be like those of regular CHAMPUS (now known as TRICARE Standard), plus additional services that are not covered under TRICARE Standard or TRICARE Extra.

There is no enrollment fee for active duty family members. In addition, effective April 1, 2001, there will be no out-of-pocket expenses for TRICARE Prime enrolled active duty families. Survivors, retirees and their family members, who enroll in TRICARE Prime, pay an annual \$230 individual or \$460 family enrollment fee that is in lieu of the TRICARE Standard deductible in addition to special per service copayments.

TRICARE Prime is easy to use. You will have a Primary Care Manager (PCM) at your military medical facility or in the Prime provider network, from whom you will get most of your care, and who will refer you to specialists within the network when necessary. Your local Health Care Finder (HCF) at the TRICARE Service Center (TSC) will arrange for you to get the specialized care after you receive a referral from your PCM.

The services of Health Care Finders are available to you 24 hours a day, seven days a week. The various TRICARE Service Centers in the region served by your contractor will have representatives available during regular business hours to provide information about all aspects of your health benefits.

In order to use TRICARE Prime, you must live in an area where a civilian provider network has been established to support the program.

TRICARE Extra - With this option, you do not have to enroll or pay an annual fee. You do have to satisfy an annual deductible for outpatient care, just as you do under TRICARE Standard.

In the TRICARE Extra program, when you receive care from an Extra network provider, you get a discount on cost sharing, and you do not have to file your own claims. You do not enroll, and may use Extra on a case-by-case basis just by using the network providers.

You pay annual deductibles for outpatient care before government cost-sharing starts, as you do under TRICARE Standard. The annual outpatient deductibles for TRICARE Extra are the same as for TRICARE Standard. You can get a list of the TRICARE Extra providers by contacting one of the

RETIRED MILITARY ALMANAC

TRICARE service centers located in your region, by calling the toll-free number established by the TRICARE contractor, or by checking a contractor's website.

In general, after the annual outpatient deductible has been satisfied, the cost-share for care under TRICARE Extra for an active duty family member will be 15 percent of the fee for which the TRICARE Extra network provider has contracted to provide the medical service or supply. All other eligible persons will pay a 20 percent cost-share of the contracted fee.

TRICARE Standard - TRICARE Standard is much like the CHAMPUS program that served military families for more than 30 years. Coverages, deductibles, cost-shares, and claim filing rules are the same. Annual outpatient deductibles are the same as for TRICARE Extra. As with Prime and Extra, there is an annual catastrophic cap on costs.

All active duty military personnel will be enrolled in TRICARE Prime automatically and assigned a primary care manager. Other categories of beneficiaries may enroll on a voluntary basis either by visiting or calling the local TRICARE service center.

TRICARE Prime enrollment is continuous. It does not expire unless you disenroll or become ineligible.

A Primary Care Manager (PCM) is a provider either in a military hospital or clinic or in a civilian network that is selected by a TRICARE Prime beneficiary to assume primary responsibility for providing, arranging and coordinating total health care. The PCM can be an individual or a group practice. A physician designated as a PCM may practice in general or family practice, internal medicine, pediatrics or OB/GYN. Nurse practitioners and physician's assistants may also be PCMs.

Enrollees choosing a civilian primary care manager must obtain a referral in order to use the Military Treatment Facility (MTF) or a clinic. Enrollees choosing a primary care manager must obtain a referral to use a clinic or civilian provider, unless the clinics are their PCM.

Requests to change PCMs may be made at any time. The request should be in writing and address the reasons for a PCM change. Contact the TRICARE service center to find out the specific local procedures for submitting a PCM change request. An attempt will be made to accommodate all valid requests for a new PCM. Keep in mind that PCM enrollment capacities may limit the ability to meet each individual's PCM request.

Any eligible beneficiary should access the nearest emergency room of any inpatient facility for true emergencies regardless of whether they join TRICARE Prime or remain in TRICARE Standard. TRICARE Prime enrollees should call their TRICARE service center no later than 24 hours after the emergency occurs. This will ensure that the medical claim is processed properly.

The MTF commander and lead agent want to know about grievances with TRICARE. Enrollees may always use the local MTF patient assistance representatives to file a grievance. Generally, the regional managed care support contractor is responsible for resolving grievances attributed to the civilian providers in the TRICARE civilian provider network. Contact the nearest TRICARE service center for specific local procedures for filing grievances.

Note: You must change your Prime enrollment from one region to another if you leave your old TRICARE Prime area permanently. You may keep your enrollment in your old area while you are moving. Once you reach the new location, visit a local TRICARE service center as soon as possible to transfer your enrollment to the new area.

RETIRED MILITARY ALMANAC

TRICARE STANDARD

The following persons are entitled to civilian health benefits under TRICARE Standard (Note: Active duty servicemembers are not eligible for TRICARE Standard benefits):

1. Eligible family members of active duty servicemembers.
2. Retired members of the uniformed services entitled to retired, retainer, or equivalent pay or who died while in such a status (this includes "Gray Area" retirees enrolled in RC-SBP, who die prior to reaching age 60 - Entitlement begins on the date the Reservist would have reached age 60), their spouses and eligible unmarried children.
3. Un-remarried spouses and eligible unmarried children of active duty or retired servicemembers who have died.

Note: Family members of active duty servicemembers who died while on active duty, and who were on active duty for at least 30 days before death, will continue to be treated as active duty family members for TRICARE Standard cost-sharing purposes for one year after their active duty sponsor dies.

4. In addition to the categories of TRICARE Standard eligible persons listed above, Congress has granted eligibility for limited periods of TRICARE Standard benefits to several categories of former active duty servicemembers and their eligible family members. Following is a list of the benefit periods and those who qualify for them:

Up to 30 days, or until covered by any employer-sponsored health plan (whichever occurs earlier), following release from active duty for Guard/Reserve members who are activated in connection with a contingency operation, and their family members.

Sixty days for Department of Defense military members who were on active duty on or after September 30, 1990, and who are involuntarily separated with fewer than six years of active service, and their family members. The involuntary separation must occur during the period beginning October 1, 1990, and ending December 31, 2001.

One hundred-twenty days for Department of Defense military members who are involuntarily separated with six or more years of active service, and their eligible family members. The involuntary separation must occur during the period beginning October 1, 1990, and ending December 31, 2001.

5. Spouses and eligible unmarried children of Reservists who are ordered to active duty for more than 30 consecutive days (they are covered only during the Reservist's active duty tour) or of Reservists who die on active duty.

6. Spouses and eligible unmarried children of Reservists who are injured or aggravate an injury, illness or disease during, or on the way to, active duty training for a period of 30 days or less, or a period of inactive duty training, and who die as a result of the specific injuries, illnesses or diseases.

7. Former spouses of active or retired military who were married to a service member or former member who had performed at least 20 years of creditable service for retirement purposes at the time the divorce or annulment occurred. The former spouse must also meet the following requirements: a. must not have remarried; b. must not be covered by an employer-sponsored health plan; and c. must meet the requirements of one (not all) of the following three situations:

Situation 1: Must have been married to the SAME member or former member for at least 20 years, and at least 20 of those married years must have been creditable in determining the member's eligibility for retirement pay. If the date of the final decree of divorce or annulment was on or after February 1, 1983, the former spouse is eligible for TRICARE coverage of health care

that is received after that date. If the date of the final decree is before February 1, 1983, the former spouse is eligible for TRICARE coverage of health care received on or after January 1, 1985.

Situation 2: Must have been married to the SAME military member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member's eligibility for retirement pay. If the date of the final decree of divorce or annulment is before April 1, 1985, the former spouse is eligible only for care received on or after January 1, 1985, or the date of the decree, whichever is later.

Situation 3: Must have been married to the SAME military member or former member for at least 20 years, and at least 15—but less than 20—of those married years must have been creditable in determining the member's eligibility for retirement pay. If the date of the final decree of divorce or annulment is on or after September 29, 1988, the former spouse is eligible only for care received for one year from the date of the decree.

Upon completion of the period of eligibility for TRICARE, explained in Situation 3 above, a former spouse is eligible for the Continued Health Care Benefit Program (CHCBP).

Former spouses who meet all of the above requirements are eligible for all TRICARE Standard benefits, except the Program for Persons With Disabilities. They cannot count the annual deductible of their former military spouse toward their own TRICARE deductible. They pay TRICARE Standard cost-share at the same rate as retired military family members—even if the former spouse was married to an active duty servicemember. For TRICARE Standard to cost-share medical care, a former spouse must have a valid ID card. The ID card must show the former spouse's eligibility for TRICARE.

Non-Availability Statements

If you live within the ZIP code zone (in Europe or elsewhere outside the 50 states and Puerto Rico, it's a 40-mile radius) around a military hospital, that hospital must file a non-availability statement electronically with the Defense Department's DEERS computer files for inpatient care at a civilian hospital (except for emergency care). This includes claims for a doctor's services while you were an inpatient, and for inpatient or outpatient maternity care.

For some highly specialized types of treatment, the ZIP code zone may be much wider (perhaps 200 miles), or even nationwide. Check with your nearest HBA, BCAC, or TRICARE Service Center before getting care under TRICARE, to be sure you have followed the rules for getting an NAS.

Note: If you have another health insurance policy that pays first for the cost of medical services, you do not have to get a non-availability statement from the local military hospital.

If the military hospital near you cannot provide the inpatient care you need, you must ask them for a non-availability statement. A non-availability statement (NAS) is a certification from a military hospital stating that it cannot provide the care. If you don't get a non-availability statement before you get inpatient care from a civilian source, TRICARE Standard may not share your costs.

The NAS system is now automated. This means that, instead of paper copies of the NASs being sent in with the TRICARE Standard claim, the uniformed service medical facility enters the NASs electronically into the DEERS computer files.

Even though outpatient NASs are no longer required for outpatient procedures, TRICARE regional contractors may require that all TRICARE-eligible persons, not just those who live within the ZIP code service area (also

called a catchment area) of a uniformed services hospital, must have some, or all, outpatient procedures approved ahead of time by the contractor.

Check with your TRICARE contractor for details on getting advance authorization to have any procedures done.

Providers of care whether or not they participate in TRICARE Standard are supposed to get these advance authorizations. If they don't (or won't), you should check with the Health Care Finder (HCF) at your nearest TSC to ensure that the procedure will be covered.

If you live in the ZIP code zone around a military hospital, the only times you don't need a non-availability statement for non-emergency inpatient care are when you have other non-TRICARE Standard major medical care insurance that pays first on the bills for TRICARE Standard covered care.

Be sure to check with your nearby military hospital or clinic every time you need inpatient care. Even if they couldn't provide the care you needed the last time you checked, their staffing levels or capabilities may have changed, and they may now be able to care for you.

Health Benefits Authorized from Civilian Sources

Generally, TRICARE Standard covers most health care that is medically necessary. But there are special rules or limits on certain types of care. And some types of care are not covered at all.

If you're not sure whether TRICARE Standard covers a service or supply, contact your Health Benefits Adviser, your Beneficiary Counseling and Assistance Coordinator, your TRICARE Service Center or your regional TRICARE contractor. They can advise you about covered services.

Also, be sure to check ahead of time to determine whether you need authorization in advance from the contractor for the care you seek. In general, TRICARE Standard helps pay most doctor bills for inpatient and outpatient care that's medically necessary and is not considered unproven.

TRICARE Standard helps pay most hospital bills for semi-private rooms, meals (including special diets), diagnostic tests and treatment. It covers medical supplies such as bandages and syringes. And, it helps pay for covered care at some health care centers other than hospitals. For example, you might need to use a residential treatment center for an emotionally disturbed child, or a drug detoxification and rehabilitation center.

Special Benefits and Certain Limits

The following is a brief list of some of the covered expenses. For a comprehensive listing, visit the TRICARE website at www.tricare.osd.mil.

- Alcoholism (and Other Substance Use Disorders). Treatment for alcoholism or the abuse of other substances is considered mental health treatment by TRICARE Standard and is subject to the same pre-authorization requirements as mental health care.
- Ambulances. TRICARE Standard shares the cost of an ambulance for transfers between any two points determined to be medically necessary for the covered medical condition, such as from home to hospital, or between hospitals.
- Biofeedback. Only certain types of therapy (electrothermal, electromyograph and electrodermal) are covered and only when the patient's condition is documented as not having responded to other forms of conventional treatment. There are other limits as well.
- Cardiac Rehabilitation. Certain cardiac rehabilitation programs are covered for inpatient or outpatient care. Services and supplies must be provided by TRICARE-authorized hospitals and ordered by physicians as treatment for

RETIRED MILITARY ALMANAC

patients who have experienced any of the following conditions or events during the preceding 12 months: myocardial infarction (heart attack); coronary artery bypass graft; coronary angioplasty (surgical reconstruction of coronary blood vessels); heart-valve surgery; heart transplants, including heart-lung transplants; Percutaneous transluminal coronary angioplasty; chronic stable angina (chest pain) (subject to certain limitations).

- CT Scans and Magnetic Resonance Imaging (MRI).
- Drug Abuse. Treatment for drug abuse (substance use disorders) is covered on an inpatient or outpatient basis in an authorized treatment facility.
- Durable Medical Equipment. Durable medical equipment, like wheelchairs, hospital beds and respirators, can be cost-shared by TRICARE Standard. A doctor's prescription specifying the particular type of equipment you need, why, and for how long you need it, must be sent in with your claim.
- Eye Examinations. One screening eye examination per person, per 12 month period, is authorized for active duty families only. The exam may include a check of the internal and external structures of the eye for disease and signs of other disease and evaluation of the patient's vision and other health.
- Family Planning. TRICARE Standard Covers: infertility diagnosis and treatment; measurement for, and purchase of, contraceptive diaphragms; birth control pills or injections your doctor prescribes; Norplant System long-term reversible contraceptive implants; tests to find out if you're pregnant (not over-the-counter self-tests); sterilization vasectomy or tubal ligation.

TRICARE Standard Does Not Cover: over-the-counter contraceptives such as prophylactics (condoms) and spermicidal foams; surgery to reverse sterilization; artificial insemination including sperm banks/donors, in vitro fertilization and other artificial means of conception; abortions. Note: In extremely limited circumstances, when the physician certifies that the life of the mother is endangered, TRICARE Standard can cover abortions.

Genetic tests to find out if your unborn child has genetic defects are covered. TRICARE Standard helps pay ONLY if: you are a pregnant woman 35 years old or older; or you had rubella during your first three months of pregnancy; or you or your husband have had a child with a genetic (congenital) defect; or you or your husband come from a family that has a history of genetic (congenital) defects.

Maternity Care. If you become pregnant, TRICARE Standard helps pay for the maternity care you need. This is true during your pregnancy, delivery of the baby, and up to six weeks after the baby is born.

However, if an active duty member is discharged from the service while his wife is pregnant, TRICARE Standard does not cover any maternity care after the day of discharge, unless the family qualifies for the Transitional Assistance Management Program or has enrolled in the Continued Health Care Benefits Program.

Non-availability Statements for Maternity Care. TRICARE has imposed the requirement that, except for emergencies, maternity patients who live in a uniformed services hospital's ZIP code service area, and who are not enrolled in TRICARE Prime, generally must get all of their maternity care, both inpatient and outpatient, from that hospital. If the service hospital can't provide the needed maternity care, it will issue a non-availability statement (NAS) to the patient, who may then seek care from a civilian source.

Patients who don't live within the ZIP code service area of a uniformed services medical facility will not have to get an NAS for their civilian maternity care. The NAS is a certification, issued by the military hospital, that a specific

RETIRED MILITARY ALMANAC

medical service is not available to the patient, at the time the patient seeks the service.

Maternity patients will need one NAS for all of the maternity care associated with the pregnancy. The NAS is needed for the first prenatal visit after confirmation of the pregnancy, and will remain valid for 42 days (six weeks) following the delivery.

Patients who have other health insurance that pays before TRICARE are exempt from the NAS requirement (check to see if your TRICARE contractor has established any other requirements for prior authorization for care). The other health plan must be a medical-hospital-surgical plan that at least covers inpatient hospitalization of the patient.

Well Baby and Well Child Care. Eligible children who haven't reached the age of 6 may receive well child care like the services currently available to those who enroll in the TRICARE Prime HMO type health care option from authorized civilian providers of care. The benefit includes routine newborn care, health supervision examinations, routine immunizations, periodic health screening, and developmental assessment in accordance with American Academy of Pediatrics guidelines. The well child care program includes such procedures as: immunizations; tuberculin tests at 12 months of age, and once during the child's second year; hemoglobin or hematocrit testing, once each during the first and second years; urinalysis, once each during the first and second years; annual blood pressure screening between three and six years of age; blood lead test, during each well child visit from the age of six months up to age six; health guidance/counseling, including breast feeding and nutrition counseling; additional services or visits that may be required because of specific findings.

- Hospice Care. TRICARE Standard covers the cost of hospice care for terminally ill patients who are expected to live less than six months if the illness runs its normal course. There are no limits on custodial care and personal comfort items under hospice care rules, as there are with other types of care.

- Implants. Surgical implants are covered when they are of a type approved by the Food and Drug Administration. There are limitations to implant procedures.

- Individual Case Management. The individual case management benefit allows TRICARE-eligible persons who have extraordinary medical or psychological disorders to receive health care benefits that would normally be limited or not covered at all.

- Mammograms and Pap Smears. Routine mammograms and pap smears are covered as diagnostic or preventive health care measures.

- Medical Equipment and Supplies.

- Mental Health. TRICARE Standard helps pay for psychotherapy, either in the hospital or on an outpatient basis. If you need more than eight outpatient psychotherapy sessions in a fiscal year, approval is required.

- Obesity Treatment. TRICARE Standard coverage is limited to three types of surgical treatment for obesity: gastric bypass, gastric stapling and gastroplasty, including "vertical banded" gastroplasty. Certain conditions apply.

- Organ Transplants. TRICARE Standard covers the following organ transplants: cornea, kidney, liver, liver-kidney, heart, lung, heart-lung, small intestine, combined small intestine-liver, imultaneous pancreas-kidney, and some bone marrow. But there are limits in some circumstances.

- Private Duty or Visiting Nurses. Certain conditions apply.

- Residential Treatment Centers. These are centers that provide treatment for children and adolescents (up to age 21) who require mental health care.

RETIRED MILITARY ALMANAC

- Same Day (or “Ambulatory”) Surgery. Certain surgery, like having your tonsils taken out, can often be done in ambulatory surgery centers, hospitals or special centers where you can have the operation and go home the same day.
- Wigs for Radiation/Chemotherapy Treatment Patients. When loss of hair is from cancer treatment, TRICARE Standard cost shares one wig or hairpiece during a person’s lifetime. The maximum TRICARE Standard allowable charge is \$750.

Health Benefits Not Authorized from Civilian Sources

A number of services and treatments are not covered or authorized under TRICARE Standard including some of the following. Consult your HBA before getting treatment if you have any questions.

- Abortions except in very limited circumstances.
- Acupuncture.
- Artificial insemination, or any forms of artificial conception.
- Autopsy or post mortem.
- Birth control for which you do not need a doctor’s prescription. But TRICARE Standard will cost-share some kinds of birth control.
- Camps such as camps for diabetes or obese people.
- Care or supplies furnished or prescribed by a person in the immediate family.
- Chiropractors and naturopaths.
- Christian Science "absent treatment," also called "treatment through prayer and spiritual means," in which the patient is not physically present when the Christian Science service is rendered.
- Chronic Fatigue Syndrome
- Cosmetic, plastic or reconstructive surgery.
- Custodial care in an institution or at home. Custodial care is taking care of someone’s daily needs such as eating, dressing or a place to sleep, as opposed to someone’s medical needs. Some aspects of the care may be covered, such as limited specific skilled nursing services, prescription medicines and up to 12 physician visits per calendar year. Medically necessary care for an inpatient in a hospital is covered, even if the person’s condition is considered “custodial.” This can be a gray area, so check with your HBA or TRICARE service center if you have questions.
- Dental care and dental x-rays except as provided elsewhere.
- Education or training.
- Electrolysis.
- Eyeglasses and contact lenses except under very limited circumstances, such as corneal lens removal.
- Food, food substitutes or supplements, or vitamins outside of a hospital except for home parenteral nutrition therapy such as prescribed for cancer patients.
- Foot care except when there’s a medical problem or injury.
- Genetic tests not ordered by a doctor and under certain other conditions.
- Hearing aids except under the Program for Persons With Disabilities.
- Hearing examinations unless in connection with surgery or some medical problem, or under the Program for Persons with Disabilities.
- Learning disabilities, such as dyslexia.
- Megavitamins and orthomolecular psychiatric therapy.
- Mind expansion or elective psychotherapy (for example: Erhard Seminar Training (EST); transcendental meditation; and Z-therapy).
- Orthodontia except in limited cases, such as when related to the surgical correction of a cleft palate.

RETIRED MILITARY ALMANAC

- Orthopedic shoes and arch supports, except when part of a brace.
- Over-the-counter drugs.
- Private hospital rooms unless the doctor orders it for medical reasons, or a semiprivate room is not available. Hospitals that are subject to the TRICARE diagnosis-related groups (DRG) payment system may provide the patient with a private room but will still only receive the standard DRG amount. If a patient asks for a private room the hospital can bill the patient for the extra charges.
 - Rest cure.
 - Retirement homes.
 - Sex changes.
 - Speech therapy except when related to a specific illness or injury.
 - Sexual inadequacy treatment (the prescription drug Viagra is covered within certain limits if medically necessary for treatment of a TRICARE-covered medical problem).
 - Surgical sterilization reversals.
 - Telephone services or advice including remote monitoring and consultation, except for transtelephonic monitoring of pacemakers.
 - Weight control or weight reduction services and supplies are not covered, except for certain surgical procedures when specific conditions have been met.

Rules for the Provision of Health Benefits

1. *Physician* means a professionally qualified doctor of medicine or doctor of osteopathy who is licensed to provide the medical care for which payment is requested at the time and place the care is provided.

2. *Hospital Accommodations* — Hospitalization normally will be provided in semiprivate accommodations. A private room is an allowable benefit only when medically indicated or when it is the only type of room available.

3. *Outpatient Care Incident to Maternity Cases* — All care received during and for a pregnancy that results in hospitalization shall be treated for payment purposes as part of that hospitalization.

4. *Long-Term Care* — Such care is subjected to peer review every 30 days, to determine whether it should be continued. Requests for inpatient mental health care beyond 30 or 45 days in a year, should be sent to the regional TRICARE contractor.

5. *Professional Services* — Payment of the Government's portion of charges for professional services is authorized as follows:

a. Payment of physicians, including necessary consultants, doctors of optometry, and qualified clinical psychologists will be made on the basis of the reasonable charge for service provided.

b. Payment of private nurses will be made on the basis of the reasonable charge for the service provided when the attending physician certifies that such services were required for the proper care and treatment of the patient but only if the hospital has no intensive care unit.

c. Payment of other professional persons will be made on the basis of reasonable charge for the service provided when the services were ordered by the attending physician.

6. *Drugs* — In the United States and Puerto Rico, payment for drugs is based on the acquisition cost of the drug plus an established professional fee schedule. In other areas, the standard charge in the locality concerned will be used as a guide in determining the amount payable.

7. *Patients Who Lose Entitlements to Health Benefits* — In the case of a dependent or retired member who is receiving health benefits under TRICARE at the time entitlement to receive such benefits ceases, the government's responsibility for payment ceases as of midnight of the date entitlement ceases.

Provider Participation in TRICARE Standard

Individual providers who participate in TRICARE Standard agree to accept the TRICARE Standard “allowable charge” as their full fee for your care. The allowable charges for medical services are based on computations made under a method called the resource based relative value system.

Your cost-share is based on the allowable charge no matter what the provider actually bills you. So with providers who participate in TRICARE Standard (and after your annual deductible has been accounted for), you only pay your cost share for TRICARE Standard covered care and charges for any care not covered by TRICARE Standard. (The provider may ask you to pay your cost share right away or may wait until after TRICARE Standard has paid the claim.)

Providers who do not participate will bill you for their normal charges. The law says that bill may be up to 15 percent more than the TRICARE Standard allowable charge. You arrange with the provider how you will pay the bill. When you file the TRICARE Standard claim, TRICARE Standard pays you its share of the allowable charge. That means you pay your cost-share, and you pay any difference between the allowable charge and the actual bill, up to the legal billing limit.

How to Find Providers Who Participate in TRICARE Standard

Individual professional providers of care who have not signed up to be part of a TRICARE Prime or Extra network participate voluntarily in TRICARE Standard. They can choose to participate on a case-by-case basis. That is, they may participate one time and not the next time. Your nearest HBA, BCAC, Health Care Finder, contractor or friends and neighbors who have used TRICARE Standard may be able to tell you of providers who have participated in TRICARE Standard in the past.

Before getting care, call and ask if the provider will participate in TRICARE Standard. Be sure they understand that by participating in TRICARE Standard, they are agreeing to accept the TRICARE Standard allowable charge as their full fee for your care. If the provider is not familiar with TRICARE or has any questions, tell the provider to call the toll-free phone number of the regional TRICARE contractor. Some contractors have a separate, special phone line for providers.

The provider may also ask to be contacted by the contractor’s field representative. He or she can tell the provider the allowable charges for the type of care you need. If the provider does not know the contractor’s phone number, he or she should check with the nearest HBA, BCAC, or TRICARE Service Center.

Note: All hospitals that participate in Medicare, and hospital-based health care professionals who are employed by, or contracted to, such hospitals, are required by law to participate in TRICARE Standard for inpatient hospital services related to hospital admissions. However, remember that some individual providers of care who see patients in the hospital may not participate and may bill separately for their services.

Providers who don’t comply with the limit on charges could lose their status as authorized providers of care under TRICARE. TRICARE Standard eligible persons who seek care from nonparticipating providers, and who believe that such a provider has over charged for care, may contact the appropriate TRICARE claims processing contractor, or may write to: TRICARE Management Activity, 16401 E. Centretch Pkwy., Aurora, CO 80011-9043.

Some people mistakenly believe that the government is supposed to pay all of the medical bills of the families of military members. This idea remains, despite the fact that only active-duty servicemembers are guaranteed free medical care. There is no provision in the law making TRICARE or any other Government agency responsible for dependents' medical bills.

TRICARE Standard is a cost-sharing program whose responsibility is to process claims as quickly and accurately as possible. But if a TRICARE claim is not filed, or if it is lost, mishandled or denied, the patient is still responsible for the bill. If you are having a problem resolving a claim, contact a Debt Collection Assistance Officer (DCAO) who will assist you. To find a DCAO, see the directory listing at www.tricare.osd.mil.

The Department of Defense has reduced some TRICARE maximum allowable payments to physicians and other individual professional providers (including clinical laboratories), to more closely match Medicare fees.

For medical procedures for which the prior year's national TRICARE Maximum Allowable Charge exceed the Medicare fee, payment will be reduced by the lesser of: (1) the amount by which it exceeds the Medicare fee; or (2) fifteen percent.

If TRICARE payment is delayed for any reason, it might be advisable to pay bills, especially small ones, even if you can only make partial monthly payments. Most creditors will accept these arrangements, and the laws in some states protect people from collections and harassment in such cases.

DRG Hospital Payment Rules

Under the TRICARE Diagnosis-Related Groups (DRG) payment system, most hospitals in the 50 states, the District of Columbia, and Puerto Rico, are paid a fixed rate for inpatient services, regardless of how much the care actually costs. Maryland is currently exempt from the DRG payment system because of its stricter laws.

The DRG amounts paid for inpatient services are based generally on national averages of costs for specific services. The fixed amount that TRICARE pays to a hospital under the DRG system may be either more or less than a specific hospital charges for a given service.

Note: Individual doctors' fees for services they provide aren't paid by DRG amounts. Some hospitals even within the so-called "DRG states" are also exempt from DRG payment limits. These hospitals are: psychiatric, cancer, long-term care, rehabilitation and sole community hospitals. The payment system doesn't apply to certain services, such as kidney-acquisition costs, heart and liver transplants, cystic fibrosis and children who test positive for the HIV (AIDS) virus. Additionally, Christian Science sanatoria and distinct parts of a hospital providing psychiatric and rehabilitation services, are not affected. In non-DRG hospitals, TRICARE Standard will pay as before.

Families of active duty members pay at least \$25 for each admission, or a small daily fee for each day in a civilian hospital—whichever total is *greater*. The daily fee, which is the same charged for inpatient care at military hospitals changes over time (For FY 01 the daily fee is \$11.45). But no matter how short your hospital stay, *you must pay at least \$25*. TRICARE Standard pays the rest of your covered inpatient bills, if all providers participate in TRICARE Standard.

Retirees, their families, the families of servicemembers who have died, and some former spouses of servicemembers, will pay the *lesser* of 25 percent of the billed charges or a fixed daily amount (\$401 in FY 01). TRICARE Standard will pay the rest of your covered hospital bills. All families also pay in full for any care that is not covered by TRICARE Standard.

Annual Deductible. For outpatient care, there is an annual deductible of \$150 per fiscal year, if benefits are claimed for one eligible beneficiary or \$300 if benefits are claimed for two or more eligible family members. These deductibles apply to grades E-5 and above. The deductible for family members of active duty E-4s and below is \$50 for an individual and \$100 for the entire family. After the deductible has been met, dependents of active duty members are required to pay 20 percent of the allowable charges for authorized outpatient services and retired members and their dependents and the dependents of deceased members are required to pay 25 percent of the allowable charges.

TRICARE claims forms should be sent to the TRICARE claims processor as soon as possible after care is received. The claims forms must be received **within one year of the date the health care or services were received** or, in the case of inpatient care, the claim must be filed within one year of the date the patient is discharged from the inpatient facility.

If you or a family member received care in more than one state and are sending claims to more than one TRICARE processor, you should include the explanation of benefits form sent by one claims processor to any other processor receiving a claim.

Patients who have to file claims because their providers decline to do so, must use the DD Form 2642 (CHAMPUS Claim: Patient's Request for Medical Payment). Individual professional providers who file claims will use the HCFA 1500 form. Regional contractors can help families locate providers who participate in TRICARE, and who will handle the paperwork for their patients.

Losing TRICARE Eligibility

Military members and retirees are well informed about their TRICARE eligibility but may not be aware of the ways they can lose it. Here's how it can happen:

- If a retiree's status changes. If a retiree ceases to be eligible for retired pay, that person and dependents lose their TRICARE eligibility as of the end of the day on which the eligibility for retired pay stops.
- By divorce or annulment. When a marriage ends by divorce or annulment, the spouse's eligibility ends at the end of the day on which the divorce or annulment becomes final—unless the former spouse meets several requirements which allow them to keep TRICARE eligibility, either indefinitely or for a specified period.

Contact your health benefits advisor or TRICARE service center for details on how former military spouses may remain eligible for TRICARE benefits. The eligibility of any dependent children of the military couple is not affected by a divorce or annulment.

- If you're a widow or widower who remarries. As the widow or widower, if you marry a person whose dependents are not eligible for TRICARE, your eligibility ends the day after you remarry. However, your child who was the stepchild of the deceased member at the time of death still has the same TRICARE eligibility as other TRICARE eligible children. If your new marriage ends for any reason, you can't get your TRICARE eligibility back.
- The child of a military couple has several ways to lose TRICARE eligibility: by getting married; by turning 21; by being an unadopted stepchild when a divorce occurs. If you're the stepchild of a military sponsor, and the sponsor's marriage ends in divorce before you are legally adopted by the sponsor, your TRICARE eligibility ends when the marriage ends; by being adopted by someone other than your military sponsor if the sponsor is still living.

RETIRED MILITARY ALMANAC

If you're the child of a living sponsor, and you're legally adopted by another person whose dependents are not eligible for TRICARE, you lose your eligibility at the beginning of the day after the day on which the adoption becomes final. But, you don't lose eligibility if you're adopted by someone else after your military sponsor has died.

Some family members of abusive military sponsors may be able to keep limited TRICARE eligibility under certain conditions. If the sponsor is court-martialed and separated from active service for an offense involving physical or emotional abuse, the abused spouse or child is entitled to TRICARE benefits for care related to the abuse, for up to one year after the sponsor's separation from the service.

TRICARE benefits may be retained by the spouse (or former spouse) or child or a retirement-eligible active duty member, or a retired service member whose eligibility for retired pay has been ended because of misconduct toward a spouse or dependent child while the sponsor was on active duty.

In order to be TRICARE Standard eligible, the spouse (or former spouse) must be receiving part of the abusive sponsor's retirement annuity under a court order, and must have been a victim of the abuse and been married to the sponsor at the time of the abuse; or must be the parent of an abused dependent child of the abusive member or former member. For a child to be eligible, he or she must have been a member of the sponsor's household at the time of the abuse.

Other Health Insurance Coverage

1. The law requires that all TRICARE Standard eligible persons enrolled in any other primary insurance or health plan must use the other insurance benefits before TRICARE can make any payment. TRICARE will then pay the remaining allowable charges, if such charges do not exceed the amount that would have been paid had there been no other insurance.

2. Some insurance plans exclude payments covering benefits for which the individual may be eligible under any federal program. In such cases, if the other plan's exclusionary clause was in effect prior to October 1, 1966 and if the patient was insured under the other plan prior to that date and has continued to be insured by the plan without interruption, TRICARE would then acknowledge that the other plan was "last pay." Under these circumstances, TRICARE would pay its full share of the allowable costs without regard to the other plan. This exception is not applicable to coverage under the Federal Employees Health Benefits Program; plans under the FEHBP are always "first pay."

3. The only exceptions for all TRICARE Standard families to TRICARE second pay are Medicaid and TRICARE supplemental plans. TRICARE supplemental plans cover the beneficiaries' cost-share under TRICARE Standard—such plans are offered through military, retiree associations and others. If TRICARE beneficiaries have either of these types of coverage, they should file with TRICARE as soon after getting care as possible. The beneficiary should write "Medicaid" or "TRICARE Supplemental" on the TRICARE claim form. In these cases, TRICARE pays first.

TRICARE Supplements

TRICARE supplemental insurance policies are offered by many military associations and other private firms and pay all or part of the civilian health care cost sharing. Such policies can provide a large measure of assistance if a sizable balance is due after TRICARE pays its share of hospital charges for a serious illness or injury.

RETIRED MILITARY ALMANAC

However, under the DRG payment system now in place in most areas, TRICARE pays only its share of the "allowable" amount specified by the DRG guidelines for the type of care received. Some of the TRICARE supplement policies only provide for payment of the "allowable" charges which may not cover the "billed" amount. Therefore, although having a TRICARE supplement policy is generally a good idea, members should examine the various plans carefully to select a plan that will cover all or most of the costs after TRICARE has paid its share of civilian health care. Members need only one such policy. It has been found that many members carry two or more of such policies, which is a waste of money. A number of the military and veterans organizations listed in this edition offer TRICARE supplement plans.

Non-discrimination Policy

Except under unusual circumstances, payment cannot be made by TRICARE Standard for inpatient or outpatient care provided in and billed by civilian facilities found by the Department of Defense to practice discrimination in the admission and/or treatment of patients on the basis of race, color, or national origin. Additionally, reimbursement cannot be made to an eligible patient who pays for care in such a facility and submits a claim for reimbursement. This policy applies in the 50 states, District of Columbia, Puerto Rico, Virgin Islands, American Samoa, Wake Island, Canal Zone, and the territories and possessions of the U.S. This restriction on payment applies to bills submitted by ineligible facilities for all care authorized under TRICARE Standard including benefits authorized under the Program for Persons With Disabilities.

However, payment of attending physician and other professionals or paramedical personnel who bill independently of the facility will not be refused solely because their services were provided in an ineligible facility. Advise your physician of this policy before he or she plans your inpatient or outpatient hospital care.

TRICARE PHARMACY OPTIONS

Military Treatment Facility (MTF) Pharmacy. At MTF Pharmacies, prescriptions are filled at no cost for all TRICARE beneficiaries. Each MTF has a slightly different formulary. A list of medications available is available at each facility.

Retail Network Pharmacies. Through retail network pharmacies, TRICARE beneficiaries can obtain up to a 30-day supply of most prescription medications for a small fee. To use a retail network pharmacy, present the pharmacist with your written prescription, along with your military identification card. Depending on your TRICARE region, you may need to present your TRICARE identification card (**see note**).

National Mail-Order Pharmacy Program. The TRICARE national mail-order pharmacy program is fully operational in all areas where the Defense Department's TRICARE managed-care program is operating.

The following persons are eligible to use the national mail-order program in TRICARE areas:

1. Active Duty members worldwide
2. All TRICARE eligible beneficiaries (**see note**)
3. Uniformed Services Family Health Plan (USFHP)
4. All Base Realignment and Closure (BRAC) Medicare eligible beneficiaries
5. All TRICARE Senior Prime Enrollees

RETIRED MILITARY ALMANAC

Under the program, you can receive up to a 90-day supply of non-controlled medications (or up to a 30-day supply of controlled medications) for a small fee. There are no copayments for active duty servicemembers. Shipping and handling is free. Prescriptions will be filled with generic drugs when possible. Name-brand products may be substituted if the prescribing physician documents medical necessity for the name-brand medication.

The contractor for the program is Merck-Medco, of Maple Grove, MN. Their toll-free number is 1-800-903-4680. The website address is: www.tricare.osd.mil/tricare/nmopp.html.

Note: Effective April 1, 2001, all Medicare eligible beneficiaries are eligible for the Retail Network Pharmacy and National Mail Order Pharmacy programs. Beneficiaries becoming Medicare eligible prior to April 1, 2001 do not need to be enrolled in Medicare Part B to receive this benefit. Beneficiaries becoming eligible for Medicare on or after April 1, 2001 must be enrolled in Medicare Part B to receive pharmacy benefits.

For Retirees Living Overseas. Retired beneficiaries living overseas can use the TRICARE Pharmacy benefit at overseas pharmacies, but they will need to submit their pharmacy claims for reimbursement. They also will be able to use the National Mail Order Pharmacy program if certain requirements are met. First, they must have an APO or FPO mailing address. Second, a provider that is licensed to practice medicine in the United States must write the prescription.

TRICARE RETIREE DENTAL PROGRAM

The Department of Defense TRICARE Retiree Dental Program (TRDP) is a voluntary enrollment program that offers diagnostic, preventive, and basic restorative services (including endodontics); oral surgery; allowance toward payment for tooth-colored fillings on back teeth; dental accident coverage; and emergency services. Additional procedures are covered after a certain waiting period. Coverage under the TRDP is available to personnel retired from the Uniformed Services, their unremarried surviving spouses, and to certain other eligible family members for care within the U.S., DC, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Canada.

Members of the Retired Reserve, who are entitled to receive retired pay, but are under age 60, are eligible for the TRDP. In addition, the member's spouse and certain eligible children are also eligible for coverage under the TRDP.

The TRDP offers continuous open enrollment. The initial enrollment is for 24 months. After the 24 month period, continued enrollment is on a month-to-month basis. The retiree pays all premium costs; there is no government contribution. Premiums will be collected monthly through payroll deductions from members who receive retired pay or by direct monthly billings. Enrollees must submit a pre-payment equal to two months worth of premiums with their initial application. The monthly premiums vary depending on the location of the retiree's primary residence and type of enrollment, i.e. single, two persons, or family. Five geographical regions have been established for the purposes of determining premiums. Premiums range from \$20.41 to \$33.62 per month for single coverage; \$39.65 to \$64.99 per month for two-person coverage; and from \$62.04 to \$104.74 per month for family coverage beyond two people.

For more information about the TRDP, write to: Delta Dental Plan, PO Box 537008, Sacramento, CA 95853-7008 or call toll-free: 1-888-838-8737. You may also visit their website at: www.ddpdelta.org.

TRANSPORTATION OF DEPENDENT PATIENTS

Transportation Authorized

If a family member accompanying a member of the uniformed services requires medical attention which is not available in the locality, transportation of the family member at the expense of the United States Government may be authorized to the nearest appropriate facility in which adequate medical care is available. Upon recovery or when it is administratively determined that the patient should be moved from the medical facility, the family member may be transported at Government expense to the duty station of the member or to such other place determined to be appropriate under the circumstances. If a family member is unable to travel unattended, round-trip transportation and travel expenses may be furnished for necessary attendants. When Government transportation is not available, commercial transportation may be used for the transportation authorized. Transportation is not authorized for elective surgery.

TRICARE/CHAMPUS CLAIM PROCESSORS

January 1, 2001

Palmetto Government Benefits Administrators Palmetto GBA
 Wisconsin Physicians Service WPS

Have this information available when checking on a claim — If you need to check on the status of a TRICARE claim with your state’s claims processor listed, the process will be speeded up considerably if you have the following information at hand when you call: patient’s full name; sponsor’s full name, rank, branch of service and status (active or retired); sponsor’s Social Security Number; sponsor’s and patient’s addresses and telephone numbers; name and address of provider of the care; and dates of the care.

Where to Send the Claim

Send your claim(s) to the claims processor who handles claims for the state or country where care was received - unless your place of residence is in a TRICARE area. If you live in a TRICARE area, send claims to the claims processor for where you reside.

Here are current TRICARE Standard (CHAMPUS) claims filing addresses for each state and for overseas areas. These addresses may change from time to time, so check them before sending in claims:

Alabama (TRICARE)

Palmetto GBA

See Region 3/4

Alaska (TRICARE)

Palmetto GBA

CHAMPUS Claims

P.O. Box 870001

Surfside Beach, SC 29587-8701

1-800-930-2929

Arizona (TRICARE)

Palmetto GBA

P.O. Box 870026

Surfside Beach, SC 29587-8726

1-800-225-4816

Arkansas (TRICARE)(Except the Naval

Hospital, Millington, TN Catchment Area -

See Region 3/4)

WPS

P.O. Box 8999

Madison, WI 53708-8999

1-800-406-2832

California (TRICARE)

Palmetto GBA

CHAMPUS Claims

P.O. Box 870001

Surfside Beach, SC 29587-8701

1-800-930-2929

RETIRED MILITARY ALMANAC

Colorado (TRICARE)

Palmetto GBA
P.O. Box 870027
Surfside Beach, SC 29587-8727
1-800-225-4816

Connecticut

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Delaware

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

District of Columbia

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Florida (TRICARE)

Palmetto GBA
See Region 3/4

Georgia (TRICARE)

Palmetto GBA
See Region 3/4

Hawaii (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 870001
Surfside Beach, SC 29587-8701
1-800-930-2929

Idaho (TRICARE)

Palmetto GBA
P.O. Box 870028
Surfside Beach, SC 29587-8728
1-800-225-4816

Northern Idaho (TRICARE)(Benewah,
Bonner, Boundary, Kootenai, Shoshone, and
Latah counties)

WPS

TRICARE-NW

P.O. Box 8929
Madison, WI 53708-8929
1-800-404-0110

Illinois

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Indiana (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Iowa (TRICARE)

Palmetto GBA
P.O. Box 870029
Surfside Beach, SC 29587-8729
1-800-225-4816

Kansas (TRICARE)

Palmetto GBA
P.O. Box 870030
Surfside Beach, SC 29587-8730
1-800-225-4816

Kentucky (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Louisiana (TRICARE)

WPS
P.O. Box 8999
Madison, WI 53708-8999
1-800-406-2832
(New Orleans area only)

Palmetto GBA

See Region 3/4

Maine (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Maryland

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

RETIRED MILITARY ALMANAC

Massachusetts (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Michigan (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Minnesota (TRICARE)

Palmetto GBA
P.O. Box 870029
Surfside Beach, SC 29587-8729
1-800-225-4816

Mississippi (TRICARE)

Palmetto GBA

See Region 3/4

Missouri (TRICARE)

Palmetto GBA
P.O. Box 870030
Surfside Beach, SC 29587-8730
1-800-225-4816

(St. Louis area only) (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Montana (TRICARE)

Palmetto GBA
P.O. Box 870031
Surfside Beach, SC 29587-8731
1-800-225-4816

Nebraska (TRICARE)

Palmetto GBA
P.O. Box 870027
Surfside Beach, SC 29587-8727
1-800-225-4816

Nevada (TRICARE)

Palmetto GBA
P.O. Box 870033
Surfside Beach, SC 29587-8733
1-800-225-4816

New Hampshire (TRICARE)

Palmetto GBA
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

New Jersey (TRICARE)

Palmetto GBA
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

New Mexico (TRICARE)

Palmetto GBA
P.O. Box 870032
Surfside Beach, SC 29587-8732
1-800-225-4816

New York (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

North Carolina (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

North Dakota (TRICARE)

Palmetto GBA
P.O. Box 870031
Surfside Beach, SC 29587-8731
1-800-225-4816

Ohio (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Oklahoma (TRICARE)

WPS
P.O. Box 8999
Madison, WI 53708-8999
1-800-406-2832

Oregon (TRICARE)

WPS
P.O. Box 8929
Madison, WI 53708-8929
1-800-404-0110

Pennsylvania (TRICARE)

Palmetto GBA
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

RETIRED MILITARY ALMANAC

Rhode Island (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

South Carolina (TRICARE)

Palmetto GBA

See Region 3/4

South Dakota (TRICARE)

Palmetto GBA
P.O. Box 870031
Surfside Beach, SC 29587-8731
1-800-225-4816

Tennessee (TRICARE)

Palmetto GBA
See Region 3/4
(Ft Campbell Catchment Area)
Palmetto GBA

CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Texas (TRICARE)

(Only for William Beaumont Catchment
Area and Cannon AFB, NM Catchment
Area Zip Codes that fall in Texas)

Palmetto GBA
P.O. Box 870032
Surfside Beach, SC 29587-8732
1-800-225-4816

(Except for William Beaumont Catchment
Area and Cannon AFB, NM Catchment
Area Zip Codes that fall in Texas)

WPS
P.O. Box 8999
Madison, WI 53708-8999
1-800-406-2832

Utah (TRICARE)

Palmetto GBA
P.O. Box 870032
Surfside Beach, SC 29587-8732
1-800-225-4816

Vermont (TRICARE)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Northern Virginia (TRICARE Region 1)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Virginia (TRICARE Region 2)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Washington (TRICARE)

WPS
TRICARE-NW
P.O. Box 8929
Madison, WI 53708-8929
1-800-404-0110

West Virginia (TRICARE Region 5)

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Northern tip of West Virginia

Palmetto GBA
CHAMPUS Claims
P.O. Box 7011
Camden, SC 29020-7011
1-800-578-1294

Wisconsin

Palmetto GBA
CHAMPUS Claims
P.O. Box 7021
Camden, SC 29020-7021
1-800-493-1613

Wyoming (TRICARE)

Palmetto GBA
P.O. Box 870030
Surfside Beach, SC 29587-8730
1-800-225-4816

RETIRED MILITARY ALMANAC

REGION 3/4

Send to: Palmetto GBA

CHAMPUS Claims

P.O. Box (fill in box number listed below)

Camden, SC 29020-(fill in box number)

1-800-403-3950

For claims related to:

Resource Sharing - Box 7033

Behavior (Mental Health - Box 7034

Active Duty - Box 7035

PPPWD - Box 7036

Adjunctive Dental - Box 7037

All other claims - Box 7031

For correspondence related to any claim category previously above: Box 7032

Send to: Palmetto GBA

CHAMPUS Claims

P.O. Box (fill in box number listed below)

Florence, SC 29502-(last 4 of box number)

For correspondence related to:

Appeals - Box 202002

Provider Files/Certification - Box 202004

Medical Review - Box 202005

Utilization Management - Box 202009

OCONUS Dental Claims

(Including traveling OCONUS beneficiaries and TRICARE Europe Active Duty Member Dental claims)

WPS

P.O. Box 8976

Madison, WI USA 53708-8976

(608) 259-4847

TRICARE-EUROPE

Europe, Africa and Mid-East

(Including Active Duty member Foreign claims in these areas)

WPS

P.O. Box 8976

Madison, WI USA 53708-8976

(608) 259-4847

TRICARE-LATIN AMERICA

(Canada, Mexico, Central America, Puerto Rico, Bermuda, West Indies)

TRICARE PACIFIC

(China, Thailand, Korea, Australia, Japan, etc.)(Excluding Active Duty member foreign claims)

WPS

P.O. Box 7985

Madison, WI USA 53708-7985

(608) 259-4847

CONTINUED HEALTH CARE BENEFIT PROGRAM

The Continued Health Care Benefit Program (CHCBP) provides benefits similar to TRICARE Standard for a specific period of time (18-36 months) to former servicemembers and their family members, some unremarried former military spouses, and emancipated children who enroll and pay quarterly premiums.

Eligible persons must enroll in CHCBP within 60 days after separation from active duty or loss of eligibility for military health care. The Department of Defense uses a civilian third-party administrator (TPA) to provide administrative support for the program, including marketing, enrollment and DEERS updates. The TPA operates a toll free telephone line 24 hours daily for interested beneficiaries to call, ask questions and request an information package. They can be reached at 1-800-809-6119. Applications for enrollment in the CHCBP must be accompanied by a check for the first three months' coverage along with proof of eligibility. Upon acceptance, the TPA will send a letter of acceptance along with an ID card, which will serve as proof of enrollment when a person seeks care.

For more information about the CHCBP contact the TPA at the toll-free number above. Additionally, contact your health benefits advisor for more specific benefit details, or for general information prior to separation, contact your military personnel and transition office.

RETIRED MILITARY ALMANAC
ADMINISTRATION OF CIVILIAN HEALTH BENEFITS

Office of Secretary of Defense

The Assistant Secretary of Defense (Health Affairs) is responsible for overall policy direction and administration of TRICARE worldwide. The Director, TRICARE Support Office is responsible for day to day program operation.

**HEALTH BENEFITS FOR RETIRED MEMBERS IN FEDERAL
MEDICAL FACILITIES**

Health Benefits in Uniformed Services Facilities

Retired members shall, upon request, be provided any type of health care in uniformed services facilities that is provided active duty members, *subject to the availability of space and facilities and the capabilities of the medical and dental staff*, and subject to the provisions of Executive Order 10122, April 14, 1950, as amended by Executive Order 10400, September 19, 1952, and Executive Order 11733, July 30, 1973.

Non-emergency care shall not be provided to this group at times and places where it would interfere with providing care to spouses and children of members who are serving on active duty or who died while serving on such duty or where it would interfere with the performance of the primary mission of the facility.

There shall be no charge for outpatient care provided or for inpatient care provided to retired enlisted members. Retired officers shall pay the current subsistence charge (\$11.45 per day for FY 01) for inpatient care.

Military Retiree Health Care

Former active duty members of the U.S. Armed Forces, regardless of rank, who are in receipt of retired or retainer pay potentially have dual eligibility for Department of Veterans Affairs (VA) medical benefits, as VA beneficiaries and as beneficiaries of the Department of Defense (DoD).

Applicants (including military retirees) who fall into the discretionary eligibility category are eligible for VA medical care as VA beneficiaries only after they agree to pay a modest copayment for the medical benefit for which they apply. Should the military retiree not agree to make this co-payment, he or she would not be eligible as a veteran. The retiree may, however, be offered VA medical care as a beneficiary of the DoD and at DoD expense, but only on a space and resource available basis as determined by the facility director.

Note: Beneficiaries of the DoD, with the exception of those in need of emergency medical services, will be required to obtain DoD authorization prior to receiving VA medical care.

RETIRED MILITARY ALMANAC
U.S. MILITARY MEDICAL CENTERS AND HOSPITALS

STATE

Hospitals/Location/Phone

ALABAMA

Lyster Army Community Hospital, Fort Rucker, Enterprise (334) 255-7000
U.S. Army Aeromedical Center, Fort Rucker (334) 255-7359

ALASKA

Bassett Army Community Hospital, Fort Wainwright, Fairbanks (907) 353-5108
3rd Medical Group Naval Liaison, Elmendorf AFB, Anchorage (907) 580-6260

ARIZONA

Raymond W. Bliss Army Community Health Center, Fort Huachuca (520) 533-9026
56th Medical Group, Luke AFB, Phoenix (602) 856-9100
355th Medical Group, Davis-Monthan AFB, Tucson (520) 228-3556

ARKANSAS

None

CALIFORNIA

60th Medical Group Hospital, Travis AFB, Fairfield (707) 423-7300
9th Medical Group Clinic, Beale AFB, Marysville (530) 634-4838
95th Medical Group Hospital, Edwards AFB, Muroc (661) 277-2010
30th Medical Group Hospital, Vandenberg AFB, Lompoc (805) 606-6726
Weed Army Community Hospital, Fort Irwin, Barstow (760) 380-3108
Naval Hospital, Camp Pendleton, Oceanside (760) 725-1288
Naval Hospital, Lemoore (559) 998-4481
Naval Medical Center, San Diego (619) 532-6400
Naval Hospital, Marine Corps Air-Ground Combat
Center, Twenty-Nine Palms (760) 830-2190

COLORADO

Evans Army Hospital, Fort Carson, Colorado Springs (719) 526-7000
10th Medical Group Hospital, USAF Academy, Colorado Springs (719) 333-5105

CONNECTICUT

US Coast Guard Academy Hospital, New London (860) 444-8400
Groton Naval Ambulatory Care Center (860) 694-4123

DELAWARE

None

DISTRICT OF COLUMBIA

Walter Reed Army Medical Center (202) 782-3501

FLORIDA

Naval Hospital, Pensacola (850) 505-6601
Naval Hospital, Jacksonville (904) 777-7301
96th Medical Group Hospital, Eglin AFB, Valpariso (850) 882-8016
325th Medical Group Hospital, Tyndall AFB, Springfield (850) 283-7515
6th Medical Group Hospital, MacDill AFB, Tampa (813) 828-3258

RETIRED MILITARY ALMANAC

GEORGIA

Dwight David Eisenhower Army Medical Center,
Fort Gordon, Augusta (706) 787-5811
Martin Army Community Hospital, Fort Benning, Columbus (706) 544-2041
Winn Army Community Hospital, Fort Stewart, Savannah (912) 370-6837
347th Medical Group, Moody AFB, Valdosta (912) 257-3772
78th Medical Group, Robins Hospital, Robins AFB (912) 327-7995

HAWAII

Tripler Army Medical Center, Honolulu (808) 433-6661

IDAHO

366th Medical Group Hospital, Mountain Home AFB (208) 828-7600

ILLINOIS

375th Medical Group Hospital, Scott AFB, Belleville (618) 256-7000
Naval Hospital, Great Lakes (847) 688-4560

INDIANA

None

IOWA

None

KANSAS

Irwin Army Community Hospital, Fort Riley, Junction City (785) 239-7000

KENTUCKY

Blanchfield Army Community Hospital, Fort Campbell, Hopkinsville (270) 798-8400
Ireland Army Community Hospital, Fort Knox, Elizabethtown (502) 624-9333

LOUISIANA

Bayne-Jones Army Community Hospital, Fort Polk, Leesville (337) 531-3118
2nd Medical Group Hospital, Barksdale AFB, Shreveport (318) 456-6111

MAINE

None

MARYLAND

89th Medical Group Hospital, Andrews AFB, Camp Springs (240) 857-5911
National Naval Medical Center, Bethesda (301) 295-4611
Naval Hospital, Patuxent River (301) 342-1418

MASSACHUSETTS

None

MICHIGAN

None

MINNESOTA

None

MISSISSIPPI

81st Medical Group Hospital, Keesler AFB, Biloxi (228) 377-6510
Naval Branch Hospital, Naval Home, Gulfport (228) 871-2810

MISSOURI

General Leonard Wood Army Community Hospital, Ft. Leonard Wood (573) 596-1490
509th Medical Group Hospital, Whiteman AFB, Knobnoster (660) 687-2118

RETIRED MILITARY ALMANAC

MONTANA

None

NEBRASKA

55th Medical Group Hospital, Offutt AFB, Omaha (402) 294-9760

NEVADA

99th Medical Group Hospital, Nellis AFB, Las Vegas (702) 653-2000

NEW JERSEY

305 Medical Group Hospital, Fort Dix, Pemberton (609) 562-9200

NEW MEXICO

377th Medical Group Hospital, Kirtland AFB, Albuquerque (505) 846-3547

49th Medical Group Hospital, Holloman AFB, Alamogordo (505) 572-5588

27th Medical Group Hospital, Cannon AFB, Clovis (505) 784-4582

NEW YORK

Keller Army Community Hospital, USMA, West Point (845) 938-4011

NORTH CAROLINA

Womack Army Medical Center, Fort Bragg, Fayetteville (910) 432-3719

4th Medical Group, Seymour Johnson AFB, Goldsboro (919) 722-1812

Naval Hospital, Camp Lejeune (910)-450-4300

Naval Hospital, Cherry Point (252) 466-0266

NORTH DAKOTA

319th Medical Group Hospital, Grand Forks AFB, Grand Forks (701) 747-5391

5th Medical Group Hospital, Minot AFB, Minot (701) 723-5103

OHIO

74th Medical Group Hospital, Wright-Patterson AFB, Dayton (937) 257-0837

OKLAHOMA

Reynolds Army Community Hospital, Fort Sill, Lawton (580) 458-2005

72nd Medical Group Hospital, Tinker AFB, Oklahoma City (405) 734-2778

97th Medical Group Hospital, Altus AFB, Altus (580) 481-5379

OREGON

None

PENNSYLVANIA

None

RHODE ISLAND

Naval Hospital, Newport (401) 841-3771

SOUTH CAROLINA

20th Medical Group Hospital, Shaw AFB, Sumter (803) 895-6487

Naval Hospital, North Charleston (843) 743-7000

Naval Hospital, Beaufort (843) 525-5600

Moncrief Army Community Hospital, Fort Jackson, Columbia (803) 751-2280

SOUTH DAKOTA

28th Medical Group Hospital, Ellsworth AFB, Rapid City (605) 385-3201

TENNESSEE

None

RETIRED MILITARY ALMANAC

TEXAS

William Beaumont Army Medical Center, Fort Bliss, El Paso	(915) 569-2121
Brooke Army Medical Center, Fort Sam Houston, San Antonio	(210) 916-4141
Darnall Army Community Hospital, Fort Hood, Killeen	(254) 288-8000
7th Medical Group Hospital, Dyess AFB, Abilene	(915) 696-2346
82nd Medical Group Hospital, Sheppard AFB, Wichita Falls	(940) 676-4420
59th Medical Wing Hospital, Lackland AFB, San Antonio	(210) 292-7412
Naval Hospital, Corpus Christi	(361) 961-2688
47th Medical Group Hospital, Laughlin AFB	(830) 298-6325

UTAH

75th Medical Group Hospital, Hill AFB, Ogden	(801) 777-5457
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VERMONT

None

VIRGINIA

1st Medical Group Hospital, Langley AFB, Hampton	(757) 764-6969
McDonald Army Community Hospital, Fort Eustis	(757) 314-7500
Dewitt Army Community Hospital, Fort Belvoir	(703) 805-0510
Naval Medical Center, Portsmouth	(757) 953-5008

WASHINGTON

Madigan Army Medical Center, Tacoma	(253) 968-1110
Naval Hospital, Bremerton	(360) 475-4000
Naval Hospital, Whidbey Island, Oak Harbor	(360) 257-9500

WEST VIRGINIA

None

WISCONSIN

None

WYOMING

90th Medical Group Hospital, Francis E. Warren AFB, Cheyenne	(307) 773-2277
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MILITARY MEDICAL CLINICS

The following do not have medical clinics: Connecticut, Idaho, Indiana, Iowa, Minnesota, Nebraska, North Dakota, Rhode Island, South Dakota, Vermont, Wisconsin, Wyoming, and the Virgin Islands.

ALABAMA

U.S. Army Health Clinic, Anniston Army Depot	(256) 235-7521
42d Medical Group Clinic, Maxwell AFB	(334) 953-7801
U.S. Coast Guard Clinic, Mobile	(334) 441-6725
Fox Army Health Clinic, Redstone Arsenal	(256) 955-8888

ALASKA

354th Medical Group Clinic, Eielson AFB	(907) 873-4498
U.S. Army Health Clinic, Fort Greely	(907) 873-4111
U.S. Army Health Clinic, Fort Richardson	(907) 384-0600
USCG Integrated Support Command Clinic, Juneau	(907) 463-2140
USCG Integrated Support Command Clinic, Ketchikan	(907) 228-0320
USCG Integrated Support Command Clinic, Kodiak	(907) 487-5757
USCG Air Station Clinic, Sitka	(907) 966-5476

RETIRED MILITARY ALMANAC

ARIZONA

Branch Medical Clinic, Yuma (520) 341-2772
U.S. Army Health Clinic, Yuma Proving Ground (520) 328-3864

ARKANSAS

314th Medical Group Clinic, Little Rock AFB (501) 987-7411
U.S. Army Health Clinic, Pine Bluff Arsenal (870) 540-3409

CALIFORNIA

USCG Integrated Support Command Health and
Safety Division, Alameda (510) 437-3581
Naval Branch Medical Clinic, Barstow (858) 577-4656
Branch Medical Clinic, Bridgeport (760) 932-7761x254
Branch Medical Clinic, Camp Pendleton (760) 725-7200
Branch Medical Clinic, Code 08A, Camp Pendleton (760) 725-6682
Branch Medical Clinic, 52 Area, Camp Pendleton (760) 725-7200
Branch Medical Clinic, Camp Los Flores, Camp Pendleton (760) 725-2621
Branch Medical Clinic, Camp San Mateo, Camp Pendleton (760) 725-7709
Branch Medical Clinic, Edson Range, Camp Pendleton (760) 725-2191
Branch Medical Clinic, Brig Medical, Camp Pendleton (760) 725-3629
Branch Medical Clinic, Camp Delmar, Camp Pendleton (760) 725-2141
Branch Medical Clinic, Camp Margaritas, Camp Pendleton (760) 725-4469
Branch Medical Clinic, Camp Las Pulgas, Camp Pendleton (760) 725-3268
Branch Medical Clinic, Camp Chappo, Camp Pendleton (760) 725-3784
Branch Medical Clinic, NAWS, China Lake (619) 939-8009
Naval Branch Medical Clinic, Concord (925) 246-2933
Branch Medical Clinic, Corona (909) 273-4601
NASA Health Clinic, Edwards AFB (661) 258-3575
U.S. Army Health Clinic, Sierra Army Depot, Herlong (530) 827-4141
61st Medical Group Clinic, Los Angeles AFB (310) 363-0314
77th Medical Group Clinic, McClellan AFB (916) 643-7212
USCG Clinic, McKinleyville (707) 839-6177
Clinic, Moffett Field Health South (650) 604-5287
Naval Medical Admin Unit Pres of Monterey
Health Clinic, Monterey (831) 242-5234
750th Medical Squadron Clinic, Onizuka AFB (650) 603-8209
USCG Clinic, Petaluma (707) 765-7200
Branch Medical Clinic Annex, Point Mugu (805) 989-8815
Branch Medical Clinic, Point Mugu (805) 989-8815
Naval Medical Clinic, Port Hueneme (805) 982-6301
U.S. Army Health Clinic, Presidio of Monterey (831) 242-5663
Branch Medical Clinic, NTC, San Diego (619) 524-4929
Branch Medical Clinic, NAF El Centro, San Diego (619) 339-2674
Branch Medical Clinic, NAS North Island, San Diego (619) 545-4263
Branch Medical Clinic, Naval Station , San Diego (619) 556-8083
Branch Medical Clinic, MCRD, San Diego (619) 524-4041
Branch Medical Clinic, NAS Miramar, San Diego (858) 577-4656
Branch Medical Clinic, NAB Coronado, San Diego (619) 437-3047
USCG Integrated Support Command Clinic, San Pedro (310) 732-7500
Branch Medical Annex, NAWS, Seal Beach (562) 626-7971

RETIRED MILITARY ALMANAC

COLORADO

821st Medical Squadron Clinic, Buckley ANGB (303) 677-6474
21st Medical Group Clinic, Peterson AFB (719) 556-1159

DELAWARE

436th Medical Group Clinic, Dover AFB (302) 677-2525

DISTRICT OF COLUMBIA

11th Medical Group Clinic, Bolling AFB (202) 767-5532
U.S. Army Health Clinic, Fort McNair (202) 685-3100
Dilorenzo TRICARE Health Clinic, The Pentagon (703) 692-8800
Naval Branch Medical Clinic, Arlex Federal Office Bldg (703) 614-2726
Branch Medical Clinic, Navy Yard (202) 433-3407
Branch Medical Clinic, Naval Research Lab (202) 767-3592
Branch Medical Clinic, NAVSECSTA (202) 764-0225
Naval Branch Medical Clinic, NAF, Andrews AFB (240) 857-2850
USCG Headquarters Clinic (202) 366-0884

FLORIDA

USCG Clinic, Clearwater (727) 535-1437
16th Medical Group Clinic, Hurlburt Field (850) 881-3307
Branch Medical Clinic, Jacksonville (904) 772-3500
Branch Medical Clinic, Key West (305) 293-4600
Branch Medical Clinic, Naval Station, Mayport (904) 270-5303
USCG Base Clinic, Miami Beach (305) 535-4350
Branch Medical Clinic, NAS Milton (850) 623-7568
USCG Air Station Clinic, Opa Locka (305) 953-2265
Branch Medical Clinic, Panama City (850) 234-4177
45th Medical Group Clinic, Patrick AFB (321) 494-8100
Branch Medical Clinic, Pensacola (850) 452-8970
Branch Medical Clinic, Pensacola (850) 452-5662
Branch Medical Clinic, NTTC Corry Station, Pensacola (850) 452-6556

GEORGIA

Branch Medical Clinic, Albany (912) 639-5976
Branch Medical Clinic, Athens (706) 354-7321
U.S. Army Health Clinic, Fort McPherson (404) 464-0408
Tuttle Army Health Clinic, Hunter Army Airfield (912) 352-5551
Naval Medical Clinic, Kings Bay (912) 673-2619
Branch Medical Clinic, NAS Atlanta, Marietta (770) 919-5300

HAWAII

U.S. Navy Branch Clinic, NAS, Barbers Point (808) 473-0247
Branch Medical Clinic, Camp H.M. Smith (808) 477-0629
Branch Medical Clinic, Ford Island (808) 472-8555
15th Medical Group Clinic, Hickam AFB (808) 448-6223
USCG Integrated Support Command Clinic, Honolulu (808) 541-2409
Branch Medical Clinic, Kakaha (808) 471-6203
U.S. Navy Branch Medical Clinic, MCAS, Kaneohe Bay (808) 257-3365
Branch Medical Clinic, NSY Pearl Harbor (808) 474-3136
Naval Medical Clinic, Pearl Harbor (808) 471-3025
Branch Medical Clinic, Makalapa, Pearl Harbor (808) 473-1510
U.S. Army Health Clinic, Schofield Barracks (808) 433-8500

RETIRED MILITARY ALMANAC

ILLINOIS

Branch Medical Clinic, Great Lakes (847) 688-2092
U.S. Army Health Clinic, Rock Island Arsenal (309) 782-0803

KANSAS

Munson Army Health Clinic, Fort Leavenworth (913) 684-6000
22d Medical Group Clinic, McConnell AFB (316) 652-5012

KENTUCKY

Army Occupational Health Clinic, Blue Grass Army Depot, Richmond (859) 625-6559

LOUISIANA

USCG Base Clinic, New Orleans (504) 942-3021
Naval Medical Clinic, New Orleans (504) 678-3660
Branch Medical Clinic, New Orleans (504) 678-3660
East Bank Medical Clinic, New Orleans (504) 678-3660

MAINE

Branch Medical Clinic, NAS, Brunswick (207) 921-2543
U.S. Navy Branch Medical Clinic, NSGA, Winter Harbor (207) 963-5534x409

MARYLAND

Kirk Army Health Clinic, Aberdeen Proving Ground (410) 278-1727
Naval Medical Clinic, Annapolis (410) 293-1000
USCG Yard Clinic, Curtis Bay, Baltimore (410) 636-3144
Br Med Clinic, NAVSURFWARCEN Carderock, Bethesda (301) 227-1585
U.S. Army Health Clinic, Fort Detrick (301) 619-7175
Kimbrough Ambulatory Care Center, Fort Meade (301) 677-8181
Branch Medical Clinic, Naval Ordnance Station, Indian Head (301) 744-4601

MASSACHUSETTS

USCG Support Center Clinic, Boston (617) 223-3250
66th Medical Group Clinic, Hanscom (781) 377-4703
Kaehler Memorial Medical Clinic, USCG Air Station, Otis AFB (508) 968-6570

MICHIGAN

U.S. Army Health Clinic, Selfridge ANGB, Mount Clemens (810) 307-5254
USCG Clinic, USCG Air Station, Traverse City (231) 922-8282
Army Occupational Health Clinic, Warren (810) 574-5771

MISSISSIPPI

14th Medical Group Clinic, Columbus AFB (601) 434-2297
Naval Branch Medical Clinic, NCBC, Gulfport (228) 871-2810
Branch Medical Clinic, NAS, Meridian (601) 679-2633
Branch Medical Clinic, Pascagoula (228) 761-2229

MISSOURI

Naval Branch Medical Clinic, Kansas City (816) 843-3666

MONTANA

341st Medical Group Clinic, Malmstrom AFB (406) 731-3863

NEVADA

Branch Medical Clinic, NAS, Fallon (775) 426-3115

NEW HAMPSHIRE

Naval Medical Clinic, Portsmouth (207) 438-4940

RETIRED MILITARY ALMANAC

NEW JERSEY

USCG Clinic, Cape May	(609) 898-6959
Branch Medical Clinic, Earle, Colts Neck	(732) 866-2300
U.S. Army Health Clinic, Dover	(973) 724-2113
Patterson Army Health Clinic, Fort Monmouth	(732) 532-1764
Branch Medical Clinic, Naval Air Warfare Ctr, Lakehurst	(732) 323-7099

NEW MEXICO

McAfee, U.S. Army Health Clinic, White Sands Missile Range	(505) 678-1138
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NEW YORK

Groton Branch Clinic, Ballston Spa	(518) 583-5300
Guthrie Ambulatory Care Center, Fort Drum	(315) 772-2778
Ainsworth Army Health Clinic, Fort Hamilton	(718) 630-4036
U.S. Army Health Clinic, Watervliet Arsenal	(518) 266-4195

NORTH CAROLINA

Branch Medical Clinic, French Creek, MCB, Camp Lejeune	(910) 451-5125
Branch Medical Clinic, MCAS New River, Jacksonville	(910) 450-6400
Branch Med Clinic, Courthouse Bay MCB, Camp Lejeune	(910) 450-7365
Branch Medical Clinic, Camp Lejeune	(910) 451-5830
Branch Medical Clinic, Camp Geiger, Camp Lejeune	(910) 450-0371
Branch Medical Clinic, Camp Johnson, Camp Lejeune	(910) 450-0836
Branch Medical Clinic, Physical Exam Ctr, Camp Lejeune	(910) 451-5830
Br Med Annex Infrainscol, Camp Geiger, Camp Lejeune	(910) 450-0371
USCG Clinic, USCG Support Clinic, Elizabeth City	(252) 335-6460
43rd Medical Group Clinic, Pope AFB	(910) 394-2205

OHIO

Naval Branch Medical Clinic, Cleveland	(216) 522-5900
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OKLAHOMA

U.S. Army Occupational Health Clinic, McAlester	(918) 420-6495
71st Medical Squadron Clinic, Vance AFB	(580) 213-7905

OREGON

U.S. Army Health Clinic, Umatilla Army Depot, Hermiston	(541) 564-5215
USCG Air Station Clinic, North Bend	(541) 756-9234
USCG Air Station Clinic, Warrenton	(503) 861-6240

PENNSYLVANIA

U.S. Army Health Clinic, Fort Indiantown Gap, Annville	(717) 861-2091
Dunham Army Health Clinic, Carlisle Barracks	(717) 245-3041
USA Hlth Clinic, Letterkenny Army Depot, Chambersburg	(717) 267-8600
Branch Medical Clinic, Mechanicsburg	(717) 605-2636
U.S. Army Health Clinic, New Cumberland	(717) 770-7281
Branch Medical Clinic, League Island, Philadelphia	(215) 897-8147
U.S. Army Health Clinic, Tobyhanna	(570) 895-7225
Branch Medical Clinic, NAS JRB, Willow Grove	(215) 443-6360

PUERTO RICO

USCG Clinic, Aquadilla	(787) 890-8477
U.S. Army Health Clinic, Fort Buchanan	(787) 277-2043
NHRR Branch Medical Clinic, Sebana Seca	(787) 261-8380
Branch Medical Clinic, Vieques	(787) 865-5359

RETIRED MILITARY ALMANAC

SOUTH CAROLINA

U.S. Navy Branch Medical Clinic, MCAS, Beaufort	(843) 522-7424
437th Medical Group Clinic, Charleston AFB	(843) 963-6880
NWS Branch Medical Clinic, North Charleston	(843) 743-7800
Branch Medical Clinic, MCRD, Parris Island	(843) 525-3793

TENNESSEE

Branch Medical Clinic, NAVSUPACT, Memphis	(901) 874-6100
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TEXAS

311th Medical Squadron Clinic, Brooks AFB	(210) 536-2087
Naval Branch Medical Clinic, Fort Worth	(817) 763-8361
17th Medical Group Clinic, Goodfellow AFB	(915) 654-3075
Branch Medical Clinic, Ingleside	(361) 776-4575
76th Medical Group Clinic, Kelly AFB	(210) 925-8871
Branch Medical Clinic, NAS, Kingsville	(361) 516-6319
12th Medical Group Clinic, Randolph AFB	(210) 652-5702
U.S. Army Health Clinic, Red River Army Depot, Texarkana	(903) 334-2155

UTAH

U.S. Army Health Clinic, Dugway Prov Gr, Salt Lake City	(435) 831-3311
U.S. Army Health Clinic, Tooele Army Depot	(435) 833-2572

VIRGINIA

NNMC Branch Medical Clinic, Dahlgren	(540) 653-8241
Kenner Army Health Clinic, Fort Lee	(804) 734-9000
U.S. Army Health Clinic, Fort Monroe	(757) 314-8044
Andrew Rader Army Health Clinic, Fort Myer	(703) 696-3447
U.S. Army Health Clinic, Fort Story	(757) 422-7822
Branch Medical Clinic, Naval Station, Norfolk	(757) 314-6213
Branch Medical Clinic, Norfolk	(757) 314-7307
Br Med Clinic, NAVSECGRUACT, Northwest Chesapeake	(757) 421-8220
USCG Integrated Support Command Clinic, Portsmouth	(757) 483-8596
Branch Medical Clinic, Norfolk Naval Shipyard, Portsmouth	(757) 314-7531
Branch Medical Clinic, Quantico	(703) 784-2062
Branch Medical Clinic, The Basic School, Quantico	(703) 784-5542
Naval Medical Clinic, Quantico	(703) 784-2525
Branch Medical Clinic, NAS, Oceana, Virginia Beach	(757) 314-7182
Branch Medical Clinic, Dam Neck, Virginia Beach	(757) 314-7200
Naval Medical Clinic, Wallops Island	(757) 824-2130
USCG Clinic, USCG Reserve Tng Ctr, Yorktown	(757) 898-2230
Branch Medical Clinic, Naval Weapons Station, Yorktown	(757) 314-6151

WASHINGTON

Branch Medical Clinic, Bremerton	(360) 475-4633
Branch Medical Clinic, Everett	(425) 304-4040
92nd Medical Group Clinic, Fairchild AFB	(509) 247-5217
Branch Medical Clinic, NAVUSEAWANENGSTA, Keyport	(360) 396-2561
62nd Medical Group Clinic, McChord AFB	(253) 982-5586
USCG Clinic, USCG Air Station, Port Angeles	(360) 417-5895
USCG Integrated Support Command Clinic, Seattle	(206) 217-6430
Branch Medical Clinic, Bangor, Silverdale	(360) 315-4386
U.S. Army Health Clinic, Yakima	(509) 577-3251

WEST VIRGINIA

Naval Branch Medical Clinic, NAVRADSTA, Sugar Grove	(304) 249-6381
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PART IV

VETERANS BENEFITS

This section is designed to provide general information concerning the most important federal benefits that the Congress has provided specifically for all veterans, their dependents and beneficiaries. More detailed information concerning any benefit may be obtained from the federal agency administering each respective program. Applications for VA benefits may be filed at, or further information may be obtained from, your nearest VA office. Dial 1-800-827-1000, a toll-free number, to reach a regional representative. The VA has a number of other nationwide toll-free telephone services, including: Life Insurance, 1-800-669-8477; Debt Management Center, 1-800-827-0648; Telecommunication Device for the Deaf (TDD), 1-800-829-4833; CHAMPVA, 1-800-733-8387. Do not write the VA Central Office in Washington, DC.

FILING FOR VETERANS ADMINISTRATION BENEFITS

Immediately after separation from the service, all members should file an Application for Compensation or Pension at Separation From Service with the VA Regional Office in the area where the member is residing if there are any ailments, i.e. back problems, shrapnel scars, hearing loss, etc. that are or may be service-connected. To shorten the necessary time for processing by the VA, a copy of DD Form 214 should be attached as well as a copy of the military medical records including the separation physical.

If the VA awards compensation and the member is entitled to retired pay from the service, an application for waiver of retired pay for that amount of compensation awarded by the VA should be submitted in order to receive the VA compensation which is tax exempt.

If there is no basis for a claim to be originated at time of separation, but a condition develops later in life, the member should file a claim at that time and let the VA determine if the condition is service-connected.

It is recommended that members leave instructions with their family that at the time of death an autopsy be performed to determine if the cause of death was service-connected. An autopsy may disclose service-connected contributory causes of death that would not be indicated on a normal death certificate. If the death is determined to be service-connected, the surviving family members should file an Application for Dependency and Indemnity Compensation or Death Pension. It is extremely important to ensure that the VA makes a full review of the military medical record. In the event the VA rules that the member's death was service-connected, the surviving spouse should question the VA regarding eligibility for a guaranteed home loan and educational benefits for the surviving spouse and any eligible children.

It must also be emphasized that none of the benefits for survivors are paid automatically but each must be applied for individually, i.e., Application for Headstone or Marker, Application for Burial Allowance, etc.

Information concerning VA loan guaranty and related benefits is provided by the VA, along with information relating to conversion of SGLI to VGLI (Veterans Group Life Insurance) automatically within 60 days of separation. If this information is not received, the member should inquire at the nearest VA office. A member with qualifying active military service may also be entitled to VA educational benefits under the Montgomery G.I. Bill.

RETIRED MILITARY ALMANAC

VETERANS BENEFITS TIMETABLE

TIMETABLE	BENEFITS	WHERE TO APPLY
10 years from release from active duty or required Selected Reserve Service	EDUCATION: Educational assistance depends on period of service	Any VA Office
12 years (Generally from date of discharge)	VOCATIONAL REHABILITATION: For disabled vets, VA will pay tuition and fees, and the cost of books, tools and other program expenses as well as provide a monthly living allowance. Upon completion of the vocational rehabilitation program, VA will assist in finding employment.	Any VA Office
No time limit	VA HOME LOANS: VA will guarantee a loan for the purchase of a home, farm with a residence, manufactured home, or condominium.	Any VA Office
No time limit	DISABILITY COMPENSATION: VA pays compensation for disabilities incurred on active duty.	Any VA Office
No time limit	MEDICAL CARE: VA provides a wide range of medical care benefits including help for alcoholism and other drug dependency to service-connected veterans and to nonservice-connected veterans, who meet certain eligibility criteria. Readjustment counseling benefits are also available at VA Vet Centers for eligible veterans.	Any VA Office
90 days	DENTAL TREATMENT: VA provides necessary dental care for veterans who were not provided dental examination and treatment within 90 days of discharge or separation from service. The time limit does not apply to veterans with dental disabilities resulting from combat wounds or service injuries.	Any VA Office
Two years from date of notice of VA disability rating	DISABILITY INSURANCE: Life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums of these policies.	Any VA Office
120 days or up to 1 year if totally disabled	SGLI: Servicemember's Group Life Insurance may be converted to VGLI (Veterans Group Life Insurance), a 5-year renewable term policy. At the end of the 5-year term, VGLI may also be converted to an individual policy with any participating insurance company. VA will forward more info.	Office of SGLI, 213 Washington St. Newark, NJ 07102-9990
No time limit	EMPLOYMENT: Assistance is available in finding employment in private industry, in Federal Service and in local government.	Local office of State Employment Service, Office of Personnel Mgmt, Any VA Office
Limited time	UNEMPLOYMENT COMPENSATION: The amount of benefit and payment period varies between states. Apply soon after separation.	State Employment Service
1-90 days depending on length of service	REEMPLOYMENT: Apply to your former employer for reemployment.	Employer
REMINDER		
Visit your local VA office or United States Veterans Assistance Center for more information on all veterans benefits.		

COMPENSATION FOR SERVICE CONNECTED DISABILITY

Nature of Benefit — Disability compensation consists of a monthly payment by the VA to a veteran for a service-connected disability. The payments are made for disabilities of 10 percent up to 100 percent. Certain serious disabilities are given special monthly rates. When the extent of disability falls between two such groups, an intermediate rate may be awarded. The current non-taxable minimum compensation is \$101 per month and the maximum is currently \$2,107 per month. The Federal Government does not count compensation from the VA as taxable income. Social Security payments do not affect VA compensation.

Basis of Eligibility — Disability must result from disease or injury incurred in or aggravated during active duty or active duty for training. Benefits may also be paid for injuries sustained during inactive duty for training. In all cases, the disability must have occurred in the line of duty and discharge or release from duty must have been under other than dishonorable conditions.

Monthly Rates of Compensation.

Service-Connected Disability	Effective December 1, 2000
1. 10 percent	\$ 101
2. 20 percent	194
3. 30 percent	298
4. 40 percent	427
5. 50 percent	609
6. 60 percent	769
7. 70 percent	969
8. 80 percent	1,125
9. 90 percent	1,266
10. 100 percent	2,107

Additional Amounts Payable for:

a. Total disability, plus additional service-connected disabilities independently rated at 60 percent or veteran is permanently housebound by reason of service-connected disability \$2,359

b. Loss, or loss of use, of a creative organ, or one foot, or one hand, or both buttocks, or blindness of one eye, or has suffered a complete loss of speech or bilateral deafness (but in no event to exceed \$2,621 exclusive of additional compensation for dependents) \$78

c. Loss, or loss of use, of both feet, or one hand and one foot, or blindness of both eyes, or is permanently bedridden or so helpless as to be in need of regular aid and attendance \$2,621

d. Loss, or loss of use, of both hands, or both legs at a level, or with complications, preventing natural knee action with prostheses in place, or of one arm and one leg at levels, or with complications, preventing natural elbow and knee action with prostheses or suffered blindness in both eyes, resulting in need of regular aid and attendance \$2,891

e. Loss, or loss of use, of both arms at levels, or with complications, preventing natural elbow action with prostheses in place, has suffered the anatomical loss of both legs so near the hip as to prevent the use of prosthetic appliances, or has suffered the anatomical loss of one arm and one leg so near the shoulder and hip as to prevent the use of prosthetic appliances, or suffered total blindness or anatomical loss of both eyes \$3,290

f. Suffered disability under conditions which would entitle the veteran to two or more rates in (a) through (d) above, no condition being considered twice, or suffered bilateral deafness (and hearing impairment in either or both

RETIRED MILITARY ALMANAC

ears is service-connected) rated at 60 percent or more, plus disabling and service-connected total blindness, or if the veteran has suffered the anatomic loss of both arms so near the shoulder as to prevent the use of prosthetic appliances \$3,677

Allowances for Dependents. Veterans whose service-connected disabilities are rated at 30 percent or more are entitled to additional compensation for dependents. The number of dependents and the degree of disability determines the additional amount.

The current rates are listed below and are based upon 100 percent disability. The rates for 30 percent or more are payable at the same ratio that the degree of disability bears to 100 percent.

Dependency	Rate
Spouse and —	
No children	\$ 121
1 child	208
2 children	271
3 children	334
Additional children (each)	63
No spouse and	
1 child	82
2 children	145
3 children	208
Additional children (each)	63
Dependent parents	
1 parent	98
2 parents	196
Child over age 18 attending school (in lieu of benefits shown above)	192

DISABILITY COMPENSATION FOR PERSIAN GULF VETERANS

Persian Gulf veterans who suffer from chronic disabilities resulting from undiagnosed illnesses may receive disability compensation from VA. The undiagnosed illnesses must have appeared either during active duty in the Southwest Asia Theater of Operations during the Persian Gulf War or at any time since, through December 31, 2001.

The following symptoms may be manifestations of an undiagnosed illness: fatigue; skin disorders; headaches; muscle pain; joint pain; neurologic symptoms; neuropsychological symptoms; symptoms involving the respiratory system; sleep disturbances; gastrointestinal symptoms; cardiovascular symptoms; abnormal weight loss; and menstrual disorders.

While these categories represent the signs and symptoms frequently noted in VA's experiences to date, other signs and symptoms also could qualify for compensation. A disability is considered chronic if it has existed for at least six months.

DISABILITY COMPENSATION FOR VIETNAM VETERANS

The VA has added diabetes to the list of presumptive diseases associated with herbicide exposure.

Vietnam veterans with Type-II diabetes are now eligible for disability compensation from the VA based on their presumed exposure to Agent Orange or other herbicides.

RETIRED MILITARY ALMANAC

In addition, the following conditions are considered service-connected for Vietnam veterans: chloracne (a skin disorder), porphyria cutanea tarda, acute or subacute peripheral neuropathy (a nerve disorder), non-Hodgkin's lymphoma, soft tissue sarcoma, Hodgkin's disease, multiple myeloma, prostate cancer and respiratory cancers (including cancers of the lung, larynx, trachea and bronchus). Vietnam veterans' children with the birth defect spina bifida are also eligible for certain benefits and services.

PENSION

Veterans may be eligible for support if they have limited income when they have 90 days or more of active military service, at least one day of which was during a period of war. Their discharge from active duty must have been under conditions other than dishonorable. They must be permanently and totally disabled for reasons not traceable to willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income. A pension is not payable to those who have assets to provide for adequate living maintenance.

The Improved Pension Program provides for the maximum annual rates listed in the table below. The payment is reduced by the amount of the countable income of the veteran and the income of the spouse or dependent children. When a veteran without a spouse or a child is being furnished nursing-home or domiciliary care by VA, the pension is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued for the primary purpose of providing the veteran with rehabilitation services.

Improved Pension Rates for Veterans:

Veteran without dependent spouse or child	\$9,304
Veteran with one dependent (spouse or child)	\$12,186
Veteran in need of regular aid and attendance w/o dependents	\$15,524
Veteran in need of regular aid and attendance with 1 dependent	\$18,405
Veteran permanently housebound without dependent	\$11,372
Veteran permanently housebound with one dependent	\$14,253
Two veterans married to one another	\$12,186
World War I veteran add to the applicable annual rate	\$2,109
Increase for each additional dependent child	\$1,586

MONTGOMERY GI BILL (Active Duty)

The Montgomery GI Bill is a program of educational assistance enacted by Congress to attract high quality men and women into the Armed Forces. It provides education and training opportunities to eligible persons.

There are four categories of eligibility:

Category 1 — You entered active duty for the first time after June 30, 1985, and served continuously for three years. However, only two years of active duty are required if: you are now on active duty; you first enlisted for two years of active duty; or you have an obligation to serve four years in the Selected Reserve. You must enter the Selected Reserve within one year of your release from active duty. Under this category your military pay is reduced by \$100 a month for the first 12 months of active duty.

RETIRED MILITARY ALMANAC

Category 2 — You had remaining entitlement under the Vietnam Era Veterans Educational Assistance Program on December 31, 1989, you served on active duty for any number of days during the period October 19, 1984 to June 30, 1985, and you continued on active duty without a break from July 1, 1985 through: June 30, 1988; or, June 30, 1987, and you served four years in the Selected Reserve after release from active duty. You must have entered the Selected Reserve within one year of your release from active duty.

If you are eligible under Category 2 and your discharge was before December 31, 1989, your eligibility expired January 1, 2000.

Category 3 — You may be eligible under Category 3 if you elected to participate in the Montgomery GI Bill (38 USC, Chapter 30) before being involuntarily separated. You may qualify: if you were on active duty on September 30, 1990, and were involuntarily separated after February 2, 1991; or if you were involuntarily separated on or after November 30, 1993.

You may also be eligible under Category 3 if you elected to participate in the Montgomery GI Bill (38 USC, Chapter 30) before being voluntarily separated under either the VSI or SSB program.

In Category 3, you must have had your military pay reduced by \$1,200 before your discharge.

Category 4 — You may be eligible under Category 4 if you were on active duty on October 9, 1996 and you were a VEAP participant with money in the VEAP fund. To establish eligibility, you must have elected to participate in the Montgomery GI Bill (38 USC, Chapter 30) and paid \$1,200 by October 9, 1997. You may also be eligible under Category 4 if you served on full time active duty in the National Guard between June 30, 1985, and November 29, 1989. You must have elected to have your National Guard service count toward establishing eligibility for that benefit by July 9, 1997.

Your discharge must be "honorable". Discharges "under honorable conditions" and "general" discharges do not establish eligibility for the Montgomery GI Bill (38 USC, Chapter 30).

You are not eligible under Categories 1 or 2 if you graduated from a service academy and received a commission after December 31, 1976. You are not eligible under Categories 1 or 2 if you received a commission after completing an ROTC scholarship program after December 31, 1976. If you are a graduate of an ROTC program, you may still be eligible for the Montgomery GI Bill (38 USC, Chapter 30) under one of the following conditions: If you received a commission after becoming eligible for benefits; if you completed ROTC without a full scholarship; or, if you received a commission after September 30, 1996. You must have received less than \$2,000 during each year of your ROTC program.

You may be entitled to receive up to 36 months of education benefits under this program after completing the full period of your enlistment. This applies if you were discharged for the convenience of the Government after completing: 20 months of an enlistment of less than three years; or 30 months of an enlistment of three years or more.

Note: One of the provisions of Veterans Benefits and Health Care Improvement Act of 2000 provides an opportunity for certain persons who participated in VEAP (chapter 32) to elect to participate in the Montgomery GI Bill (Active Duty).

RETIRED MILITARY ALMANAC

VEAP participants, whether they have contributions in their accounts or not, can become eligible for MGIB if they:

1. Make an irrevocable election to receive MGIB,
2. Were VEAP participants **on or before** October 9, 1996,
3. Continuously served on active duty from October 9, 1996 through April 1, 2000,
4. Make a payment of \$2,700, and
5. Meet other VEAP eligibility requirements.

VEAP participants *must* make this election on or before October 31, 2001.

Educational benefits end 10 years from the date of your last discharge or release from active duty. VA can extend your 10-year period by the amount of time you were prevented from training during the period due to a disability, or being held by a foreign government or power. VA can also extend your 10-year period if you re-enter active duty for 90 days or more after becoming eligible. The extension ends 10 years from the date of discharge or release from the later period. Periods of active duty of less than 90 days can qualify for extensions only if your discharge or release was for one of the following reasons: a service-connected disability; a medical condition existing before active duty; hardship; or a reduction in force. If your discharge is upgraded by the military, the 10-year period begins on the date of the upgrade.

If you have questions, contact the VA. Toll-free telephone service is available in all 50 states, Puerto Rico, and the U.S. Virgin Islands. Call 1-888-GIBILL-1 (1-888-442-4551). If you do not have access to this number, call 1-800-827-1000, or for the hearing impaired call 1-800-829-4833.

If you first entered active duty after June 30, 1985, and your first service obligation was more than two years, you will receive the following monthly rates.

BASIC MONTHLY RATES (Effective November 1, 2000)			
TYPE OF TRAINING	FULL TIME	THREE-QUARTER TIME	ONE-HALF TIME
INSTITUTIONAL	\$650.00	\$487.50	\$325.00
LESS THAN HALF-TIME	Tuition and Fees, Not to Exceed the Rate of \$325.00 for Less Than Half-Time But More Than One Quarter-Time and \$162.50 for One Quarter-Time		
COOPERATIVE	\$650.00 (Full Time Only)		
CORRESPONDENCE	Entitlement Charged at the Rate of One Month for Each \$650.00 Paid		
APPRENTICESHIP ON-THE-JOB TRAINING	First six months \$487.50 Second six months \$357.50 Remainder of the program \$227.50		
FLIGHT	Entitlement Charged at the Rate of One Month for Each \$650.00 Paid		

You will also receive the above rates if: you first entered active duty after June 30, 1985, with a service obligation of two years plus four years in the Selected Reserve; you first entered active duty after June 30, 1985, with a service obligation of two years, and you extended your obligation to three years or more; or you are eligible under Category 3.

If you first entered active duty after June 30, 1985, and your first service obligation was two years, you will receive the following monthly rates.

RETIRED MILITARY ALMANAC

BASIC RATES FOR PERSONS WHOSE INITIAL ACTIVE DUTY OBLIGATION WAS LESS THAN THREE YEARS, AND WHO SERVED LESS THAN THREE YEARS, EXCLUDING 2 X 4 PARTICIPANTS (Effective November 1, 2000)			
TYPE OF TRAINING	FULL TIME	THREE-QUARTER TIME	ONE-HALF TIME
INSTITUTIONAL	\$528.00	\$396.00	\$264.00
LESS THAN HALF-TIME	Tuition and Fees, Not to Exceed the Rate of \$264.00 for Less Than Half-Time But More Than One Quarter-Time and \$132.00 for One Quarter-Time		
COOPERATIVE	\$528.00 (Full Time Only)		
CORRESPONDENCE	Entitlement Charged at the Rate of One Month for Each \$528.00 Paid		
APPRENTICESHIP ON-THE-JOB TRAINING	First six months \$396.00 Second six months \$290.40 Remainder of the program \$184.80		
FLIGHT	Entitlement Charged at the Rate of One Month for Each \$528.00 Paid		

If you are eligible under Category 2, you may receive a higher rate of payment. In addition to your basic Montgomery GI Bill (38 USC, Chapter 30) rate, you will receive an amount equal to one-half of the rate in effect for benefits under 38 USC, Chapter 34. You will receive this rate only as long as you have Chapter 34 entitlement remaining. After that, you will receive the basic Montgomery GI Bill (38 USC, Chapter 30) rate. The following chart shows the rates in effect under 38 USC, Chapter 34.

BASIC INSTITUTIONAL RATES FOR PERSONS WITH REMAINING ENTITLEMENT UNDER CHAPTER 34 OF TITLE 38, USC (Effective November 1, 2000)				
TRAINING TIME	NO DEPENDENTS	ONE DEPENDENT	TWO DEPENDENTS	EACH ADDITIONAL DEPENDENT
FULL	\$838.00	\$874.00	\$905.00	\$16.00
THREE-QUARTER	\$629.00	\$655.50	\$679.00	\$12.00
ONE-HALF	\$419.00	\$437.00	\$452.50	\$8.50
LESS THAN ONE-HALF BUT MORE THAN ONE-QUARTER	Tuition and Fees, Not to Exceed the Rate of \$419.00			
ONE-QUARTER	Tuition and Fees, Not to Exceed the Rate of \$209.50			
COOPERATIVE	\$838.00	\$874.00	\$905.00	\$16.00

MONTGOMERY GI BILL (Selected Reserve)

Eligibility. The Montgomery GI Bill (Selected Reserve) is a program of education benefits for members of the Reserve Components of the Army, Navy, Air Force, Marine Corps and Coast Guard, and for the Army National Guard and the Air National Guard. To be eligible for the program, a Reservist must: (1) have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation; (2) complete Initial Active Duty for Training (IADT); (3) have a high school diploma or equivalency certificate before completing IADT; and (4) remain in good standing in a Selected Reserve unit.

RETIRED MILITARY ALMANAC

Education and Training Available. Reservists may seek an undergraduate degree or graduate training or take technical courses at colleges and universities. Those who have a six-year commitment beginning after September 30, 1990, may take courses for a certificate or diploma from business, technical, or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; tutorial assistance; remedial, refresher and deficiency training; and state-approved alternative teacher certification programs.

Payments. The full-time rate is \$263.00 a month for 36 months.

Work Study. Reservists training at the three-quarter or full-time rate are eligible for the VA work-study program. Terms of participation are the same as under the Montgomery GI Bill (Active Duty) program, except that Reservists may also work at a military facility if the work is related to Selected Reserve education.

Period of Eligibility. If a Reservist stays in the Selected Reserve, benefits end 10 years from the date the Reservist became eligible for the program. VA may extend the 10-year period if the individual could not train due to a disability caused by Selected Reserve service. If a Reservist leaves the Selected Reserve because of a disability, the individual may use the full 10 years. VA may also extend the 10-year period if the Reservist was ordered to active duty during the Persian Gulf War or contingency mission such as Operation Joint Guard. In other cases, benefits end on the day the Reservist leaves the Selected Reserve, except that certain individuals separated from the Selected Reserve due to downsizing of the military between October 1, 1991, and December 31, 2001, will have the full 10 years to use their benefits. If the 10-year period ends, however, while the participant is attending school, VA will pay benefits until the end of the term. If the training is not on a term basis, payments may continue for 12 weeks.

Counseling. Counseling may be available for individuals who are eligible for VA educational assistance; who are on active duty and within 180 days of discharge; or who have been discharged one year or less. VA will help these individuals understand their educational and vocational strengths and weaknesses and plan an educational, training or employment goal. VA may also help individuals plan a job search.

VOCATIONAL REHABILITATION PROGRAM

Eligibility. Veterans and servicemembers are eligible for vocational rehabilitation if three conditions are met:

1. They suffered a service-connected disability or disabilities in active service, and are receiving at least 20 percent compensation or would do so but for receipt of military retirement pay. Veterans with a 10 percent disability may also be found eligible if they have a serious employment handicap.

2. They were discharged or released under other than dishonorable conditions or are hospitalized awaiting separation for a service-connected disability of at least 20 percent.

3. They need vocational rehabilitation to overcome an employment handicap caused at least partly by their service-connected disability.

Benefits. A disabled veteran will be evaluated to establish eligibility. An eligible disabled veteran may receive employment assistance, self-employment assistance, training in a rehabilitation facility, and college or other training. Severely disabled veterans may receive assistance to improve their ability to live independently.

RETIRED MILITARY ALMANAC

Period of Rehabilitation Program. The veteran must complete a rehabilitation program within 12 years from the date the veteran has been notified of a service-connected disability rating. This period may be extended if a medical condition prevented the veteran from training or if the veteran has a serious employment handicap. Disabled veterans may receive assistance services until they have reached their rehabilitation goal, up to 48 months. VA may provide counseling, job placement and post-employment services for up to 18 additional months.

Rehabilitation Program Costs. VA will pay the costs of tuition and required fees, books, supplies and equipment. VA may also pay for special support, such as tutorial assistance, prosthetic devices, lip reading training and signing for the deaf. VA will help the veteran to pay for at least part of the transportation expenses unique to disabled persons during training or employment services. VA can also provide an advance against future benefit payments for veterans who run into financial difficulties during training.

Work-Study. VA will pay participants in advance for work-study at the three-quarter or full-time rate. A participant with VA supervision can provide outreach services, prepare and process VA paperwork, work at a VA medical facility, or perform other approved activities.

PROGRAM FOR UNEMPLOYABLE VETERANS

Veterans awarded 100 percent disability compensation based upon unemployability may request an evaluation and, if found eligible, may participate in a vocational rehabilitation program and receive assistance in securing employment. A veteran with an unemployability rating who secures gainful employment under the special program will continue to receive disability compensation without reduction until the veteran has worked continuously for at least 12 months.

DEPENDENTS' EDUCATION

Educational assistance is available to spouses who have not remarried and children of: veterans who died or are permanently and totally disabled as the result of a disability from active military service; veterans who died from any cause while rated permanently and totally disabled from service-connected disability; servicemembers listed for more than 90 days as currently missing in action or captured in the line of duty by a hostile force; or servicemembers listed for more than 90 days as currently detained or interned by a foreign government or power.

Benefits may be awarded for pursuit of associate, bachelor or graduate degrees at colleges and universities—including independent study, cooperative training and study abroad programs. Courses leading to a certificate or diploma from business, technical or vocational schools may also be taken. Benefits may be awarded for apprenticeships, on-the-job training programs and farm cooperative courses. Benefits for correspondence courses under certain conditions are available to spouses only. Secondary-school programs may be pursued if the individual is not a high-school graduate. An individual with a deficiency in a subject may receive tutorial assistance benefits if enrolled half-time or more. Deficiency, refresher, and other training may also be available.

RETIRED MILITARY ALMANAC

Monthly Payments. The full-time rate is \$588 a month for full-time school attendance, with lesser amounts for part-time training. A person may receive educational assistance for full-time training for up to 45 months or the equivalent in part-time training.

Payments to a spouse end 10 years from the date the individual is found eligible or from the date of the death of the veteran. VA may grant an extension. Children generally must be between 18 and 26 to receive education benefits, though extensions may be granted.

Work-Study. Participants must train at the three-quarter or full-time rate. They will be paid in advance 40 percent of the amount specified in the work-study agreement or an amount equal to 50 times the applicable minimum wage, whichever is less. Participants under the supervision of a VA employee may provide outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other approved activities.

Counseling Services. VA may provide counseling services to help an eligible dependent pursue an educational or vocational objective.

Special Benefits. An eligible child over age 14 with a physical or mental disability that impairs pursuit of an educational program may receive special restorative training to lessen or overcome that impairment. This training may include speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Specialized vocational training is also available to an eligible spouse, or child over age 14, who is handicapped by a physical or mental disability that prevents pursuit of an educational program.

Spina Bifida Assistance. A child with spina bifida can receive vocational training to guide the child, parent or guardian in choosing a vocational training program. VA also will provide up to 24 months of training to achieve a vocational goal.

HOME LOAN GUARANTEES

The VA guarantees loans made to servicemembers, veterans, Reservists and unmarried surviving spouses for the purchase or refinancing of homes, condominiums and manufactured homes. The VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. The VA requires a down payment for the purchase of a manufactured home. The VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A VA loan guaranty can be used to: buy a home; buy a residential condominium; build a home; repair, alter or improve a home; refinance an existing home loan; buy a manufactured home with or without a lot; buy and improve a manufactured home lot; install a solar heating or cooling system or other weatherization improvements; purchase and improve a home simultaneously with energy efficient improvements; refinance an existing VA loan to reduce the interest rate; or refinance a manufactured home loan to acquire a lot.

Eligibility. Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property. To obtain a VA certificate of eligibility, complete VA Form 26-1880, "Request for Determination of Eligibility and Available Loan Guaranty Entitlement," and submit it to the nearest VA regional office. The website www.va.gov has

RETIRED MILITARY ALMANAC

links to Form 26-1880 and other VA forms. To determine service eligibility, contact your VA regional office.

Guaranty Amount. The amount of the VA guaranty available to an eligible veteran is called the entitlement and may be considered the equivalent of a down payment by lenders. Up to \$50,750 in entitlement may be available to veterans purchasing or constructing homes to be financed with a loan of more than \$144,000 and to veterans who obtain an Interest Rate Reduction Refinancing Loan of more than \$144,000. The amount of entitlement varies with the loan amount.

The VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property. A loan for the purpose of refinancing existing mortgage loans or other liens secured on a dwelling is generally limited to 90 percent of the appraised value of the dwelling. A loan to reduce the interest rate on an existing VA-guaranteed loan, however, can be made for an amount equal to the outstanding balance on the old loan plus closing costs, reasonable discount points and energy efficient improvements. A loan for the purchase of a manufactured home or lot is limited to 95 percent of the amount that would be subject to finance charges. In addition to these limits, the VA funding fee and up to \$6,000 in energy-efficient improvements may be included in the loan.

LOAN GUARANTY ENTITLEMENT

Loan Amount	Guaranty Percent	Dollar Amount
Up to \$45,000	50%	\$22,500
\$45,001 to \$56,250	40%-50%	\$22,500
\$56,251 to \$144,000	40%	\$36,000
Over \$144,000	25%	\$50,750
Manufactured home or Lot loan	40%	\$20,000

A veteran who previously obtained a VA loan can use the remaining entitlement for a second purchase. The amount of remaining entitlement is the difference between \$36,000, or \$50,750 for special loans, and the amount of entitlement used on prior loans. Veterans refinancing an existing VA loan with a new VA loan at a lower interest rate need not have any entitlement available for use.

Required Occupancy. Veterans must certify that they intend to live in the home they are buying or building with a VA guaranty. A veteran who wishes to refinance or improve a home with a VA guaranty also must certify to being in occupancy at the time of application. A spouse may certify occupancy if the buyer is on active duty. If refinancing a VA guaranteed loan solely to reduce the interest rate, veterans need only certify prior occupancy.

Closing Costs. Payment in cash is required on all home loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes and a one percent origination fee which may be required by lenders in lieu of certain other costs. In the case of refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed 90 percent of the reasonable value for the property. Interest rate reduction refinancing loans may include closing costs and a maximum of two discount points. Loans, including refinancing loans, are charged a funding fee by VA, except for loans made to disabled veterans and unremarried surviving spouses of veterans who died as a result of service. The VA funding fee is based on the loan amount and, at the discretion of the veteran and the lender, may be included in the loan.

RETIRED MILITARY ALMANAC

FUNDING FEES

Loan Category	Veterans % of Loan	Reservists % of Loan
Purchase or construction loans with down payments of less than 5%, refinancing loans and home improvement/repair loans	2.0	2.75
Purchase or construction loans with down payments of at least 5% but less than 10%	1.5	2.25
Purchase or construction loans with down payments of 10% or more	1.25	2.0
Manufactured home loans	1.0	1.0
Interest rate reduction loans	0.5	0.5
Assumption of VA-guaranteed loans	0.5	0.5
Second or subsequent use without a down payment	3.0	3.0

Financing, Interest Rates and Terms. Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, saving and loan associations, building and loan associations and mortgage loan companies. Veterans may obtain a loan with a fixed interest rate which may be negotiated with the lender. If the lender charges discount points on the loan, the veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the veteran may not be included in the loan, except that a maximum of two points may be included in interest rate reduction refinancing loans. The term of the loan may be for as long as 30 years and 32 days.

The VA normally does not require that a down payment be made. However, they do require a down payment for a manufactured home or lot loan, for a loan with graduated payment features, and finally, to prevent the amount of a loan from exceeding VA's determination of the property's reasonable value. If the sale price exceeds the reasonable value, the veteran must certify that the difference is being paid in cash without supplementary borrowing. A cash down payment of five percent of the purchase price is required for manufactured homes or lot loans.

Release of Liability. When a veteran sells a home financed through a VA guaranty to a purchaser who assumes the loan, the veteran may request release from liability to the Federal Government provided the loan is current, the purchaser has been obligated by contract to purchase the property and assume all of the veteran's liabilities, and VA is satisfied that the purchaser is a good risk. A release of liability does not mean that a veteran's guaranty entitlement is restored. The VA usually restores entitlement only when it is no longer liable. If the new veteran-buyer, however, agrees to substitute entitlement for that of the original veteran-buyer, entitlement may be restored to the original veteran-buyer.

For loans made on or after March 1, 1988, a release from liability determination must be made in every case involving the assumption of a VA-guaranteed loan. This will involve a determination of the good credit of the buyer assuming the loan by the holder of the loan or VA. A VA loan for which a commitment was made on or after March 1, 1988, is not assumable without prior approval of VA or its authorized agent. The person who assumes a VA loan for which a commitment was made on or after March 1, 1988, must pay a fee to VA equal to one half of one percent of the balance of the loan being

RETIRED MILITARY ALMANAC

assumed. If a person disposes of the property securing a VA-guaranteed loan for which a commitment was made after March 1, 1988, without first notifying the holder of the loan, the holder may demand immediate and full payment of the loan.

Repossessed Houses. The VA sells homes that have been acquired after foreclosure of a VA guaranteed loan. These homes are available to both veterans and non-veterans. Contact local real estate agents for available listings.

Safeguards for Veterans.

1. Homes completed less than a year before purchase with VA financing and inspected during construction by either VA or HUD must meet VA requirements.

2. The VA may suspend from the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home or make a loan to an eligible veteran of good credit because of race, color, religion, sex, disability, family status or national origin.

3. The builder of a new home is required to give the purchasing veteran a one-year warranty that the home has been constructed to VA-approved plans and specifications. A similar warranty must be given for new manufactured homes.

4. In cases of new construction completed under VA or HUD inspection, VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability if assistance is requested within four years of a home loan guaranty.

5. The borrower obtaining a VA loan may only be charged the fees and other charges prescribed by VA as allowable.

6. The borrower can pre-pay without penalty the entire loan or any part not less than the amount of one installment or \$100.

7. The VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

SPECIALLY ADAPTED HOUSING FOR DISABLED VETERANS

Disabled veterans may be entitled to a grant from VA for a home specially adapted to their needs or for adaptations.

For a \$43,000 Grant. VA may approve a grant of not more than 50 percent of the cost of building, buying or remodeling adapted homes or paying indebtedness on those homes already acquired, up to a maximum of \$43,000. Veterans must be entitled to compensation for permanent and total service-connected disability due to:

(a) loss, or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or wheelchair; or

(b) disability which includes (1) blindness in both eyes, having only light perception, plus (2) loss, or loss of use, of one lower extremity; or

(c) loss, or loss of use of one lower extremity together with (1) residuals of organic disease or injury or (2) the loss or loss of use of one upper extremity, which also affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair.

For a \$8,250 Grant. The VA may approve a grant for the actual cost, up to a maximum of \$8,250 for adaptations to a veteran's residence that are determined by VA to be reasonably necessary. The grant may also be used to assist eligible veterans in acquiring a residence that has already been adapted

RETIRED MILITARY ALMANAC

with special features for the veteran's disability. Veterans must be entitled to compensation for permanent and total service-connected disability due to:

- (a) Blindness in both eyes with 5/200 visual acuity or less, or
- (b) Anatomical loss, or loss of use, of both hands.

Supplemental Financing. Veterans with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home.

Housing Insurance. Veterans with a specially adapted housing grant may be eligible for Veterans Mortgage Life Insurance.

These special areas of assistance are in addition to GI loan benefits to which the veteran may be entitled. Consult the VA office for more detailed information.

AUTOMOBILES OR OTHER CONVEYANCES

Veterans and servicemembers qualify for this benefit if they have service-connected loss of one or both hands or feet, or permanent loss of use, or permanent impairment of vision of both eyes. Veterans entitled to compensation for ankylosis (immobility) of one or both knees, or one or both hips, also qualify for adaptive equipment for an automobile. There is a onetime payment by VA of not more than \$8,000 toward the purchase of an automobile or other conveyance. VA will pay for adaptive equipment, and for repair, replacement, or reinstallation required because of disability, and for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office or a VA medical center.

CLOTHING ALLOWANCE

Any veteran who is entitled to receive compensation for a service-connected disability for which he or she uses prosthetic or orthopedic appliances may receive an annual clothing allowance. The annual rate effective December 1, 2000 is \$565. The allowance is also available to any veteran whose service-connected skin condition requires prescribed medication that damages the veteran's outer garments. To apply, contact a VA regional office.

HEALTH CARE BENEFITS

To receive health care, veterans generally must be enrolled with VA. A veteran may apply for enrollment at anytime. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) were discharged less than one year for a compensable disability; or (3) are receiving care for a service-connected disability. To permit better planning of health resources, however, these three categories of veterans also are urged to enroll.

Veterans will be enrolled to the extent Congressional appropriations allow. If appropriations are limited, enrollment will occur based on the following priorities:

1. Veterans with service-connected conditions who are rated 50 percent or more disabled.
2. Veterans with service-connected conditions who are rated 30 or 40 percent disabled.
3. Veterans who are Purple Heart recipients or former POWs, veterans discharged from active duty for disabilities rated 10 and 20 percent, veterans who were discharged from active duty because of a disability incurred or aggravated in the line of duty, and veterans awarded special eligibility for disabilities incurred in treatment.

RETIRED MILITARY ALMANAC

4. Veterans who are receiving aid and attendance or housebound benefits and veterans who have been determined by VA to be catastrophically disabled.

5. Nonservice-connected veterans and service-connected veterans rated zero percent, noncompensable disabled, whose income and net worth are below the established thresholds.

6. All other eligible veterans who are not required to make copayments for their treatment. This includes World War I and Mexican Border War veterans, veterans receiving care for disorders associated with exposure to toxic substances or environmental hazards while in service and compensable zero percent service-connected veterans.

7. Nonservice-connected veterans and noncompensable zero percent service-connected veterans with income and net worth above the statutory threshold who agree to pay copayments.

Veterans will remain enrolled for one year. Enrollment will be reviewed each year and renewed, depending upon resources available to VA. Veterans who are not renewed will be notified in writing.

Hospital and Outpatient Care

Eligibility for VA health care benefits currently is divided into two categories: In the first category of veterans, VA shall provide hospital and outpatient care to the extent and in the amount that Congress appropriates funds. In the second category of veterans, VA may furnish hospital and outpatient care if resources and facilities are available, and the veteran makes a copayment.

Category 1 is composed of the following: veterans in need of care for a service-connected condition; veterans who have a compensable service-connected disability; veterans whose discharge or release from active military service was for a disability that was incurred or aggravated in the line of duty; veterans who are former prisoners of war; veterans of the Mexican Border period or World War I; veterans who require treatment for conditions associated with exposure to Agent Orange in Vietnam, ionizing radiation, or environmental hazards in the Persian Gulf; and veterans whose annual income and net worth are below the "means test" threshold. The threshold is adjusted annually and announced in January.

Category 2 is composed of all other veterans, including nonservice-connected veterans with incomes and net worth above the "means test" threshold and zero percent service-connected, noncompensable veterans needing care for any nonservice-connected disability. These veterans must agree to make copayments. VA holds these patients responsible for the Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one-half the Medicare deductible. In addition to these charges, the patient is charged \$10 a day for hospital care and \$5 a day for VA nursing home care. For outpatient care, the co-payment is 20 percent of the cost of an average outpatient visit.

Applying for Medical Care

Veterans who are not service-connected or zero percent service-connected and not receiving monetary benefits from VA are required to complete a financial assessment. The income of the patient and the incomes of the patient's spouse and dependents are considered in making a "means test" eligibility assessment. The assessment includes Social Security, U.S. Civil Service retirement, U.S. Railroad Retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits and any other gross income for the calendar year prior to application for care.

RETIRED MILITARY ALMANAC

Also considered are assets such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash. Debts are subtracted from income and assets to determine net worth. The patient's primary residence and personal property are excluded from the net worth determination. The patient must fill out VA Form 10-10EZ, at the time application for enrollment is made. Forms are available at the VA website: www.va.gov. VA has the authority to compare income information provided by the veteran with information obtained from the Social Security Administration and the Internal Revenue Service.

Billing Insurance Companies

When applying for medical care, all veterans will be asked to provide information pertaining to health insurance coverage, including policies held by spouses. VA is authorized to submit claims to insurance carriers for the recovery of costs for medical care provided to nonservice-connected veterans and service-connected veterans for nonservice-connected conditions. Veterans will not be held responsible for the deductible requirements and copayments established by their insurance carriers. They also will not be responsible for portions of an insurance claim not covered by the policy. Veterans above certain income levels, however, are responsible for the co-payments required by federal law.

PERSIAN GULF WAR, AGENT ORANGE AND IONIZING RADIATION

Registry Programs. Veterans who served in the Persian Gulf War or who claim exposure to Agent Orange or atomic radiation are provided with free, comprehensive medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining physician to determine health status. Results of the examinations, which include review of the veteran's military service and exposure history, are entered into special, computerized databases called registries. These databases assist VA in analyzing the types of health conditions being reported by veterans. Registry participants are advised of the results of their examinations in personal consultations. Veterans wishing to participate should contact the nearest VA health care facility for an examination. VA operates a toll-free hotline at 800-749-8387 to inform Persian Gulf War veterans about VA programs, their benefits and the latest information on Persian Gulf benefits.

Treatment. VA provides treatment to any Persian Gulf War veteran who has a medical condition that may be the result of Persian Gulf War Service. VA also provides medical treatment to any Vietnam-Era veteran who, while serving in Vietnam, may have been exposed to dioxin or to a toxic substance in a herbicide or defoliant used for military purposes, for conditions related to such exposure. Health care services are also available for medical conditions the VA recognizes as related to a veteran's exposure to ionizing radiation from the detonation of a nuclear device in connection with nuclear tests, or with the American occupation of Hiroshima and Nagasaki, Japan, during the period beginning September 11, 1945, and ending July 1, 1946.

DOMICILIARY CARE

Domiciliary care provides rehabilitative and long-term, health-maintenance care for veterans who require minimal medical care but who do not need the skilled nursing services provided in nursing homes. VA may provide domiciliary

RETIRED MILITARY ALMANAC

care to veterans whose annual income does not exceed the maximum annual rate of VA pension or to veterans the Secretary of Veterans Affairs determines have no adequate means of support.

NURSING HOME CARE

Nursing care in VA or private nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. If space and resources are available in VA facilities, VA may provide nursing-home care. Veterans who have a service-connected disability are given first priority for nursing-home care. The following applicants may be provided nursing-home care without an income eligibility assessment: veterans with compensable, service-connected disability, veterans who were exposed to herbicides while serving in Vietnam, veterans exposed to ionizing radiation during atmospheric testing or in the occupation of Hiroshima and Nagasaki, veterans with a condition related to an environmental exposure in the Persian Gulf, veterans who are former prisoners of war, veterans on VA pension, veterans of the Mexican Border period or World War I and veterans who are eligible for Medicaid.

Nonservice-connected veterans and zero percent, noncompensable service-connected veterans requiring nursing-home care for any nonservice-connected disability must submit an income eligibility assessment form, VA Form 10-10EZ, to determine whether they will be billed for nursing-home care.

Income assessment procedures are the same as for hospital care. If the veteran agrees to make the applicable co-payment, nursing-home care may be authorized for nonservice-connected veterans and noncompensable, zero percent service-connected veterans. Veterans who need nursing-home care may be transferred at VA expense to private nursing homes from VA medical centers, nursing homes or domiciliaries. VA-authorized care normally may not be provided in excess of six months, except for veterans who need nursing-home care for a service-connected disability or veterans who were hospitalized primarily for treatment of a service-connected disability.

Direct admission to private nursing homes at VA expense is limited to: a veteran who requires nursing care for a service-connected disability after medical determination by VA; a patient in a military hospital who requires a protracted period of nursing care and who will become a veteran upon discharge from the Armed Forces; and a veteran who had been discharged from a VA medical center and is receiving home health services from VA.

ALCOHOL AND DRUG DEPENDENCE

Veterans eligible for VA medical care may apply for substance abuse treatment. Veterans without service-connected disabilities whose incomes exceed the threshold for free medical care may be authorized treatment for alcohol and drug dependence only if the veteran agrees to make a co-payment.

READJUSTMENT COUNSELING

Readjustment counseling is provided at Vet Centers to help veterans resolve war-related psychological difficulties and to help them achieve a successful postwar readjustment to civilian life. Assistance includes individual, group and family counseling. Eligible for counseling are veterans who served on active duty in a combat theater during World War II, the Korean Conflict, the Vietnam Era, the Persian Gulf War, or the campaigns in Lebanon, Grenada, Panama or Somalia. Veterans who served in the active military during the

RETIRED MILITARY ALMANAC

Vietnam Era are eligible, even if they were not in a combat theater. Veterans may also be placed with non-VA agencies for counseling.

One common readjustment problem is post-traumatic stress disorder, or PTSD. This refers to such symptoms as nightmares, intrusive recollections or memories, flashbacks, anxiety or sudden reactions after exposure to traumatic conditions. Readjustment difficulties may affect functioning in school, family or work. Counseling also is provided to veterans for difficulties due to sexual assault or harassment while on active duty. In areas distant from Vet Centers or VA medical facilities, veterans may obtain readjustment counseling from private-sector professionals who are on contract with VA. To locate a contract provider, contact the nearest Vet Center.

OUTPATIENT PHARMACY SERVICES CENTER

Pharmacy services are provided without charge to: veterans receiving medication for treatment of service-connected conditions; and veterans whose annual incomes do not exceed the maximum VA pension. Nonservice-connected veterans and veterans with a service-connected rate of less than 50 percent (for nonservice-connected conditions) may be charged \$2 for each 30-day supply.

OUTPATIENT DENTAL TREATMENT

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative and preventive techniques. Nonservice-connected veterans who are authorized outpatient dental care may be billed the applicable co-payment if their income exceeds the maximum threshold. The following may be eligible for dental care:

1. Dental conditions or disabilities that are service-connected.
2. Service-connected dental conditions or disabilities that are not compensable in degree may receive onetime treatment if the conditions can be shown to have existed at discharge or within 180 days of release from active service. Veterans who served on active duty for 90 days or more during the Persian Gulf War are included in this category. Veterans must apply to VA for care for the service-connected dental condition within 90 days following separation.
3. Service-connected, noncompensable, dental conditions resulting from combat wounds or service injuries.
4. Veterans who were prisoners of war for more than 90 days may receive complete dental care.
5. Veterans may receive complete dental care if they are receiving disability compensation at the 100 percent rate for service-connected conditions or are eligible to receive it by reason of unemployability.
6. Nonservice-connected dental conditions that are determined by VA to be aggravating a service-connected medical problem may be treated.
7. Veterans participating in a vocational rehabilitation program may be treated.
8. Veterans may be treated for nonservice-connected dental conditions or disabilities when treatment was begun while in a VA medical center, when it is professionally determined to be reasonably necessary to complete such dental treatment on an outpatient basis.
9. Veterans scheduled for admission to inpatient services or who are receiving medical services may be provided outpatient dental care if the dental

condition is determined to be complicating a medical condition currently under treatment by VA.

BENEFICIARY TRAVEL

Veterans may be eligible for payment or reimbursement for travel costs to receive VA medical care. Travel payments are subject to a deductible of \$3 for each one-way trip and an \$18 per month maximum payment. Two exceptions to this rule are travel for a compensation or pension examination and travel by special modes of transportation, such as an ambulance or specially-equipped van.

Beneficiary travel payments may be made to the following:

1. Veterans whose service-connected disabilities are rated 30 percent or more.
2. Veterans who are traveling for treatment of a service-connected condition.
3. Veterans who receive a VA pension.
4. Veterans traveling for compensation or pension examinations.
5. Veterans whose income is less than or equal to the maximum VA pension rate.
6. Veterans whose medical condition requires use of a special mode of transportation, if the veteran is unable to defray the costs and travel is pre-authorized.

If the medical condition is a medical emergency, travel need not be pre-authorized when a delay to obtain authorization would be hazardous.

MEDICAL CARE FOR DEPENDENTS AND SURVIVORS (CHAMPVA)

CHAMPVA, the VA civilian health and medical program, shares the cost of medical care for dependents and survivors of veterans. If not eligible for TRICARE or Medicare, Part A, the following are eligible for CHAMPVA:

1. The spouse or child of a veteran who has been rated by a VA regional office as having a permanent and total service-connected condition/disability;
2. The surviving spouse or child of a veteran who died as a result of a VA-rated service-connected condition; or who, at the time of death, was rated permanently and totally disabled from a service-connected condition; and
3. The surviving spouse or child of a person who died in the line of duty and not due to misconduct.

Dependents are not eligible for CHAMPVA if they are eligible for medical care under TRICARE or Medicare, Part A, as a result of reaching age 65.

A widow or widower who regains eligibility for Dependency and Indemnity Compensation upon the termination of remarriage may regain eligibility for medical care under CHAMPVA.

Beneficiaries age 65 or older who lose eligibility for CHAMPVA by becoming potentially eligible for Medicare, Part A, or who qualify for Medicare, Part A, benefits on the basis of a disability may re-establish CHAMPVA eligibility by submitting documentation from the Social Security Administration certifying they are not entitled to or have exhausted Medicare, Part A, benefits. Persons under age 65 who are enrolled in both Medicare Parts A and B may become eligible for CHAMPVA as a secondary payer to Medicare. Apply to the VA Health Administration Center, P.O. Box 65023, Denver, CO 80206-5023, or call 1-800-733-8387.

RETIRED MILITARY ALMANAC

VA FACILITIES — WHERE TO GO FOR HELP

VA installations are listed below by state. Information on VA benefits may be obtained from the following installations: Regional Offices; other offices; Regional Office and Insurance Centers in Philadelphia and St. Paul, and United States Veterans Assistance Centers; Medical Centers (Hospitals); Domiciliary Care#; Nursing Home Care*; Outpatient Clinic (independent); Outpatient Clinic (physically separated from hospital); Outpatient Clinic Satellite; and VA Cemeteries.

NOTE: Most closed national cemeteries can inter cremated remains. Occasionally full-casket gravesites become available in closed cemeteries due to disinterments or relinquished gravesite reservations made under prior programs. Contact the cemetery director for information.

A national 24-hour toll-free number, (800) 821-8139, offers specialized assistance for former prisoners of war. Calls received in Washington, D.C., after normal office hours are recorded for response the next business day.

Special telephones include: Life Insurance 1-800-669-8477, Radiation Helpline 1-800-827-0365, Debt Management Center 1-800-827-0648, Education Loan 1-800-326-8276, Telecommunication Device for the Deaf (TDD) 1-800-829-4833, and CHAMPVA 1-800-733-8387.

Beneficiaries residing or traveling overseas requiring information or assistance relative to VA benefits, should contact the nearest American Embassy or Consulate.

Note: The following symbols indicate additional programs are available at medical centers: * for nursing-home care units; # for domiciliaries.

ALABAMA

Medical Centers:

Central AL Veterans HC System:
Montgomery 36109 (215 Perry Hill Rd.,
334-272-4670)
#*Tuskegee 36083 (2400 Hospital Rd.,
334-727-0550)
Birmingham 35233 (700 S. 19th St.,
205-933-8101)
*Tuscaloosa 35404 (3701 Loop Rd. East,
205-554-2000)

Clinics:

Anniston 36202 (226 E. 9th St.,
256-236-1661)
Anniston 36201 (413 Quintard Ave.,
256-231-7980)
Decatur 35601 (401 Lee St. N.E., AM South
Bldg., Suite 606, 256-350-1531)
Dothan 36303 (1785 East Main Street,
334-272-4670, ext. 4768)
Gadsden 35906 (3006 Rainbow Drive,
256-413-7154)
Huntsville 35801 (201 Governor's Dr. S.W.,
256-535-3101)
Huntsville 35801 (2006 Franklin St., SE,
Suite 104, 256-534-1691)
Jasper 35501 (3400 Hwy 78 East, Medical
Towers Suite 215, 205-221-7384)
Mobile 36604 (1359 Springhill Ave.,
334-415-3900)
Rainbow City 35906 (3004 Rainbow Drive,
256-442-0766)
Shoals Area Sheffield 35660 (422DD Cox
Blvd., 256-381-3602)

Shoals Area 35660 (422 DD Cox Blvd., 256-
381-9055)

Regional Office:

Montgomery 36109 (345 Perry Hill Rd.,
statewide, 1-800-827-1000)

Vet Centers:

Birmingham 35233 (1500 5th Ave. S.,
205-731-0550)
Mobile 36606 (2577 Government Blvd.,
334-478-5906)

ALASKA

Clinic:

#Anchorage Outpatient Clinic and Regional
Office 99508-2989 (2925 DeBarr Rd.,
907-257-4700)

Regional Office:

Anchorage 99508-2989 (2925 DeBarr Rd.,
local, 257-4700; statewide,
1-800-827-1000)

Benefits Office:

Juneau 99802 (709 W. 9th St., #263,
907-586-7472)

Vet Centers:

Anchorage 99508 (4201 Tudor Centre Dr.,
Suite 115, 907-563-6966)
Fairbanks 99701 (540 4th Ave., Suite 100,
907-456-4238)
Kenai 99611 (445 Coral St., 907-283-5205)
Soldotna 99669 (43335 K-Beach Rd.,
907-260-7604)
Wasilla 99654 (851 E. Westpoint Dr., Suite
111, 907-376-4318)

RETIRED MILITARY ALMANAC

ARIZONA

Medical Centers:

*Phoenix 85012 (650 East Indian School Rd., 602-277-5551, Enrollment 602-222-2755)

*#Prescott 86313 (500 Highway 89 North, 520-445-4860)

*Tucson 85723 (3601 S. 6th Ave., 520-792-1450)

Clinics:

Kingman 86401 (1726 Beverly Ave, 520-445-4860 ext 6830 or 520-692-0080)

Bellefont 86015 (Camp Navajo Army Depot, P.O. Box 16196, 520-445-4860 ext 7820 or 520-226-1056)

Lake Havasu City 86403 (2035 Mesquite Ave., Suite E., 520-445-4860 ext. 7300 or 520-680-0090)

Casa Grande 85222 (Plaza del Sol, Suites H&I, 900 E. Florence Blvd., 520-629-4900 or 1-800-470-8262)

Safford 85546 (Bureau of Land Management, 711 S. 14th Ave., 520-629-4900 or 1-800-470-8262)

Sierra Vista 85613 (Raymond W. Bliss Army Community Health Center, Bldg. 45006, Ft. Huachuca, 520-629-4900 or 1-800-470-8262)

Yuma 85365 (2555 E. Gila Ridge Road, 520-629-4900 or 1-800-470-8262)

Mesa 85212 (6950 E. Williams Field Rd., 602-222-2630)

Show Low 85901 (2450 Show Low Lake Rd., Suite 1, 520-532-1069)

Sun City 85351 (10147 Grand Ave., 602-222-2630)

Regional Office:

Phoenix 85012 (3225 N. Central Ave.; statewide, 1-800-827-1000)

Vet Centers:

Phoenix 85012 (77 E. Weldon Ave., Suite # 100, 602-640-2981)

Prescott 86303 (161 S. Granite St., Suite B, 520-778-3469)

Tucson 85719 (3055 N. 1st Ave., 520-882-0333)

ARKANSAS

Medical Centers:

Fayetteville 72703 (1100 N. College Ave., 501-443-4301)

Central Arkansas Veterans Healthcare System:

#*North Little Rock 72114 (2200 Fort Roots Dr., 501-257-1000)

Little Rock 72205 (4300 W. 7th St., 501-257-1000)

Clinics:

El Dorado 71730 (460 West Oak, 870-881-4426)

Ft. Smith 72901 (Sparks Medical Plaza, 1500 Dodson Ave., 501 709-6850)

Harrison 72601 (Main Street Clinic, 707 N. Main St., 870 741-3592)

Hot Springs 71913 (1629 Airport Rd., Suite B, 501-760-1513)

Mountain Home 72653 (405 Buttercup Dr., 870-425-3030)

Paragould 72450 (1101 West Morgan, Suite #9, 870-236-9756)

Regional Office:

North Little Rock 72115 (Bldg. 65, Ft. Roots, P.O. Box 1280; statewide, 1-800-827-1000)

Vet Center:

North Little Rock 72114 (201 W. Broadway, Suite A, 501-324-6395)

CALIFORNIA

Medical Centers:

*Fresno 93703 (2615 E. Clinton Ave., 559-225-6100)

Greater Los Angeles HC System:

*Bakersfield 93301 (1801 Westwind Drive 661-632-1892)

*Los Angeles 90012 (351 E. Temple St., 213-253-2677)

*Sepulveda 91343 (16111 Plummer St., 818-891-7711)

*Santa Barbara 93110 (4440 Calle Real, 805-683-1491)

*West Los Angeles 90073 (11301 Wilshire Blvd., 310-478-3711)

*Loma Linda 92357 (11201 Benton St., 909-825-7084 or 1-800-741-8387)

*Long Beach 90822 (5901 E. 7th St., 562-494-2611)

Northern Calif. HC System:

*Martinez 94553 (150 Muir Rd., 925-372-2000)

Sacramento 95655 (10535 Hospital Way, 916-366-5366)

Palo Alto HC System:

#*Palo Alto 94304 (3801 Miranda Ave., 650-493-5000)

*Livermore 94550 (4951 Arroyo Rd., 925-447-2560)

#Menlo Park 94025 (795 Willow Road, 650-493-5000)

San Diego HC System:

*San Diego 92161 (3350 La Jolla Village Dr., 858-552-7427)

*San Francisco 94121 (4150 Clement St., 415-221-4810)

Clinics:

Anaheim 92801 (1801 W. Romney Drive, Suite 303, 714-780-5400)

Atwater 95301 (3605 Hospital Road, Suite D, 209-381-0105)

Auburn 95603 (3123 Professional Drive Suite250, 1-888-227-5404)

Bakersfield 93301 (1801 Westwind Dr., 661-632-1800)

Capitola 95010 (co-located at Santa Cruz Co. Vet Center, 1350 N. 41st St., Suite 102, 831-464-5519)

Chico 95928 (25 Main Street, Suite 101, 530-879-5000)

Chula Vista 91910 (835 Third Avenue, 619-409-1600)

Commerce 90040 (5400 E. Olympic Blvd., Suite 150, 323-725-7557)

RETIRED MILITARY ALMANAC

- Corona 92879 (800 Magnolia Ave, Suite 101, 909-817-8820)
- El Centro 92227 (528 G. St., Brawley, 619-400-5013)
- Escondido 92025 (815 East Pennsylvania Ave., 104, 619-400-5013)
- Eureka 95501 (727 E. Street, 707-442-5335)
- Fairfield 94535 (103 Bodin Circle, Travis AFB, 707-437-1800)
- Long Beach 90806 (2001 River Avenue, 562-388-7900)
- *Martinez 94553 (150 Muir Road, 925-372-2000)
- Mission Valley 92108 (8810 Rio San Diego Drive, 619-400-5000)
- Modesto 95350 (826 Scenic Dr, 209-558-7300)
- Monterey 93993 (located at Fort Ord, 3720 Engineer Lane, Seaside, 831-883-3800)
- Oakland OPC 94612 (2221 Martin Luther King Jr. Way, 510-267-7820)
- Oakland MHC 94607 (2505 W. 14th St., 510-587-3400)
- Palm Desert 92211 (41865 Boardwalk, Suite 103, 760-341-5570 or 800-741-8387)
- Redding OPC 96002 (351 Hartnell Ave., 530-226-7509)
- Sacramento OPC 95652-1074 (5342 Dudley Blvd. McClellan AFB, 916-561-7400)
- Sacramento MHC 95655 (10633 Grissom Ave., 916-366-5428)
- San Francisco (13th & Mission) 94103 (205 13th Street, Suite 3280, 415-551-7300)
- San Jose 95119 (80 Great Oaks Blvd., 408-363-3000)
- Santa Ana 92704 (2740 S. Bristol Street, Suite 110, 714-825-3500)
- Santa Barbara 93110 (4440 Calle Real, 805-683-1491)
- Santa Rosa 95403 (3315 Chanate Rd., 707-570-3800)
- Seaside 93955 (3720 Engineer Ln., 831-883-3800)
- Stockton 95231 (co-located with San Joaquin General Hospital, 500 W. Hospital Rd., 209-468-7040)
- Sun City 92585 (28125 Bradley Road, #130, 909-672-1931 or 800-741-8387)
- Tulare 93724 (850 N. Gem Street, 559-684-8703)
- Ukiah 95482 (238B Hospital Dr., 707-468-1870)
- Vallejo OPC 94592 (Bldg. 201, Walnut Avenue, 707-562-8200)
- Victorville 92392 (12138 Industrial Blvd., Suite 120, 760-951-2599 or 800-741-8387)
- Vista 92083 (1840 West Drive, 760-643-2000)
- San Diego 92108 (8810 Rio San Diego Dr., serving counties of Imperial, Riverside and San Diego; statewide, 1-800-827-1000)
- Oakland 94612 (1301 Clay St., Rm. 1300 North; statewide, 1-800-827-1000) (Recorded benefits, 24-hour availability, 510-637-1325)
- Counties of Alpine, Lassen, Modoc and Mono served by RO in Reno, Nev.

Benefits Office:

Commerce 90022 (5400 E. Olympic Blvd., 310-235-6199)

Vet Centers:

- Anaheim 92805 (859 S. Harbor Blvd., 714-776-0161)
- Chico 95928 (25 Main St., 530-899-8549)
- Chula Vista 91910 (835 Third Ave., 619- 409-1600)
- Commerce 90022 (5400 E. Olympic Blvd., #140, 323-728-9966)
- Concord 94520 (1899 Clayton Rd., Suite 140, 925-680-4526)
- Eureka 95501 (2830 G St., Suite A, 707-444-8271)
- Fresno 93726 (3636 N. 1st St., Suite 112, 559-487-5660)
- Los Angeles 90247 (1045 W. Redondo Beach Blvd., Suite 150, Gardena, 310-767-1221)
- Los Angeles 90230 (5730 Uplander Way, Suite 100, Culver City, 310-641-0326)
- Marina 93933 (455 Reservation Rd., Suite E, 408-384-1660)
- Oakland 94612 (1504 Franklin St., #200, 510-763-3904)
- Redwood City 94062 (2946 Broadway St., 415-299-0672)
- Riverside 92504 (4954 Arlington Ave., Suite A, 909-359-8967)
- Rohnert Park 94928 (6225 State Farm Dr., Suite 101, 707-586-3295)
- Sacramento 95825 (1111 Howe Ave., Suite 390, 916-566-7430)
- San Diego 92103 (2900 6th Ave., 619-294-2040)
- San Francisco 94102 (205 13th St., 415-441-5051)
- San Jose 95112 (278 N. 2nd St., 408-993-0729)
- San Bernardino 92408 (155 West Hospitality Lane, Suite #140, 909-890-0797)
- Santa Barbara 93101 (1300 Santa Barbara St., 805-564-2345)
- Sepulveda 91343 (9737 Hascle Ave., 818-892-9227)
- Upland 91786 (313 N. Mountain Ave., 909-982-0416)
- Vista 92083 (1830 West Dr., Suite 103, 858-945-8941)

COLORADO

Medical Centers:

- *Denver 80220 (1055 Clermont St., 303-399-8020)

Regional Offices:

- Los Angeles 90024 (Fed. Bldg., 11000 Wilshire Blvd., serving counties of Inyo, Kern, Los Angeles, Orange, San Bernardino, San Luis Obispo, Santa Barbara and Ventura; statewide, 1-800-827-1000)

RETIRED MILITARY ALMANAC

- *Southern Colorado HC System
81004 (112 E. Pitkin, Pueblo, CO,
719-544-6724)
- *Grand Junction 81501 (2121 North Ave.,
970-242-0731)

Clinics:

- Aurora 80045 (12101 E. Colfax Ave.,
Bldg. 500, 303-724-0190)
- Colorado Springs 80905 (25 N. Spruce St.,
719-327-5660)
- Greeley 80631 (2020 16th Street,
970-313-0027)
- Montrose 81401 (4 Hillcrest Plaza Way,
970-249-7791)
- Fort Collins 80524 (1100 Poudre River
Drive, 970-224-1550)
- Pueblo, CO 81004 (1339 S. Pueblo Blvd.,
719-560-1396)
- Alamosa, CO 81101 (1847 2nd Street,
719-587-4488/4494)

Regional Office:

Denver 80225 (155 Van Gordon St.;
statewide, 1-800-827-1000)

Vet Centers:

- Boulder 80302 (2128 Pearl St.,
303-440-7306)
- Colorado Springs 80903 (416 E. Colorado
Ave., 719-471-9992)
- Denver 80220 (7465 E. Academy Blvd.,
303-326-0645)

CONNECTICUT

Medical Centers:

- Conn. HC System:
*West Haven Division 06516 (950
Campbell Ave., 203-932-5711)
Newington Division 06111 (555 Willard
Ave., 860-666-6951)

Clinics:

- Stamford 06904 (128 Strawberry Hill
Avenue, 1-888-844-4441)
- New London 06320 (15 Mohegan Avenue,
860-437-3611)
- Waterbury 06706 (133 Scovill Street; Suite
203, 203-465-5292)
- Windham 06226 (96 Mansfield Avenue,
860-450-7583)
- Winsted 06098 (115 Spencer Street,
860-738-6985)

Regional Office:

Hartford 06103 (450 Main St.; statewide,
1-800-827-1000)

Vet Centers:

- Hartford 06120 (380 Market St.,
860-240-3543)
- New Haven 06516 (141 Captain Thomas
Blvd., 203-932-9899)
- Norwich 06360 (60 Main St., 860-887-1755)

DELAWARE

Medical Center:

*Wilmington 19805 (1601 Kirkwood
Highway, 302-994-2511)

Clinic:

Millsboro 19966 (214 W. DuPont Highway,
302-633-5212)

Regional Office:

Wilmington 19805 (1601 Kirkwood Hwy,
statewide, 1-800-827-1000)

Vet Center:

Wilmington 19805 (VAMROC Bldg. 2,
1601 Kirkwood Hwy., 302-994-1660)

DISTRICT OF COLUMBIA:

Medical Center:

*Washington, D.C. 20422 (50 Irving St.,
N.W., 202-745-8000)

Clinic:

Southeast 20021 (820 Chesapeake St., S.E.,
202-745-8685)

Regional Office:

Washington, D.C. 20421 (1120 Vermont
Ave., N.W., local, 1-800-827-1000)

Vet Center:

Washington, D.C. 20002 (911 2nd St., N.E.,
202-543-8821)

FLORIDA

Medical Centers:

- #*Bay Pines 33744 (10000 Bay Pines Blvd.,
N., 727-398-6661)
- N. Florida/S. Georgia HC System:
*Gainesville 32608 (1601 Southwest
Archer Rd., 352-379-4095)
*Lake City 32025 (801 S. Marion St.,
904-755-3016, ext. 2463)
*Miami 33125 (1201 N.W. 16th St.,
305-324-4455)
*Tampa 33612 (13000 Bruce B. Downs
Blvd., 813-972-2000)
*West Palm Beach 33410 (7305 N. Military
Trail, 561-882-8262)

Clinics:

- Bartow 33830 (1255 Brice Blvd.,
941-533-6410)
- Brevard 32949 (2900 Veterans Way,
Viera, 407-637-3511)
- Brooksville 34613 (14540 Cortez Blvd.,
Suite 200, 352-597-8287)
- Clearwater 33719 (Oak Brook Plaza, 2465
McMullen Booth Rd. 727-797-3789)
- Daytona Beach 32117 (1900 Mason Ave.,
904-274-4600)
- Delray Beach 33445 (4800 Linton Blvd,
561-495-1973)
- Ellenton, 34133 (4333 U.S. 301 North,
941-721-0649)
- Fort Myers 33916 (3033 Winkler Ave.
Extension, 941-939-3939)
- Ft. Pierce 34950 (727 North US 1,
561-595-5150)
- Homestead 33030 (1036 NW 1st Avenue,
305-248-1036)
- Jacksonville 32206 (1833 Boulevard,
904-232-2751)
- Key Largo 33037 (105662 Overseas
Highway, 305-451-0164)
- Key West 33040 (1300 Douglas Cir,
305-293-4609)
- Kissimmee 34741 (201 Hilda St.,
Kissimmee, 407-518-5004)
- Lakeland 33803 (3240 S. Florida Ave.,
Lakeland, 863-701-2474)

RETIRED MILITARY ALMANAC

Manatee 34222 (4333 North U.S. Hwy 301, 941-721-0649)
Naples (Collier County) 34104 (2685 Horseshoe Drive, S, 941-659-9188)
N. Pinellas County 34619 (2465 McMullen-Booth Rd., 727-797-3789)
Oakland Park 33334 (5599 N. Dixie Highway, 954-771-2101)
Ocala 34470 (1515 Silver Springs Blvd., 352-369-3320)
Orlando 32803 (5201 Raymond St., 407-599-1316)
Panama City 32407 (6703 West Hwy 98, Bldg. 387, 850-235-5101)
Pembroke Pines 33024 (2261 North University Dr., Suite 202, 954-894-1668)
Pensacola 32503 (312 Kenmore Rd., 850-476-1100)
Port Charlotte 33952 (2885 Tamiami Trail, 941-235-2710)
Port Richey 34668 (9912 Little Rd, 727-869-4100)
New Pt. Richey 34654 (9912 Little Rd., 727-869-4100)
Sanford 32771 (209 San Carlos Ave., Sanford, 407-323-5999)
Sarasota 34233 (4000 Sawyer Rd., 941-927-8422)
South St. Petersburg 33711 (3420 8th Avenue South, 727-322-1304)
Stuart 34994 (618 SE Ocean Blvd., 561-288-0304)
Tallahassee 32308 (1607 St. James Ct., 850-878-0191)
Zephyrhills 33541 (37814 Medical Arts Ct., Zephyrhills, 813-780-2550)
Regional Office:
St. Petersburg 33708 (9500 Bay Pines Blvd., statewide, 1-800-827-1000)
Benefits Offices:
Fort Myers 33916 (3033 Winkler Extension, 941-939-3939)
Jacksonville 32206 (1833 Boulevard, Rm. 3109, 1-800-827-1000)
Miami 33130 (Federal Bldg., Rm. 120, 51 S.W. 1st Ave., 1-800-827-1000)
Oakland Park 33334 (5599 North Dixie Hwy., 1-800-827-1000)
Pensacola 32503-7492 (312 Kenmore Rd., Rm. 1G250, 1-800-827-1000)
Vet Centers:
Ft. Lauderdale 33304 (713 N.E. 3rd Ave., 954-356-7926)
Jacksonville 32202 (300 East State St., 904-232-3621)
Miami 33129 (2700 S.W. 3rd Ave., Suite 1A, 305-859-8387)
Orlando 32809 (5001 S. Orange Ave., 407-857-2800)
Palm Beach 33461 (2311 10th Ave., North #13, 561-585-0441)
Pensacola 32501 (202 W. Jackson St., 850-435-8761)
Sarasota 34231 (4801 Swift Rd., 941-927-8285)
St. Petersburg 33713 (2837 1st Ave., N., 727-893-3791)

Tallahassee 32303 (249 E. 6th Ave., 850-942-8810)
Tampa 33604 (1507 W. Sligh Ave., 727-228-2621)

GEORGIA

Medical Centers:

*Augusta 30904 (1 Freedom Way, 706-733-0188)
*Decatur 30033 (1670 Clairmont Rd., 404-321-6111)
#*Dublin 31021 (1826 Veterans Blvd., 478-272-1210)
Clinics:
Albany 31701 (521 W. Third Avenue, 229-446-9000)
Columbus 31906 (Medical Arts Bldg, 1310 13th Ave., 706-257-7200, 334-727-0550, ext. 3959/4135)
Macon 31210 (140 North Crest Blvd., 478-476-8868)
Midtown Atlanta 30309 (77 Peachtree Place NW, 404-321-6111, ext. 2600)
Northeast Georgia 30566 (3931 Munday Mill Road, 404-728-8210)
Savannah 31406 (325 W. Montgomery Crossroad, 912-920-0214)
Valdosta 31601 (3123 North Ashley St., 912-283-0132)
West Marietta/Cobb (1225 Powder Spring Road, 770-803-6646)

Regional Office:

Atlanta 30365 (730 Peachtree St., N.E., statewide, 1-800-827-1000)

Vet Centers:

Atlanta 30309 (77 Peachtree Pl., N.W., 404-347-7264)
Savannah 31406 (8110A White Bluff Rd., 912-652-4097)

GUAM

Clinic:

Agana Heights 96919 (U.S. Naval Hospital, 313 Farenholt Rd., 671-344-9200)

Vet Center:

Agana 96910 (222 Chalan Santo Papa St., Reflection Center, Suite 102, 671-472-7160 or 7161)

HAWAII

Medical & Regional Office:

Honolulu 96819-1522 (459 Patterson Rd., 808-566-1000; Regional Office: from Oahu, 808-433-1000; toll-free from Hawaiian neighbor islands, 1-800-827-1000; toll-free service from Guam, 1-800-475-8387; toll-free from Saipan, Rota, & Tinian, 1-888-253-2750)

Vet Centers:

Hilo 96720 (120 Keawe St., Suite 201)
Honolulu 96814 (1680 Kapiolani Blvd., Suite F.3, 808-973-8387)
Kailua-Kona 96740 (Pottery Terrace, Fern Bldg., 75-5995 Kuakini Hwy., # 415, 808-329-0574)
Lihue 96766 (3-367 Kuhlo Hwy., Suite 101, 808-246-1163)

RETIRED MILITARY ALMANAC

Wailuku 96793 (35 Lunalilo, Suite 101,
808-242-8557)

IDAHO

Medical Center:

*Boise 83702 (500 West Fort St.,
208-422-1000)

Clinics:

Pocatello 83201 (1651 Alvin Ricken Dr.,
208-232-6214)

Twin Falls 83301 (676 Shoup Ave., W.
(208-732-0959)

Regional Office:

Boise 83702 (805 W. Franklin St.; statewide,
1-800-827-1000)

Vet Centers:

Boise 83705 (5440 Franklin Rd., Suite 100,
208-342-3612)

Pocatello 83201 (1800 Garrett Way,
208-232-0316)

ILLINOIS

Medical Centers:

Chicago HC System
Lakeside Division 60611 (333 E. Huron
St., 312-943-6600)

Westside Division 60612 (820 S. Damen
Ave., P.O. Box 8195, 312-666-6500)

*Danville 61832 (1900 E. Main St.,
217-442-8000)

*Hines 60141 (Roosevelt Rd. & 5th Ave.,
708-202-8387)

*Marion 62959 (2401 W. Main St.,
618-997-5311)

#*North Chicago 60064 (3001 Green Bay
Rd., 847-688-1900)

Clinics:

Aurora 60506 (1700 N. Landmark Rd.,
630-859-2504)

Belleville 62223, (29 N. 64th St., Suite 2D,
618-398-2100)

Decatur 62526 (3035 E. Mound Rd.,
217-875-2670)

Effingham 62401, (301 W. Virginia,
217-347-7600)

Elgin 60123 (1231 N. Larkin Ave.,
847-742-5920)

Evanson 60202 (107 Clyde Ave.,
847-869-6315)

Galesburg 61401 (695 N. Kellogg St,
309-343-0311)

Gurnee 60031 (3 South Greenleaf, Suite J,
847-662-0978)

Joliet 60435 (2000 Glenwood Ave., Suite
107, 815-744-0492)

LaSalle 61301 (2970 Chartres St.,
815-223-9678)

Manteno 60950 (One Veterans Drive,
815-468-1027)

McHenry 60050 (620 S. Route 31,
815-759-2306)

Mt. Vernon 62864, (#1 Doctors Park Rd,
Suite G, 618-246-2910 or 2911)

Oak Park 60302 (149 S. Oak Park Ave.,
708-386-3008)

Paducah, KY CBOC 42001 (1800 Clark St.,
270-444-8465)

Peoria 61605 (411 Martin Luther King Jr.
Dr., 309-671-7350)

Quincy 62301 (1707 North 12th St.,
217-224-3366)

Rockford 61108 (4940 East State St.,
815-227-0081)

Springfield 62769 (326 N. 7th St.,
217-522-4730)

Regional Office:

Chicago 60680 (536 S. Clark St., P.O. Box
8136; statewide, 1-800-827-1000)

Vet Centers:

Chicago 60637 (1514 E. 63rd. St.,
773-684-5500)

Chicago Heights 60411 (1600 Halsted St.,
708-754-0340)

East St. Louis 62203 (1269 N. 89th St.,
Suite 1, 618-397-6602)

Moline 61265 (1529 46th Ave., # 6,
309-762-6954)

Oak Park 60302 (155 S. Oak Park Ave.,
708-383-3225)

Peoria 61603 (3310 N. Prospect Rd.,
309-671-7300)

Springfield 62702 (624 S. 4th St.,
217-492-4955)

Evanson 60202 (565 Howard St.,
847-332-1019)

INDIANA

Medical Centers:

*Indianapolis 46202 (1481 W. 10th St.,
317-554-0000)

Northern Indiana HC System:

*Fort Wayne 46805 (2121 Lake Ave.,
219-426-5431)

*Marion 46953 (1700 E. 38th St.,
765-674-3321)

Clinics:

Bloomington 47401 (200 E. Winslow Rd.,
812-353-2600)

Crown Point 46307 (9330 S. Broadway,
219-662-0001)

Evansville 47713 (500 E. Walnut St.,
812-465-6202)

Terre Haute 47804 (1635 North Third St.,
812-232-2890)

Muncie 47304 (3500 W. Purdue Ave.,
765-284-6860)

New Albany 47150 (811 Northgate
Boulevard, 502-894-6188)

Richmond/Hagerstown 47346 (Nettle Creek
Health Center, State Route 1,
765-489-3950)

South Bend 46635 (17615 State Road 23,
219-251-2819)

Terre Haute 47804 (1632 North Third Street,
812-232-2890)

West Lafayette 47906 (3851 N. River Rd.,
765-464-2280)

Regional Office:

Indianapolis 46204 (575 N. Pennsylvania
St.; statewide, 1-800-827-1000)

Vet Centers:

Evansville 47711 (311 N. Weinbach Ave.,
812-473-5993 or 473-6084)

RETIRED MILITARY ALMANAC

Fort Wayne 46802 (528 West Berry St.,
219-460-1456)
Highland 46322 (9105A Indianapolis Blvd.,
Suite 301., 219-923-2871)
Indianapolis 46208 (3833 N. Meridian,
Suite 120, 317-927-6440)

IOWA

Medical Centers:

Central Iowa HC System:
#Des Moines 50310 (3600 30th
Street, 800-294-8387)
#*Knoxville 50138 (1515 W. Pleasant St.,
800-816-8878)

Iowa City 52246 (601 Hwy 6 West,
319-338-0581)

Clinics:

Bettendorf 52722 (2979 Victoria St.,
319-332-8528)
Dubuque 52002 (250 Mercy Dr.,
319-589-8899)
Fort Dodge 50501 (804 Kenyon Road, Suite
160, 515-576-2235 or 877-578-8846)
Mason City 50401 (910 N. Eisenhower,
515641-421-8077 or 800-351-4671)
Sioux City 51104 (1551 Indian Hills Dr.,
Suite 206, 712-258-4700)
Waterloo 50702 (2055 Kimball Ave,
Suite 320, 319-272-2424)

Regional Office:

Des Moines 50309 (210 Walnut St.;
statewide, 1-800-827-1000)

Vet Centers:

Cedar Rapids 52402 (1642 42nd St. N.E.,
319-378-0016)
Des Moines 50310 (2600 Martin Luther
King Jr. Pkwy, 515-284-4929)
Sioux City 51101 (706 Jackson St.,
712-255-3808)

KANSAS

Medical Centers:

Eastern Kansas HC System:
#*Leavenworth 66048 (4101 S. 4th St.,
Trafficway, 913-682-2000)
*Topeka 66622 (2200 SW Gage Blvd.,
785-350-3111)

*Wichita 67218 (5500 E. Kellogg,
316-685-2221)

Clinics:

Abilene 67410 (Memorial Hospital, 510 NE
10th Street, 1-800-574-8387 ext. 4485)
Chanute 66720 (Neosho Memorial Medical
Center, 629 South Plummer,
1-800-574-8387 ext. 4485)
Dodge City 67801 (300 Custer,
316-225-7146)
Emporia 66801 (Newman Hospital, 12th and
Chestnut, 1-800-574-8387 ext. 4485)
Fort Riley 66442 (Irwin Army Hospital,
Building 600, 1st Floor, Huebner Road,
1-800-574-8387 ext. 4485)
Fort Scott 66701 (Mercy Hospital, Newman
Young Clinic, 710 W. 8th St.,
1-800-574-8387, ext. 4485)
Garnett 66032 (Anderson County Hospital,
421 S. Maple, 1-800-574-8387 ext. 4485)

Hays 67601 (2210 Canteberry Dr.,
785-625-5759)
Holton 66436 (Holton Community Hospital,
1110 Columbine Drive, 1-800-574-8387
ext. 4485)

Junction City 66441 (Geary Community
Hospital, Medical Arts Building, 1102 St.
Mary's Road, 1-800-574-8387 ext. 4485)

Kansas City 66104 (1125 N. 5th Street,
800-952-8387 ext. 6990)

Lawrence 66044 (Reed Medical Group, 404
Maine Street, 1-800-574-8387 ext. 4485)

Liberal 67901 (2130 N. Kansas,
316-626-5574)

Paola 66071 (501 S. Hospital Drive, Suite
100, 816-922-2160 or 913-294-4765)

Parsons 67357 (1401 Main, 316-423-3858)

Russell 67665 (Russell Regional Hospital,
Medical Arts Building, 200 South Main
Street, 1-800-574-8387 ext. 4485)

Salem 65560 (P.O. Box 774, 573-729-6626)

Seneca 66538 (Nemaha Valley Community
Hospital, 1600 Community Drive,
1-800-574-8387, ext. 4485)

Regional Office:

Wichita 67218 (5500 E. Kellogg; statewide,
1-800-827-1000)

Vet Center:

Wichita 67211 (413 S. Pattie, 316-265-3260)

KENTUCKY

Medical Centers:

*Lexington 40511 (2250 Leestown Rd.,
859-233-4511)
Louisville 40206 (800 Zorn Ave.,
502-895-3401)

Clinics:

Bellevue 41073 (103 Landmark Dr.,
513-861-3100)
Fort Knox 40121 (851 Ireland Avenue,
502-624-9396)
Louisville; Dupont 40207 (4010 Dupont
Circle, 502-894-6187)
Louisville; Shively 40216 (3934 Dixie Hwy,
Suite 210, 502-449-8557)
Prestonsburg 41602 (Riverview Professional
Center 606-886-1970)
Somerset 42501 (104 Hardin Lane,
606-676-0786)

Regional Office:

Louisville 40202 (545 S. Third St.;
statewide, 1-800-827-1000)

Vet Centers:

Lexington 40507 (301 E. Vine St., Suite C,
606-253-0717)
Louisville 40208 (1347 S. 3rd St.,
502-634-1916)

LOUISIANA

Medical Centers:

*Alexandria 71306 (P.O. Box 69004,
318-473-0010)

*New Orleans 70112 (1601 Perdido St.,
504-568-0811)

Shreveport 71101 (510 E. Stoner Ave.,
318-221-8411)

RETIRED MILITARY ALMANAC

Clinics:

Baton Rouge 70806 (216 S. Foster Dr.,
225-925-3099)
Jennings 70546 (1907 Johnson St.,
337-824-1000)
Monroe 71203 (250 DeSiard Plaza,
318-343-6100)

Regional Office:

New Orleans 70113 (701 Loyola Ave.,
statewide, 1-800-827-1000)

Vet Centers:

New Orleans 70116 (1531 N. Claiborne
Ave., 504-943-8386)
Shreveport 71104 (2800 Youree Dr., Bldg. 1,
Suite 105, 318-861-1776)

MAINE

Medical Center:

*Togus 04330 (1 VA Center, 207-623-8411)

Clinics:

Bangor 04401 (304 Hancock St., Suite 3B,
207-941-8160)
Calais 04619 (1 Palmer St., 207-454-7849)
Caribou 04736 (163 Van Buren Road,
Suite 6, 207-498-8785)
Machias 04654 (Mobile Clinic, Upper Court
St., 207-255-6063)
Rumford 04276 (209 Lincoln Ave.,
207-364-4048)

Regional Office:

Togus 04330 (1 VA Center, statewide,
1-800-827-1000)

Vet Centers:

Caribou 04736 (456 York St., Irving
Complex, 207-496-3900)
Lewiston 04240 (Pkwy Complex, 29
Westminster St., 207-783-0068)
Portland 04103 (475 Stevens Ave.,
207-780-3584)
Springvale 04083 (23 Main St.,
207-490-1513)

MARYLAND

Medical Centers:

Maryland HC System:
*Baltimore 21201 (10 N. Green St.,
410-605-7000)
Fort Howard 21052 (9600 N. Point Rd.,
410-477-1800)
#Perry Point 21902 (410-642-2411)
Baltimore 21201 (Prosthetic Assessment
Information Ctr., 103 S. Gay St.,
410-962-3934)
Baltimore 21218 (Rehabilitation and
Extended Care Ctr., 3900 Loch Raven
Blvd., 410-605-7508)

Clinics:

Cambridge 21613 (800 Shore Dr.,
410-228-6243)
Charlotte Hall 20622 (2931 Charlotte Hall
Rd., 310-884-7102)
Cumberland 21502 (710 Memorial Ave.,
301-724-0061)
Glen Burnie 21061 (1406 South Crain Hwy.,
410-590-4140)
Hagerstown 21742 (1500 Pennsylvania
Avenue, 301-665-1462)

Loch Raven 21218 (3901 The Alameda,
410-605-7650)

Pocomoke 21851 (101 Market Street,
1-800-946-1003, ext. 5016)

Regional Office:

Baltimore 21201 (31 Hopkins Plaza Fed.
Bldg., 1-800-827-1000; counties of
Montgomery, Prince Georges served by
Washington, DC, RO, 1-800-827-1000)

Vet Centers:

Baltimore 21207 (6666 Security Blvd.,
Suite 2, 410-277-3600)
Elkton 21921 (7 Elkton Commercial Plaza,
South Bridge St., 410-398-0171)
Silver Spring 20910 (1015 Spring St.,
Suite 101, 301-589-1073)

MASSACHUSETTS

Medical Centers:

Bedford 01730 (200 Springs Rd.,
1-800-VETMED1, or 781-275-7500)
Boston 02130 (150 S. Huntington Ave.,
617-232-9500)
Brockton 02301, 940 Belmont St.,
508-583-4500)
West Roxbury 02132 (1400 VFW Pkwy,
617-323-7700)
*Northampton 01053-9764 (421 N. Main St.,
413-584-4040)

Clinics:

Boston 02114 (251 Causeway St.,
617-248-1000)
Framingham 01702 (61 Lincoln St.,
Suite 112, 508-628-0205)
Haverhill 01830 (140 Lincoln Ave.,
978-372-5207)
Hyannis 02601 (145 Falmouth Rd.,
508 771-3190)
Lynn 01904 (225 Boston Street, Suite 107,
781-595-9818)
Lowell 01852 (130 Marshall Rd.,
978-671-9000)
New Bedford 02740 (175 Elm St.,
508 994-0217)
Pittsfield 01201 (73 Eagle St.,
413-443-4857)
Springfield 01103 (1550 Main St.,
413-785-0301)
Worcester 01605 (605 Lincoln St.,
508-856-0104)

Regional Office:

Boston 02203 (JFK Federal Bldg.,
Government Center; statewide, 1-800-
827-1000) Towns of Fall River & New
Bedford, counties of Barnstable, Dukes,
Nantucket, Bristol, part of Plymouth
served by Providence, R.I., RO)

Vet Centers:

Boston 02215 (665 Beacon St., Suite 100
617-424-0665)
Brockton 02301 (1041-L Pearl St.,
508-580-2730)
Lowell 01852 (73 East Merrimack St.,
978-453-1151)
New Bedford 02740 (468 North St.,
508-999-6920)

RETIRED MILITARY ALMANAC

Springfield 01103 (1985 Main St., Northgate Plaza, 413-737-5167)
Worcester 01605 (597 Lincoln St., 508-856-7428)

MICHIGAN

Medical Centers:

*Ann Arbor 48105 (2215 Fuller Ct., 734-769-7100)
*Battle Creek 49016 (5500 Armstrong Rd., 616-966-5600)
*Detroit 48201 (4646 John R. St., 313-576-1000)
*Iron Mountain 49801 (325 E. H St., 906-774-3300 or 1-800-215-8262 in Mich. and Wis.)
*Saginaw 48602 (1500 Weiss St., 517-497-2500)

Clinics:

Flint 48532 (G-3267 Beecher Road, 810-720-2913)
Gaylord 49735 (806 S. Otsego, 517-732-6555)
Grand Rapids 49505 (3019 Coit Ave., N.E., 616-365-9575)
Hancock 49930 (890 Campus Dr., Suite 2, 906-482-7762)
Ironwood 49938 (N. 10565 Grandview La., 906-932-1500)
Jackson 49202 (2200 Springport Rd., 517-787-8010)
Lansing 48910 (2727 S. Pennsylvania, 517-374-4295)
Marquette 49855 (425 Fisher Street, 906-226-4618)
Menominee 49858 (1101 11th Ave., Suite 2, 906-863-1286)
Muskegon 49442 (165 E. Apple Ave., Suite 201, 231-725-4105)
Oscoda 48750 (5671 Skeel Ave., Suite 4., 517-747-0026)
Sault Ste. Marie 49783 (2864 Ashmun Rd., 906-253-9564)
Traverse City 49648 (745 S. Garfield, 231-932-9720)
Yale 48097 (7470 Brockway Rd., 810-387-3211)

Regional Office:

Detroit 48226 (Patrick V. McNamara Federal Bldg., 477 Michigan Ave.; statewide: 1-800-827-1000)

Vet Centers:

Benton Harbor 49022 (906 Agard Ave., 616-925-5912)
Dearborn 48124 (2881 Monroe, Suite 100, 313-277-1428)
Grand Rapids 49507 (1940 Eastern S.E., 616-243-0385)
Detroit 48201 (4161 Cass Ave., 313-831-6509)

MINNESOTA

Medical Centers:

*Minneapolis 55417 (One Veterans Dr., 612-725-2000)

#*St. Cloud 56303 (4801 8th St. North, 320-252-1670 or 1-800-247-1739)

Clinics:

Fergus Falls 56537 (1821 North Park Street, 218-739-1400)
Maplewood 55109 (2785 White Bear Ave., Suite 210, 651-290-3040)
Brainerd 56401 (1777 Hwy 18 East, 218-855-1115)
Mankato Area (612-725-1991)
Hibbing Area (612-725-1991)
Reg. Office and Ins.Center:
St. Paul 55111 (Bishop Henry Whipple Federal Bldg., 1 Federal Dr., Fort Snelling; statewide, 1-800-827-1000)
Counties of Becker, Beltrami, Clay, Clearwater, Kittson, Lake of the Woods, Mahnomens, Marshall, Norman, Otter Tail, Pennington, Polk, Red Lake, Roseau, Wilkin served by Fargo, N.D., RO)

Vet Centers:

Duluth 55802 (405 E. Superior St., 218-722-8654)
St. Paul 55114 (2480 University Ave., 651-644-4022)

MISSISSIPPI

Medical Centers:

#*Biloxi 39531 (400 Veterans Ave., 228-523-5000)
*Jackson 39216 (1500 E. Woodrow Wilson Dr., 601-362-4471)

Regional Office:

Jackson 39269 (1600 E. Woodrow Willson Ave., 1-800-827-1000)

Vet Centers:

Biloxi 39531 (313 Abbey Ct., 228-388-9938 or 388-6923)
Jackson 39206 (4436 N. State St., Suite A3, 601-965-5727)

MISSOURI

Medical Centers:

*Columbia 65201 (800 Hospital Dr., 573-443-2511)
Kansas City 64128 (4801 Linwood Blvd., 816-861-4700)
*Poplar Bluff 63901 (1500 N. Westwood Blvd., 573-686-4151)
St. Louis 63106 (John Cochran Div., 915 N. Grand Blvd., 314-652-4100)
*St. Louis 63125 (#1 Jefferson Barracks Div., 314-487-0400)

Clinics:

Belton 64012 (17140 Bel Ray Place, 816-922-2161 or 816-318-0251)
Cape Girardeau 63701 (1923 N. Kingshighway, 573-339-0909)
Ft. Leonard Wood 65473 (126 Missouri Ave., 573-329-8305)
Kirksville 63501 (800 W. Jefferson, 660-626-2101)
Mt. Vernon 65712 (600 N. Main St., 417-466-4000)
Nevada 64772, (322 Prewitt, 816-922-2163)
Osage Beach 65065 (Lake of the Ozarks, 573-365-2318)

RETIRED MILITARY ALMANAC

St. Joseph, 64501 (Rosecrans Memorial Airport, 705 Memorial Drive, 1-800-952-8387 Ext. 6925)
St. Charles 63304, (#7 Jason Court, 636-498-1113)
St. Joseph 64506 (1011B East Saint Maartens Dr., 1-800-952-8387, ext. 6925)
West Plains 65775 (1438 BB Highway, 417-257-2454)
Whiteman AFB 65305 (331 Sijan Ave., 816-922-2162 or 660-563-6358)
Regional Office:
St. Louis 63103 (400 South 18th St.; statewide, 1-800-827-1000)
Benefits Office:
Kansas City 64128 (4801 Linwood Blvd., 816-922-2660 or 1-800-525-1483, ext. 2660)
Vet Centers:
Kansas City 64111 (3931 Main St., 816-753-1866)
St. Louis 63103 (2345 Pine St., 314-231-1260)

MONTANA

Medical Centers & Regional Office:

Montana HC System
Fort Harrison 59636 (William St. off Hwy. 12 West; Medical Center, 406-442 6410; Regional Office, 1-800-827-1000)
*Miles City 59301 (210 S. Winchester, 406-232-3060)

Clinics:

Anaconda MT 59711 (118 E. 7th Street, 406-563-6090)
Billings 59102 (2345 King Ave. W., 406-651-5670)
Bozeman 59715 (300 N. Willson, Suite #2004, 406-522-8923)
Glasgow 59230 (621 3rd Street South, 406-228-3554)
Great Falls 59405 (2517 7th Avenue South, Suite B-3, 406-761-0179)
Lame Deer 59043 (Hwy 212, 406-477-6966 or 1-800-743-1070)
Miles City 59301 (210 S. Winchester, 406-232-3060)
Missoula 59801 (900 North Orange, Suite 206, 406-327-0912)
Sidney 59270 (214 – 14th Avenue SW, 406-488-2307)
Whitefish 59937 (711 E. 13th Street, 406-862-9082)
Vet Centers:
Billings 59102 (1234 Avenue C, 406-657-6071)
Missoula 59802 (500 N. Higgins Ave., 406-721-4918)

NEBRASKA

Medical Centers:

VA Nebraska-Western Iowa HC System:
*Grand Island 68803 (2201 N. Broadwell Ave., 308-382-3660)
Lincoln 68510 (600 S. 70th St., 402-489-3802)

Omaha 68105 (4101 Woolworth Ave, 402-346-8800)

Clinics:

Alliance 69301 (815 Flack St., 308-762-9533 or 1-800-743-1070)
Gering (Scottsbluff) 69341 (1825 10th St., 308-436-8359 or 1-800-743-1070)
Norfolk 68701 (2600 Norfolk Ave., Suite B, 402-346-8800)
North Platte 69101 (220 W. Leota St., 308-532-6906)
Rushville (307 Conrad St., 308-327-2112 or 1-800-743-1070)
Sidney 69162 (1625 Dorwart Dr., 308-254-5825)

Regional Office:

Lincoln 68516 (5631 S. 48th St., statewide, 1-800-827-1000)

Vet Centers:

Lincoln 68508 (920 L St., 402-476-9736)
Omaha 68131 (2428 Cuming St., 402-346-6735)

NEVADA

Medical Centers:

Las Vegas 89106 (1700 Vegas Dr., 702-636-3000)
*Reno 89502 (1000 Locust St., 1-888-838-6256)
Ely, NV 89301 (802 Avenue East, Suite 3, 775-289-2788)

Clinics:

Henderson 89014 (2920 N. Green Valley Parkway, Suite 215, 702-456-3825)
Pahrump 89048 (1501 E. Calvada Blvd., 702-727-6060)

Regional Office:

Reno 89520 (1201 Terminal Way, statewide, 1-800-827-1000)

Benefits Office:

Las Vegas 89107(4800 Alpine Pl., Suite 11, 1-800-827-1000)

Vet Centers:

Las Vegas 89104 (1040 E. Sahara Ave., Suite 102, 702-388-6369)
Reno 89503 (1155 W. 4th St., Suite 101, 775-323-1294)

NEW HAMPSHIRE

Medical Center:

*Manchester 03104 (718 Smyth Rd., 603-624-4366 or 1-800-892-8384)

Clinics:

Portsmouth 03803 (302 Newmarket St., Building 15, 603-624-4366 Ext. 5500 or 1-800-892-8384)
Tilton 03276 (139 Winter St., 603-624-4366 Ext. 5600 or 1-800-892-8384)

Regional Office:

Manchester 03101 (Norris Cotton Federal Bldg., 275 Chestnut St.; statewide, 1-800-827-1000)

Vet Center:

Manchester 03104 (103 Liberty St., 603-668-7060/61)

RETIRED MILITARY ALMANAC

NEW JERSEY

Medical Centers:

New Jersey HC System:

- *East Orange 07018 (385 Tremont Ave., 973-676-1000)
- #*Lyons 07939 (151Knollkroft Rd., 908-647-0180)

Clinics:

Brick 08724 (970 Rt. 70, 732-206-8900)
Cape May 08204 (1 Munro Avenue, 609-898-8700)

Elizabeth 07201 (654 East Jersey St., 908-994-0120)

Ft. Dix 08640 (Bldg 5437, 8th St., 609-562-2999)

Hackensack 07601 (385 Prospect Ave., 201-487-1390)

Jersey City 07302 (115 Christopher Columbus Dr., 201-435-3055)

New Brunswick 08901 (317 George St., 732-729-0646)

Trenton 08611 (171 Jersey St, Bldg. 36, 609-989-2355)

Ventnor 08406 (6601 Ventnor Ave., Suite 406, 609-823-3122)

Regional Office:

Newark 07102 (20 Washington Pl., statewide, 1-800-827-1000)

Vet Centers:

Jersey City 07302 (115 Christopher Columbus Dr., Rm., 200, 973-645-2038)

Newark 07102 (157 Washington St., 973-645-5954)

Trenton 08611 (171 Jersey St., Bldg. 36, 609-989-2260)

Turnersville 08096 (160 Fries Mill Road, 800-566-7379)

Ventnor 08406 (6601 Ventnor Ave., Suite 105, 609-487-8387)

Vineland 08360 (NJ Veterans Memorial Home, Northwest Blvd., 856-823-3122)

NEW MEXICO

Medical Center:

*Albuquerque 87108 (1501 San Pedro Dr., SE., 505-265-1711)

Clinics:

Artesia 88210 (1700 W. Main St., 505-746-3531)

Clovis 88101 (100 E. Manana St., Suite 1, 505-763-4335)

Clayton 88415 (301 Harding, 505-374-2585)

Espanola, Contract CBOC, 87532 (620 Coronado St, Suite-B, 505-753-7395)

Farmington 87401 (1001C W. Broadway, 505-326-4383)

Gallup 87301 (1806 E. 66th Ave., #5, 505-722-7234)

Hobbs 88240 (1601 N. Turner, 505-391-0354)

Las Cruces CBOC 88011 (1635 Don Roser, 505-522-1241)

Las Vegas, Contract CBOC, 87701 (P.O. Box 1928, 505-425-6788)

Raton 87740 (1275 S. 2nd St., 505-445-2391)

Santa Rosa, Contract CBOC, 88435 (535 Lake Drive, 505-472-5909)

Silver City 88061 (1302 E. 32nd St., 505-538-2921)

Truth or Consequences 87901

(1960 N. Date SE, 505-894-7662)

Regional Office:

Albuquerque 87102 (Dennis Chavez Federal Bldg., 500 Gold Ave., S.W.; statewide, 1-800-827-1000)

Vet Centers:

Albuquerque 87104 (1600 Mountain Rd. N.W., 505-346-6562)

Farmington 87402 (4251 E. Main, Suite B, 505-327-9684)

Santa Fe 87505 (2209 Brothers Rd., Suite 110, 505-988-6562)

NEW YORK

Medical Centers:

*Albany 12208 (113 Holland Ave., 518-462-3311)

#*Bath 14810 (76 Veterans Ave., 607-776-2111)

*Bronx 10468 (130 W. Kingsbridge Rd., 718-584-9000)

NY Harbor Healthcare System:

#*Brooklyn 11209 (800 Poly Place, 718-836-6600)

New York 10010 (423 East 23rd St. (1st Ave.), 212-686-7500)

St. Albans 11425 (179 Street & Linden Blvd., 718-526-1000)

#*Canandaigua 14424 (400 Fort Hill Ave., 716-394-2000)

Hudson Valley HC System:

#*Montrose 10548 (138 Albany Post Rd., 914-737-4400)

*Castle Point 12511 (Rte. 9D, 914-831-2000)

*Northport 11768 (79 Middleville Rd., 631-261-4400)

*Syracuse 13210 (800 Irvine Ave., 315-476-7461)

Western New York HC System:

*Buffalo 14215 (3495 Bailey Ave., 716-834-9200)

*Batavia 14020 (222 Richmond Ave., 716-343-7500)

Clinics:

Alexandria Bay 13607 (21 Fuller Street, 315-482-4466)

Bennington 05201 (325 North Street, 802-477-6913)

Binghamton 13001 (425 Robinson Street, 607-772-9100)

Brooklyn 11201 (Chapel Street Center, 40th Flatbush Avenue Ext., 8th Floor, 718-439-4300)

Buffalo 14209 (St. Vincent De Paul, 1298 Main Street, 716-551-3800)

Buffalo 14214 (2963 Main St., 716-834-4270)

Carmel 10512 (65 Gleneida Ave., 845-228-5291)

Clifton Park 12065 (1673 Route 9, 518-383-8506)

RETIRED MILITARY ALMANAC

Dunkirk 14048 (The Resources Center,
325 Central Ave., 716-366-2122)
Elizabethtown 12932 (Community Hospital,
Park St., 518-873-2179)
Glens Falls 12801 (84 Broad Street,
518-798-6066)
Islip 11751 (39 Nassau Ave., 631-581-5330)
Jamestown 14701 (The Resources Center,
896 East 2nd Street, 716-661-1447)
Kingston 12401 (63 Hurley Avenue,
914-331-8322)
Lindenhurst 11757 (560 N. Delaware Ave.,
631-884-1133)
Lockport 14094 (Ambulatory Care Center,
5875 S. Transit Road, 716-433-2025)
Lynbrook 11563 (235 Merrick Rd.,
516-887-3666)
Malone 12953 (115 Park Street,
518-481-2545)
Massena 13662 (1 Hospital Dr.,
315-764-1711)
Middletown 10949 (110 Crystal Run Road,
845-692-0551)
Mt. Sinai 11766 (Mt. Sinai Community Ctr.,
N. Country Rd., 631-473-4068)
Monticello 12701 (275 Broadway,
845-791-4936)
New City 10956 (Citi Bank Building, Suite
400, 20 Squadron Blvd. 845-634-8942)
New York 10027 (Harlem Center, 55 West
125th Street, 11th Floor, 212-828-5265)
New York 10014 (Soho Center, 245 West
Houston Street, 212-337-2569)
Niagara Falls 14304 (Horizon Health
Service, 6560 Niagara Falls Blvd,
716-283-2000)
Oswego 13126 (Seneca Hill Health Services
Center, 105 County Route 45A,
315-343-0925)
Patchogue 11772 (269 Baker St. and S.
Ocean Ave., 631-475-6610)
Plainville 11803 (1425 Old Country Rd.,
516-694-6008)
Plattsburgh 12901 (206 Cornelia Street,
Medical Bldg. Suite 307, 518-566-8563)
Port Jervis 12771 (150 Pike St.,
845-856-5396)
Poughkeepsie 12603 (Freedom Executive
Park, 488 Freedom Plains Rd., Suite 120
845-452-5151)
Riverhead 11901 (89 Hubbard Ave.,
631-727-7171)
Rochester 14620 (465 Westfall Rd.,
716-242-0160)
Rome 13441 (125 Brookley Road,
Building 510, 315-366-3389)
Sayville 11782 (400 Lakeland Ave.,
631-563-1105)
Schenectady 12309 (1475 Balltown Road,
518-346-3334)
Sidney 13838 (39 Pearl St. West,
607-561-2003)
Staten Island 10304 (Staten Island Center,
21 Water Street, 718-815-2500)
Sunnyside, NY 11104 (North Queens Clinic,
41-03 Queens Blvd., 718-741-4800)

Troy 12180 (500 Federal Street,
518-274-7707)
Warsaw 14569 (Warsaw Satellite Site, 338
N. Main Street, Suite 60, 716-344-3355)
Watertown 13601 (218 Stone St.,
315-779-5050)
Westhampton, 11978 (150 Old Riverhead
Road, 631-261-4400)
White Plains 10601 (23 South Broadway,
914-421-1951)
Yonkers, 10701 (118 New Main Street,
914-375-8055)
Regional Offices:
Buffalo 14202 (Federal Bldg., 111 W. Huron
St.; statewide, 1-800-827-1000)
Serves counties not served by New York
City Regional Office.
New York City 10014 (245 W. Houston St.;
statewide, 1-800-827-1000) Serves
counties of Albany, Bronx, Clinton,
Columbia, Delaware, Dutchess, Essex,
Franklin, Fulton, Greene, Hamilton,
Kings, Montgomery, Nassau, New York,
Orange, Otsego, Putnam, Queens,
Rensselaer, Richmond, Rockland,
Saratoga, Schenectady, Schoharie,
Suffolk, Sullivan, Ulster, Warren,
Washington, Westchester.

Benefits Offices:

Rochester 14620 (465 Westfall Rd.,
1-800-827-1000)
Syracuse 13202 (344 W. Genesee St.,
1-800-827-1000)

Vet Centers:

Albany 12206 (875 Central Ave.,
518-438-2505)
Babylon 11702 (116 West Main St.,
631-661-3930)
Brooklyn 11201 (25 Chapel St., Suite 604,
718-330-2825)
Bronx 10458 (226 E. Fordham Rd.,
Room 220, 718-367-3500)
Buffalo 14202 (564 Franklin, 716-882-0505)
Harlem 10036 (201 Houston St.,
212-426-2200)
New York 10027 (55 West 125th St.,
212-620-3304)
Rochester 14604 (205 St. Paul St.,
716-232-5040)
Staten Island 10301 (150 Richmond Terrace,
718-816-4799)
Syracuse 13210 (716 E. Washington St.,
315-478-7127)
White Plains 10601 (300 Hamilton Ave.,
914-682-6251)
Woodhaven 11421 (75-10B 91st Ave.,
718-296-2871)

NORTH CAROLINA

Medical Centers:

*Asheville 28805 (1100 Tunnel Rd.,
828-298-7911)
*Durham 27705 (508 Fulton St.,
919-286-0411)
*Fayetteville 28301 (2300 Ramsey St.,
910-488-2120)

RETIRED MILITARY ALMANAC

*Salisbury 28144 (1601 Brenner Ave.,
704-638-9000)

Clinics:

Charlotte 28213 (101 W.T. Harris Blvd.,
Bldg. 1000 Suite 1214, 704-594-9152)
Greenville 27858 (800 Moye Blvd.,
252-830-2149)
Jacksonville 28546 (121 Memorial Drive,
910-577-2326)
Winston-Salem 27103 (190 Kimel Park Dr.,
336-768-3296, ext. 1209 or 1210)

Regional Office:

Winston-Salem 27155 (Federal Bldg., 251 N.
Main St., statewide, 1-800-827-1000)

Vet Centers:

Charlotte 28202 (223 S. Brevard St.,
Suite 103, 704-333-6107)
Fayetteville 28311 (4140 Ramsey St.,
Suite 110, 910-488-6252)
Greensboro 27406 (2009 S. Elm-Eugene St.,
336-333-5366)
Greenville 27858 (150 Arlington Blvd.,
Suite B, 252-355-7920)
Raleigh 27604 (1649 Old Louisburg Rd.,
919-856-4616)

NORTH DAKOTA

Medical and Regional Office:

*Fargo 58102 (2101 N. Elm St.; Medical
Center 701-232-3241; Regional Office;
statewide, 1-800-827-1000)

Clinics:

Minot 58705 (10 Missile Avenue,
701-727-9800)
Bismarck 58506 (701-232-3241)
Grafton 58237 (West 6th Street,
701-352-4594)

Vet Centers:

Fargo 58103 (3310 Fiechtner Dr., Suite 100,
701-237-0942)
Minot 58703 (2041 3rd St. N.W.,
701-852-0177)
Bismarck 58501 (1684 Capital Way,
701-224-9751)

OHIO

Medical Centers:

##Brecksville 44141 (10000 Brecksville Rd.,
440-526-3030)
*Chillicothe 45601 (17273 State Route 104,
740-773-1141)
##Cincinnati 45220 (3200 Vine St.,
513-861-3100)
Cleveland 44106, (10701 East Blvd.,
216-791-3800)
##Dayton 45428 (4100 W. 3rd St.,
937-268-6511)

Clinics:

Akron 44311 (676 S. Broadway St.,
330-344-4177)
Ashtabula 44004 (4314 Main Ave.,
440-993-1320)
Athens 45701 (510 W. Union St.,
740-593-7314)
Canton 44702 (221 Third St., S.E.,
330-489-4660)

Cleveland/McCafferty 44113 (4242 W.
Lorain Ave., 216-939-0699)
Cleveland/Otis Moss 44106 (8819 Quincy
Ave., 216-721-7221)
Columbus 43203 (543 Taylor Ave.,
614-257-5200)
E. Liverpool 43920 (332 W. 6th St.,
330-386-4303)
Grove City 43123 (1955 Ohio Ave.,
614-257-5800)
Lancaster 43130 (Colonnade Med. Bldg.,
1550 Sheridan Dr., 740-653-6145)
Lima 45804 (1220 E. Elm St.,
419-227-9676)
Lorain 44052 (205 W. 20th St.,
440-244-3833)
Mansfield 44906 (1456 Park Avenue West,
419-529-4602)
Middletown 45042 (675 N. University Blvd.,
513-423-8387)
Painesville 44077 (7 W. Jackson St.,
440-357-6740)
Portsmouth 45662 (621 Broadway St.,
740-353-3236)
St. Clairsville 43950 (107 Plaza Dr., Suite 0,
740-695-9321)
Sandusky 44870 (3416 Columbus Ave.,
419-625-7350)
Springfield 45505 (512 S. Burnett Rd.,
937-328-3385)
Toledo 43614 (3333 Glendale Ave.,
419-259-2000)
Youngstown 44505 (2031 Belmont Ave.,
330-740-9200)
Zanesville 43701 (840 Bethesda Dr., Bldg
3A, 740-453-7725)

Regional Office:

Cleveland 44199 (Anthony J. Celebrezze
Federal Bldg., 1240 E. 9th St.; statewide,
1-800-827-1000)

Benefits Offices:

Cincinnati 45202 (36 E. Seventh St., Suite
210, 1-800-827-1000)
Columbus 43215 (Federal Bldg., Rm. 309,
200 N. High St., 1-800-827-1000)

Vet Centers:

Cincinnati 45203 (801-B W. 8th St.,
Suite 126, 513-763-3500)
Cleveland Heights 44118 (2022 Lee Rd.,
216-932-8471)
Columbus 43215 (30 Spruce St.,
614-257-5550)
Dayton 45402 (111 W 1st St., Suite 101,
937-461-9150)
Parma 44129 (5700 Pearl Rd., Suite 102,
440-845-5023)

OKLAHOMA

Medical Centers:

Muskogee 74401 (1011 Honor Heights Dr.,
918-683-3261)
*Oklahoma City 73104 (921 N.E. 13th St.,
405-270-0501)

Clinics:

Ardmore 73401 (1015 S. Commerce,
580-223-2266)

RETIRED MILITARY ALMANAC

Clinton 73601 (1/4 mile south of I-40 on Highway 183, P.O. Box 1209)
Lawton/Ft. Sill 73503 (Bldg. 4303, 4303 Pittman and Thomas, 580-353-1131)
McAlester 74502 (1401 E. Van Buren Ave., 918-421-8440)
Ponca City 74602 (306 Fairview, 680-765-2145)
Tulsa 74145 (9322 E. 41st St., 918-764-7243)
Regional Office:
Muskogee 74401 (Federal Bldg., 125 S. Main St.; statewide, 1-800-827-1000)
Benefits Office:
Oklahoma City 73102 (215 Dean A. McGee Ave., Room 276, 1-800-827-1000)
Vet Centers:
Oklahoma City 73105 (3033 N. Walnut, Suite 10W, 405-270-5184)
Tulsa 74112 (1408 S. Harvard, 918-748-5105)

OREGON

Medical Centers:

#*Portland 97201 (3710 S.W. U.S. Veterans Hospital Rd., 503-220-8262)
*Roseburg 97470 (913 N.W. Garden Valley Blvd., 541-440-1000)

Clinics:

Bend 97701 (2115 Wyatt Court, Suite 201, 503-220-8262, ext. 55300)
Bandon 97411 (1010 1st St. S.E., Suite 100, 541-347-4736)
Brookings 97415 (412 Alder St., 541-412-1152)
Camp Rilea 97146 (91400 Rilea Neocoxie Rd., Bldg. 7315, 503-220-8262, ext. 55300)
Eugene 97404 (100 E. River Ave., 541-607-0897)
Klamath Falls 97601 (2819 Dahlia St., 541-273-6206/6129)
Salem 97301 (865 Medical Center Drive NE 503-220-8262, ext. 55300)

Domiciliary:

White City 97503 (8495 Crater Lake Hwy., 541-826-2111, ext. 3210 or 3239, 1-800-809-8725)

Regional Office:

Portland 97204 (Federal Bldg., 1220 S.W. 3rd Ave.; statewide, 1-800-827-1000)

Vet Centers:

Eugene 97401 (1255 Pearl St., Suite 200, 541-465-6918)
Grants Pass 97526 (211 S.E. 10th St., 541-479-6912)
Portland 97220 (8383 N.E. Sandy Blvd., Suite 110, 503-273-5370)
Salem 97301 (617 Chemeketa St., Suite 100, N.E., 503-362-9911)

PENNSYLVANIA

Medical Centers:

*Altoona 16602 (2907 Pleasant Valley Blvd., 814-943-8164)

#*Butler 16001 (325 New Castle Rd., 724-287-4781)
#*Coatesville 19320 (1400 Blackhorse Hill Rd., 610-384-7711)
*Erie 16504-1596 (135 E. 38th St., 814-868-8661)
*Lebanon 17042 (1700 S. Lincoln Ave., 717-272-6621)
*Philadelphia 19104 (University & Woodland Aves., 215-823-5800, toll-free in PA only 1-800-949-1001)
Pittsburgh HC System:
*Pittsburgh 15240 (University Drive C, 412-688-6000, toll-free 1-800-309-8398)
*Pittsburgh 15240 (Delafield Road, 412-688-6000, toll-free 1-800-309-8398)
#Pittsburgh 15206 (7180 Highland Dr., 412-363-4900, toll-free 1-800-647-6220)
*Wilkes-Barre 18711 (1111 East End Blvd., 1-877-928-2621, toll-free)

Clinics:

Aliquippa 15001 (2304 Broadhead Rd., 724-378-6640)
Allentown 18103 (3110 Hamilton Blvd., 610-776-4304)
Camp Hill 17011 (25 N. 32nd St., 717-730-9782)
DuBois 15801 (90 Beaver Dr., Rice Complex, Building D, Suite 213, 814-375-6817)
Frackville 17931 (Good Samaritan Health Center, 1 East Spruce St., 570-874-4289)
Greensburg 15601 (1275 S. Main St., Suite 203, 724-830-8762)
Johnstown 15904 (108 College Park Plaza, 814-266-8696)
Kittanning 16201 (1 Nolte Drive, 724-285-2577, toll-free 1-800-362-8262 ext. 2577)
Knox 16232 (400 Huston Avenue, 724-285-2577, toll-free 1-800-362-8262 ext. 2577)
Lancaster 17601 (Greenfield Corporate Center, 1861 Charter Lane, Suite 118, 717-290-6900)
Levittown 19055 (7321 New Falls Rd, 215-547-3423)
Meadville 16335 (279 Walnut Street, 814-337-0170)
Reading 19601 (145 N. Sixth Street, 610-208-4717)
Sayre 18840 (301 N. Elmira, 570-888-6803)
State College 16801 (3048 Enterprise Dr., Ferguson Square, 814-867-5415)
Schuylkill County 17901 (Pottsville, GSH Regional Medical Center, 700 E. Norwegian St., 570-621-4115)
Schuylkill Haven 17972 (6 S. Greenview Rd., 570-366-3915)
Smethport 16749 (406 Franklin St, 814-887-5655)
Spring City 19475 (11 Independence Drive, 610-948-0981)
Springfield 19064 (489 Baltimore Pike, Bldg 109, 610-543-1588)
Tobyhanna 18466 (Bldg. 220, Tobyhanna Army Depot, 570-895-8341)

RETIRED MILITARY ALMANAC

Williamsport 17701 (805 Penn St.,
570-322-4791)
Willow Grove 19090 (1120 Fairchild St.,
Bldg. 236, 215-773-2620)
York 17403 (Memorial Hospital, Bldg. 1785,
717-849-5472)

Regional Offices:

Philadelphia 19144 (RO and Insurance
Center, P.O. Box 8079, 5000
Wissahickon Ave., RO, 1-800-827-1000;
insurance, local, 842-2000, nationwide 1-
800-669-8477; Serves counties of Adams,
Berks, Bradford, Bucks, Cameron,
Carbon, Centre, Chester, Clinton,
Columbia, Cumberland, Dauphin,
Delaware, Franklin, Juniata, Lackawanna,
Lancaster, Lebanon, Lehigh, Luzerne,
Lycoming, Mifflin, Monroe, Montgomery,
Montour, Northampton, Northumberland,
Perry, Philadelphia, Pike, Potter,
Schuylkill, Snyder, Sullivan,
Susquehanna, Tioga, Union, Wayne,
Wyoming, York.

Pittsburgh 15222 (1000 Liberty Ave.;
statewide, 1-800-827-1000, Serves the
remaining counties of Pennsylvania.)

Benefits Office:

Wilkes-Barre 18702 (Jewelcor Bldg., 2nd
Floor, 100 N. Wilkes-Barre Blvd.,
1-800-827-1000)

Vet Centers:

Erie 16501 (1001 State St., Suite 1&2,
814-453-7955)
Harrisburg 17102 (1007 N. Front St.,
717-782-3954)
McKeesport 15131 (2001 Lincoln Way,
412-678-7704)
Philadelphia 19107 (801 Arch St., Suite 102,
215-627-0238)
Philadelphia 19152 (101 E. Olney Ave.,
215-924-4670)
Pittsburgh 15222 (954 Penn Ave.,
412-765-1193)
Scranton 18505 (1002 Pittston Ave.,
570-344-2676)
Williamsport 17701 (805 Penn St.,
570-327-5281)

PHILIPPINES

Regional Office:

Manila 0930 (1131 Roxas Blvd., 011-632-
523-1001)(International Mailing Address:
PSC 501,FPO AP 96515-1100)

Outpatient Clinic:

Manila 1300 (2201 Roxas Blvd., Pasay City,
011-632-833-4566)

PUERTO RICO

Medical Center:

*San Juan 00927 (10 Casia St.,
787-766-5599)

Clinics:

Arecibo (Galle Gonzalo Marin #50,
787-816-1824)
Mayaguez 00680 (Ave. Hostos 345, Frente
Vista Verde Plaza; 787-834-6900,
1-800-569-2356)

Ponce 00731 (Reparada Industrial-Lot #1,
Calle Principal, 787-841-3106)
St. Croix 00850 (Box 12, RR-02 The Village
Mall #13, Kingshill, U.S.VI,
340-778-5553)
St. Thomas 00802 (Bucaneer Mall #8 St.
Thomas U.S. VI, 340-774-6674)

Regional Office:

San Juan 00918 (150 Carlos Chardon Ave.,
Hato Rey; For mail: P. O. Box 364867,
San Juan, PR 00936. All Puerto Rico and
the Virgin Islands, 1-800-827-1000)

Benefits Offices:

Ponce 00731 (Ponce Outpatient Clinic, Urb.
Industrial Reparada, Lote 1 Calle
Principal, 1-800-827-1000)
Mayaguez 00680 (Mayaguez Outpatient
Clinic, Ave. Hostos 345 Carretera 2,
Frente al Centro Medico,
1-800-827-1000)

Vet Centers:

Arecibo 00612-4702 (52 Gonzalo Marin St.,
787-879-4510 or 879-4581)
Ponce 00717 (35 Mayor St., 787-841-3260)
San Juan 00921 (Condominio Medical
Center Plaza, Suite LC8-11, La Riviera,
787-749-4409)

RHODE ISLAND

Medical Center:

Providence 02908 (830 Chalkstone Ave.,
401-273-7100)

Regional Office:

Providence 02903 (380 Westminster St.;
statewide, 1-800-827-1000)

Vet Center:

Cranston 02910 (789 Park Ave.,
401-467-2046)

SOUTH CAROLINA

Medical Centers:

Charleston 29401 (109 Bee St.,
843-577-5011)
*Columbia 29209-1639 (6439 Garners
Ferry Rd., 803-776-4000)

Clinics:

Florence OPC 29501 (514H Dargan St.,
843-292-8383)
Greenville 29605 (3510 Augusta Rd.,
864-299-1600)
Myrtle Beach Primary Care Clinic 29577
(3381 Phillis Blvd., 843-477-0177)
Rock Hill OPC 29732 (124 Glenwood Dr.,
803-328-3622)

Regional Office:

Columbia 29201 (1801 Assembly St;
statewide, 1-800-827-1000)

Vet Centers:

Columbia 29201 (1513 Pickens St.,
803-765-9944)
Greenville 29601 (14 Lavinia Ave.,
864-271-2711)
North Charleston 29406 (5603A Rivers
Ave., 843-747-8387)
Savannah 31406 (8110A White Bluff Rd.,
912-652-4097)

RETIRED MILITARY ALMANAC

SOUTH DAKOTA

Medical Centers:

Black Hills HC System:

- *Fort Meade 57741 (113 Comanche Rd., 605-347-2511 or 1-800-743-1070)
- #Hot Springs 57747 (500 North 5th Street, 605-745-2000 or 1-800-764-5370)

*Sioux Falls 57117 (2501 W. 22nd St., 605-336-3230)

Clinics:

- Eagle Butte 57625 (15 Main St., 605-964-8000 or 1-800-764-5370)
- Rapid City 57702 (2823 West Main St., 605-399-6655 or 1-800-743-1070)
- Pierre 57501 (1601 N. Harrison, 1-800-743-1070)
- Rosebud 57570 (Soldier Creek Rd./Hwy 18, 605-747-2231 or 1-800-764-5370)
- Winner 57580 (311 Jefferson Ave., 605-842-2093 or 1-800-764-5370)

Regional Office:

Sioux Falls 57117 (P.O. Box 5046, 2501 W. 22nd St.; statewide, 1-800-827-1000)

Vet Centers:

- Rapid City 57701 (610 Kansas City St., 605-348-0077)
- Sioux Falls 57104 (601 S. Cliff Ave., Suite C, 605-332-0856)
- Martin 57551 (East Hwy 18, 605-685-1300)

TENNESSEE

Medical Centers:

- *Memphis 38104 (1030 Jefferson Ave., 901-523-8990)
- ##Mountain Home 37684 (Sidney & Lamont St., 423-926-1171)
- VA Tennessee Valley Healthcare System: Nashville 37212 (1310 24th Ave., South, 615-327-4751)

Clinics:

- Arnold AFB 37389 (225 First St., 931-454-6134)
- Chattanooga 37411 (150 Debra Rd., Suite 5200, Bldg 6200 East Gate Center, 423-893-6552)
- Clarksville 37042 (Gateway Med. Ctr., Suite 110, 1731 Madison St., 931-221-2172)
- Cookeville 38501 (121 S. Dixie Ave., 931-528-2531)
- Jonesboro, AR 72401 (223 East Jackson, for information, contact VAMC Memphis)
- Knoxville 37923 (9031 Cross Park Dr., 423-545-4592)
- Mountain City 37683 (1901 S. Shady St., 423-727-5900)
- Norton, VA 24273 (Third St. N.E., P.O. Box 620, 540-679-9107)
- Rogersville 37857 (851 Locust St., 423-272-5202)
- Smithville, MS 38870 (63420 Highway 25 North, for information, contact VAMC Memphis)
- St. Charles, VA 24282 (P. O. Drawer S, 540-383-4428)

Regional Office:

Nashville 37203 (110 9th Ave. South, statewide, 1-800-827-1000)

Vet Centers:

- Chattanooga 37411 (951 Eastgate Loop Rd., Bldg. 5700, Suite. 300, 423-855-6570)
- Johnson City 37604 (1615A W. Market St., 423-928-8387)
- Knoxville 37914 (2817 E. Magnolia Ave., 423-545-4680)
- Memphis 38104 (1835 Union, Suite 100, 901-544-0173)

TEXAS

Medical Centers:

- *Amarillo 79106 (6010 Amarillo Blvd., West, 806-355-9703)
- *West Texas HC System 79720 (300 Veterans Blvd., 915-263-7361)
- Central Texas HC System:
 - ##Temple 76504 (1901 Veterans Memorial Dr., 800-423-2111)
 - *Marlin 76661 (1016 Ward St., 254-883-3511)
 - *Waco 76711 (4800 Memorial Dr., 254-752-6581)
- *Houston 77030 (2002 Holcombe Blvd., 713-791-1414)
- North Texas HC System:
 - ##Dallas 75216 (4500 S. Lancaster Rd., 800-849-3597)
 - ##Bonham 75418 (1201 East Ninth St., 800-924-8387)
- South Texas HC System:
 - *San Antonio 78284 (7400 Merton Minter Blvd., 210-617-5184)
 - *Kerrville 78028 (3600 Memorial Blvd., 830-792-2514)

Clinics:

- Abilene 78606 (6200 Regional Plaza, Suite 1200, 915-695-3252)
- Austin 78741 (2901 Montopolis Dr., 512-389-1010)
- Beaumont 77707 (3420 Veteran Circle, 409-981-8550)
- Beeville 78102 (302 South Hillside Dr., 888-686-6350)
- Bishop 78343 (301 W. Main, 888-686-6350)
- Bonham (Grayson, Delta, and Lamar Counties, TX, 800-924-8387, ext. 36342 or commercial 903-583-6342)
- Brownsville 78520 (394 Military Rd., 888-686-6350)
- Brownwood, 76801 (125 S. Park Dr., Suite A, 915-641-0568)
- Childress 79201 (Highway 83 North, 940-937-3636)
- Cleburne (Johnson and Ellis Counties, 800-924-8387, ext. 36342 or commercial 903-583-6342)
- College Station, 77845 (1605 Rock Prairie Rd., Suite 212, 979-680-0361)
- Corpus Christi 78405 (5283 Old Brownsville Rd., 361-854-7392, ext. 227)
- Dallas 75217 (9202 Elam Rd., Dallas, 800-924-8387, ext. 36342 or commercial 903-583-6342)

RETIRED MILITARY ALMANAC

- Decatur (Wise, Jack, Clay, Archer, Baylor, Young, Throckmorton and Montague Counties, 800-924-8387, ext. 36342 or commercial 903-583-6342)
- Del Rio 78840 (913 S. Main St., 888-686-6350)
- Denton (Denton, Cooke and Collin Counties, 800-924-8387, ext. 6342 or commercial 903-583-6342)
- Eagle Pass 78852 (2525 Loop 431, 888-686-6350)
- Eastland (Eastland, Parker, Palo Pinto, Hood, Callahan and Stephens Counties, 800-924-8387, ext. 6342 or commercial 903-583-6342)
- El Paso 79930 (5001 N. Piedras St., 915-564-6100)
- Fort Worth 76104 (300 W. Rosedale St., 800-443-9672)
- Fort Stockton 79735 (Sanderson Hwy., 915-336-8365, ext. 200)
- Greenville (Kaufman, Hopkins, Hunt, Rockwall, Titus and Franklin Counties, 800-924-8387, ext. 6342 or commercial 903-583-6342)
- Laredo 78043 (2359 E. Saunders Ave., 956-725-7060, ext. 223)
- Lubbock 79410 (4902 34th St., Suite 10, 806-796-7900)
- Lufkin 75904 (1301 W. Frank Ave., 936-637-1342)
- McAllen 78503 (2101 S. Colonel Rowe Blvd., 956-618-7103)
- Northeast Bexar Co. 78229 (12702 Toepperwein, Suite 102, 210-617-4020)
- Northeast Bexar Co. 78217 (2455 NE Loop 410, Suite 100, 210-617-4020)
- Northwest Bexar Co. 78229 (4600 NW Loop 410, Suite 110, 210-617-4020)
- Northwest Bexar Co. 78238 (6218 NW Loop 410, 210-617-4020)
- Odessa 79761 (419 W. Fourth St., Suite 400, 915-580-4560)
- Palestine 75801 (3215 W. Oak Blvd., Suite 200, 903-723-9006)
- Red River Co. 75462 (call 800-924-8387, ext. 36342 or commercial 903-583-6342)
- San Angelo 76905 (2018 Pulliam, 915-658-6138)
- San Antonio 78240 (5788 Eckert Rd., 210-699-2133 or 2125)
- San Diego 78384 (102 E. King, Suite 200, 888-686-6350)
- South Bexar County 78223 (1055 Ada, San Antonio, 210-358-5701)
- Southeast Bexar County 78222 (4243 E. Southcross, Suite 205, 210-617-4020)
- Stamford 79553 (1303 Mabey Dr., 915-773-5733)
- Stratford 79084 (1220 Purnell St., 806-396-2852)
- Tarrant County (Tarrant County, 800-924-8387, ext. 36342 or commercial 903-583-6342)
- Texarkana 75503 (2717 Summerhill Rd., 903-793-3371)
- Tyler, 75217 (11937 US Hwy 271, 800-924-8387, ext. 36342 or commercial 903-583-6342)
- Uvalde 78801 (1025 Garner Field Rd., 888-686-6350)
- Victoria 77901 (4206 Retama Circle, 361-572-0006, ext. 225)
- Wichita Falls 76301 (1410 Eighth St., 940-723-2373)

Regional Offices:

- Houston 77030(6900 Almeda Rd., statewide, 1-800-827-1000. Serves counties of Angelina, Aransas, Atacosa, Austin, Bandera, Bee, Bexar, Blanco, Brazoria, Brewster, Brooks, Caldwell, Calhoun, Cameron, Chambers, Colorado, Comal, Crockett, DeWitt, Dimmitt, Duval, Edwards, Fort Bend, Frio, Galveston, Gillespie, Goliad, Gonzales, Grimes, Guadalupe, Hardin, Harris, Hays, Hidalgo, Houston, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kimble, Kinney, Kleberg, LaSalle, Lavaca, Liberty, Live Oak, McCulloch, McMullen, Mason, Matagorda, Maverick, Medina, Menard, Montgomery, Nacogdoches, Newton, Nueces, Orange, Pecos, Polk, Real, Refugio, Sabine, San Augustine, San Jacinto, San Patricio, Schleicher, Shelby, Starr, Sutton, Terrell, Trinity, Tyler, Uvalde, Val Verde, Victoria, Walker, Waller, Washington, Webb, Wharton, Willacy, Wilson, Zapata, Zavala)
- Waco 76799 (One Veterans Plaza, 701 Clay; statewide, 1-800-827-1000; serves the rest of the state) In Bowie County, the City of Texarkana is served by Little Rock, AR, Regional Office, 1-800-827-1000.

Benefits Offices:

- Corpus Christi 78405 (5283 Old Brownsville Rd., 1-800-827-1000)
- Dallas 75242 (Santa Fe Bldg., 1114 Commerce St., 1-800-827-1000)
- El Paso 79930 (5001 Piedras Dr., 1-800-827-1000)
- Lubbock 79410 (3208 34th St., Suite 10, 1-800-827-1000)
- San Antonio 78240 (5788 Eckert Rd., 1-800-827-1000)
- Tyler 75701 (1700 SSE Loop 323, Suite 310, 1-800-827-1000)

Vet Centers:

- Amarillo 79109 (3414 Olsen Blvd., Suite E., 806-354-9779)
- Austin 78745 (1110 W. William Cannon Dr., Suite 301, 512-416-1314)
- Corpus Christi 78411 (4646 Corona, Suite 110, 361-854-9961)
- Dallas 75244 (5232 Forest Lane, Suite 111, 214-361-5896)
- El Paso 79925 (Sky Park II, 6500 Boeing, Suite L-112, 915-772-5368)
- Fort Worth 76104 (1305 W. Magnolia, Suite B, 817-921-9095)

RETIRED MILITARY ALMANAC

Houston 77006 (503 Westheimer,
713-523-0884)
Houston 77024 (701 N. Post Oak Rd.,
Suite 102, 713-682-2288)
Laredo 78041 (6020 McPherson Rd. #1A,
956-723-4680)
Lubbock 79410 (3208 34th St.,
806-792-9782)
McAllen 78504 (801 Nolana Loop,
Suite 140, 956-631-2147)
Midland 79703 (3404 W. Illinois, Suite 1,
915-697-8222)
San Antonio 78212 (231 W. Cypress St.,
Suite 100, 210-472-4025)

UTAH

Medical Center:

Salt Lake City 84148 (500 Foothill Drive,
801-582-1565)

Clinics:

Ogden 84405 (Medical Arts Bldg., 2nd
Floor, 5405 South 500 East, Suite 205,
801-479-4105)
Roosevelt 84006 (210 West 300 North 753,
435-722-3971)
Orem 84057 (Timpanogos Medical Office
Bldg., 740 W. 800 North, Suite 440 (4th
Floor), 801-235-0953)
St. George 84770 (382 South Bluff Street,
Suite 250, 435-634-7608)

Regional Office:

Salt Lake City 84147 (P.O. Box 11500,
Federal Bldg., 125 S. State St.; statewide,
1-800-827-1000)

Vet Centers:

Provo 84601 (750 North 200 West,
Suite 105, 801-377-1117)
Salt Lake City 84106 (1354 East 3300
South, 801-584-1294)

VERMONT

Medical Center:

White River Junction 05009 (215 N. Main
St., 802-295-9363)

Clinics:

Bennington 05201 (325 North St.,
802 447-6913)
Colchester 05446 (74 Hegeman Ave.,
802-655-1356)

Regional Office:

White River Junction 05009 (215 N. Main
St., 802-296-5177, or 1-800-827-1000
from within Vermont only)

Vet Centers:

South Burlington 05403 (359 Dorset St.,
802-862-1806)
White River Junction 05001 (Gilman Office
Center, Bldg. #2, Holiday Inn Dr.,
802-295-2908 or 1-800-649-6603)

VIRGINIA

Medical Centers:

#*Hampton 23667 (100 Emancipation Dr.,
757-722-9961)
*Richmond 23249 (1201 Broad Rock Blvd.,
804-675-5000)

*Salem 24153 (1970 Roanoke Blvd.,
540-982-2463)

Clinics:

Alexandria 22309 (8796 D Sacramento
Drive, 703-719-6797)
Danville 24541 (2811 Riverside Drive,
804-799-1200)
Harrisonburg 22827 (13737 Spotswood
Trail, Elkton, 540-298-4666)
Stephens City 22655 (106 Hyde Court,
540-869-0600)
Tazewell 24651 (123 Ben Bolt Ave.,
540-988-2526)

Regional Offices:

Roanoke 24011 (210 Franklin Rd., S.W.;
statewide, 1-800-827-1000)
Northern Virginia counties of Arlington &
Fairfax, cities of Alexandria, Fairfax, Falls
Church served by Washington, D.C., RO,
1-800-827-1000).

Vet Centers:

Alexandria 22309 (8796 Sacramento Dr.,
Suite D&E, 703-360-8633)
Norfolk 23517 (2200 Colonial Ave., Suite 3,
757-623-7584)
Richmond 23230 (4002 Fitzhugh Ave.,
804-353-8958)
Roanoke 24016 (350 Albemarle Ave., SW,
540-342-9726)

VIRGIN ISLANDS

For information on VA benefits,
call 1-800-827-1000.

Vet Centers:

St. Croix 00850 (Box 12, R.R. 02, Village
Mall, #113, 340-778-5553)
St. Thomas 00802 (9800 Buccaneer Mall,
Suite 8, 340-774-6674)

WASHINGTON

Medical Centers:

Puget Sound HC System:
*Seattle 98108 (1660 S. Columbian Way,
206-762-1010)
#*Tacoma 98493 (9600 Veterans Dr.,
S.W., American Lake Division,
253-582-8440)
*Spokane 99205 (4815 N. Assembly St.,
509-434-7000)
*Walla Walla 99362 (77 Wainwright Dr.,
509-525-5200)

Clinics:

Tri-Cities (Richland) 99352 (948 Stevens
Drive, Suite C, 509-946-1020)
Yakima 98902 (310 N 5th Ave.,
509-457-2736)

Regional Office:

Seattle 98174 (Federal Bldg., 915 2nd Ave.;
statewide, 1-800-827-1000)

Benefits Office:

Fort Lewis 98433 (Waller Hall Rm. 700,
P.O. Box 331153, 253-967-7106)

Vet Centers:

Bellingham 98226 (3800 Byron Ave.,
Suite 124, 360-733-9226)
Seattle 98121 (2030 9th Ave., Suite 210,
206-553-2706)

RETIRED MILITARY ALMANAC

Spokane 99206 (100 N. Mullen Rd.,
Suite 102, 509-444-8387)
Tacoma 98409 (4916 Center St., Suite E,
253-565-7038)
Yakima 98901 (310 N. 5th Ave.,
509-457-2736)

WEST VIRGINIA

Medical Centers:

*Beckley 25801 (200 Veterans Ave.,
304-255-2121)
Clarksburg 26301 (1 Medical Center Dr.,
304-623-3461)
Huntington 25704 (1540 Spring Valley Dr.,
304-429-6741)
#*Martinsburg 25401 (Route 9,
304-263-0811 or 1-800-817-3807)

Clinics:

Franklin 26807 (305 North Main St.,
304-358-2355)
Gassaway 26624 (707 Elk Street,
304-364-8941)
Parkersburg 26101 (912 Market Street,
304-422-5114)
Parsons 26287 (206 Spruce Street,
304-478-2219)
Petersburg 26847 (Route 55 West,
304-257-1026)
Charleston 25304 (104 Alex Lane,
304-926-6001)

Regional Office:

Huntington 25701 (640 Fourth Ave.,
statewide, 1-800-827-1000; counties of
Brooke, Hancock, Marshall, Ohio, served
by Pittsburgh, Pa., RO)

Vet Centers:

Beckley 25801 (101 Ellison Ave.,
304-252-8220)
Charleston 25302 (521 Central Ave.,
304-343-3825)
Huntington 25701 (1005 6th Ave.,
304-523-8387)
#Martinsburg 25401 (900 Winchester Ave.,
304-263-6776)
Morgantown 26508 (1083 Greenbag Rd.,
304-291-4303)
Princeton 24740 (905 Mercer,
304-425-5653)
Wheeling 26003 (1206 Chapline St.,
304-232-0587)

WISCONSIN

Medical Centers:

Madison 53705 (2500 Overlook Terrace,
608-256-1901)
#*Milwaukee 53295 (5000 W. National
Ave., 414-384-2000)
*Tomah 54660 (500 E. Veterans St.,
608-372-3971)

Clinics:

Appleton 54914 (10 Tri-Park Way,
920-831-0070/7900)
Baraboo 53913 (626 14th St., 608-280-7078)
Beaver Dam 53916 (208 LaCrosse St.,
608-280-7078)
Chippewa Falls 54729 (Eau Claire,
2503 County Rd. I, 715-720-3780)
Cleveland 53015 (1205 North Ave.,
920-693-3750)
Edgerton 53534 (92 E. Hwy. 59,
608-280-7078)
LaCrosse 54601-3200 (300 4th St. N., 2nd
Floor, 608-784-3886)
Loyal 54446 (141 North Main St.)
Rhineland 54501 (5 W. Frederick St.,
715-362-4080)
Superior 54880 (3520 Tower Ave.,
715-392-9711)
Union Grove 53182 (21425 Spring St.,
414-878-7820)
Wausau 54401 (995 Campus Dr.,
715-675-3391)

Regional Office:

Milwaukee 53295 (5000 W. National Ave.,
Bldg. 6; statewide, 1-800-827-1000)

Vet Centers:

Madison 53703 (147 S. Butler St.,
608-264-5342)
Milwaukee 53218 (5401 N. 76th St.,
414-536-1301)

WYOMING

Medical Centers

*Cheyenne 82001 (2360 E. Pershing Blvd.,
307-778-7550)
*Sheridan 82801 (1898 Fort Rd.,
307-672-3473)

Clinics:

Casper, 82601 (111 South Jefferson Street,
Suite 105, 307-235-4143)
Green River, 82935 (1400 Uinta Drive,
307-875-6010, ext. 257)
Newcastle 82701 (VFW Club, 2990 W.
Main St., 307-746-9533 or
1-800-743-1070)
Powell, 82435 (450 Mountain View, Bldgs.
A and B, 307-754-2267)
Riverton, 82501 (2300 Rose Lane,
307-857-1211)

Benefits Office:

Cheyenne 82001 (2360 E. Pershing Blvd.;
statewide, 1-800-827-1000)

Vet Centers:

Casper 82601 (111 S. Jefferson,
307-261-5355)
Cheyenne 82001 (3130 Henderson Dr., Suite
113, 307-778-7370)

CIVIL SERVICE PREFERENCE

See VETERANS PREFERENCE IN GOVERNMENT EMPLOYMENT
Section which also includes REEMPLOYMENT AFTER MILITARY DUTY.

RETIRED MILITARY ALMANAC

DEATH PENSION

Surviving spouses and unmarried children of deceased veterans with wartime service may be eligible for a nonservice-connected pension based on need. Spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school. Pension is not payable to those with estates large enough to provide maintenance. The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service but not in line-of-duty, benefits may be payable if the veteran had completed at least two years of honorable service. Children who became incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse who is a patient in a nursing home, is in need of the regular aid and attendance of another person or is permanently housebound may be entitled to higher income limitations or additional benefits.

The Improved Pension Program provides an annual amount, paid monthly, to bring an eligible person's income to a support level established by law. The payment is reduced by the annual income from other sources such as Social Security paid to either the surviving spouse or dependent children. Medical expenses may be deducted from countable income. Pension is not payable to those who have assets that can be used to provide adequate maintenance.

Improved Pension Rates for Surviving Spouse:

Surviving spouse without dependent children	\$6,237
Surviving spouse with one dependent child	\$8,168
Surviving spouse in need of regular aid and attendance without dependent children	\$9,973
Surviving spouse in need of regular aid and attendance with one dependent child	\$11,900
Surviving spouse permanently housebound without dependent children	\$7,625
Surviving spouse permanently housebound with one dependent child	\$9,551
Increase for each additional dependent child	\$1,586

APPEALS

Veterans and other claimants for VA benefits have the right to appeal decisions made by a VA regional office or medical center. Typical issues appealed are disability compensation, pension, education benefits, waiver of recovery of overpayments, waiver of medication copayment debts and reimbursement for unauthorized medical services.

A claimant has one year from the date of the notification of a VA decision to file an appeal. The first step in the appeal process is for a claimant to file a written notice of disagreement with the nearest VA regional office or medical center that made the decision. This is simply a written statement that a claimant disagrees with VA's decision. Following receipt of the written notice, VA will furnish the claimant a "Statement of the Case" describing what facts, laws and regulations were used in deciding the case. To complete the request for appeal, the claimant must file a "Substantive Appeal" within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision whichever is later.

Board of Veterans Appeals — The Board of Veterans Appeals makes final decisions on appeals on behalf of the Secretary of Veterans Affairs. A claimant may be represented by a veterans service organization, an agent or an attorney. The board reviews fee agreements between appellants and attorneys or agents. The Board also determines whether attorneys or agents are eligible for payment of fees from the claimant's past-due benefits. Appellants have the right to present their case in person to a board member at a hearing in Washington, D.C., at a VA regional office, or by videoconference.

The board annually produces a CD-ROM with the text of its decisions. Most VA regional offices have these CD-ROMs available for review. A CD-ROM also may be purchased from the Government Printing Office. For further information, contact Department of Veterans Affairs, Board of Veterans Appeals (01B), Washington, DC 20420.

United States Court of Veterans Appeals. A VA claim may be appealed from the Board of Veterans Appeals to the Court of Veterans Appeals. This court is independent of the Department of Veterans Affairs. Only claimants may seek a review by the court. VA may not appeal board decisions.

To appeal to the court, the claimant must have filed a Notice of Disagreement on or after November 18, 1988. The notice of appeal must be received by the court with a postmark that is within 120 days after the Board of Veterans Appeals mails its final decision.

The court does not hold trials or receive new evidence. The court reviews the record that was considered by the Board of Veterans Appeals. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and to the Supreme Court of the United States. Appellants may represent themselves before the court or have lawyers or approved agents as representatives.

The courts website is: www.vetapp.uscourts.gov. The site contains court decisions, case status information, rules and procedures, and other special announcements. You can write the Clerk's office at 625 Indiana Ave, NW, Suite 900, Washington DC 20004, or call 202-501-5970.

DEPENDENCY AND INDEMNITY COMPENSATION

General

Dependency and Indemnity Compensation (DIC) may be authorized to the survivors of military personnel who die in the line of duty while on active duty or active duty for training. If death occurs during inactive duty for training, benefits are payable in some cases.

Compensation may be authorized when death occurs *following* service mentioned above if death is due to a service-connected disability. DIC payments may be authorized for surviving spouses who have not remarried, unmarried children under 18 (as well as certain helpless children and those between 18 and 23 if attending a VA-approved school), and low income parents of deceased veterans. DIC may also be paid in certain cases involving death unrelated to military service. This is possible only if the veteran was totally disabled immediately prior to death as a result of disability related to military service and was recognized by the VA as having such a disability. More information about this special provision is available from your nearest VA regional office.

RETIRED MILITARY ALMANAC

Rates of Dependency and Indemnity Compensation

Spouses' Payments — Surviving spouses of veterans who died on or after January 1, 1993, receive \$911 a month. That rate is increased by \$197 per month if the veteran was totally disabled due to service-connected disabilities, continuously for at least eight years prior to death. For a spouse entitled to DIC based on the veteran's death prior to January 1, 1993, the amount paid is \$911 or an amount based on the veteran's pay grade, whichever is greater. If the death occurred prior to January 1, 1993 and the veteran was totally disabled due to service-connected disabilities continuously for at least eight years prior to death, then the amount paid is the higher of the amount based on the pay grade or \$911 plus \$197. The following table shows the rates based on pay grades which correspond to military ranks. Payments are not affected by income that the spouse may receive from earnings or other sources. If the spouse receives SBP benefits under the Survivor Benefits Plan administered by the Department of Defense, the law requires offset of SBP payments against DIC payments. (See the Section on Survivor Benefit Plan.)

If the surviving spouse remarries, DIC is normally terminated. However, Public Law 102-86 restores DIC payments to certain remarried spouses and dependent children who were eligible for such benefits on October 31, 1990 (whose marital or dependent status has remained unchanged).

Spouses will receive an additional DIC payment of \$229 for each child under 18 who is in the spouse's custody. A spouse may qualify for special additional payments based on disability status. If the spouse is a patient in a nursing home or if the VA determines that the spouse needs regular health care and assistance from another person, the aid and attendance allowance of \$229 will be paid. For less severe disability, if the spouse is substantially confined to the residence, VA will pay the housebound allowance of \$110.

MONTHLY DIC PAYMENTS TO SURVIVING SPOUSES OF VETERANS WHO DIED BEFORE JANUARY 1, 1993

COMMISSIONED OFFICERS		WARRANT OFFICERS		ENLISTED PERSONS	
Pay Grade	Monthly Rate	Pay Grade	Monthly Rate	Pay Grade	Monthly Rate
O-1	\$930	W-1	\$ 930	E-1	\$ 911
O-2	962	W-2	968	E-2	911
O-3	1,028	W-3	997	E-3	911
O-4	1,087	W-4	1,054	E-4	911
O-5	1,198			E-5	911
O-6	1,349			E-6	911
O-7	1,458			E-7	911
O-8	1,598			E-8	962
O-9	1,712			E-9*	1,003
O-10*	1,878				

(Add \$229 for each dependent child under age 18.)

*Special rates may apply for certain individuals in these grades.

Children's Payments — Normally, payments for minor children (under age 18) will be included with a surviving spouse's payment. In 2001, the rate of payment for each minor child is \$229 per month. Payments are made for older children under certain circumstances. Children between the ages of 18 and 23 are eligible for payments if they remain unmarried and are attending an educational program approved by VA. Such programs can include secondary school, college level programs and trade, technical or business training

programs. Payments may also be made for unmarried children over age 18 who became helpless, as determined by VA, prior to age 18 as a result of physical or mental disability.

When no spouse is entitled to receive payments, children will still be paid provided they remain unmarried and meet general requirements for age, school attendance, or helplessness.

Social Security Eligibility — Eligibility for DIC does not affect eligibility for Social Security, and eligibility for Social Security does not affect eligibility for DIC, for either surviving spouses or children.

Survivors may be eligible for Restored Entitlement Program for Survivors (REPS) payments if they are eligible for DIC and the veteran's death occurred in service prior to August 13, 1981, or resulted from disability related to military service and acquired before August 13, 1981. Eligible spouses may be paid REPS benefits only when Social Security eligibility ceases because the youngest child has reached age 16, and the spouse has a child between the ages of 16 and 18. Children over 18 may receive REPS payments to age 22 if they are unmarried and attending a post-secondary educational program which meets certain requirements, including full-time attendance.

Parents' Payments — Parents of deceased veterans may be paid DIC provided they meet certain income tests. The rate of payment will depend on whether both parents survive and whether a surviving parent is currently married. The income limit for two parents together is \$14,228; the limit for one parent or two parents not together is \$10,584.

BURIAL INFORMATION FOR RETIREES

Military retirees, their spouses, and minor children may be buried in national cemeteries, including Arlington National Cemetery. There is no charge for opening or closing of graves. Arrangements and expenses such as obtaining the services of a funeral director, selecting a funeral home, preparation of the remains, casketing, and transportation to the national cemetery are the responsibility of the survivors or the deceased's estate.

If, however, a member is retired while hospitalized and, remains hospitalized in a military hospital until time of death, the survivors are entitled to all mortuary services at Government expense, including the assistance of the military services in making funeral arrangements.

The retiree must be continuously hospitalized from admission to death for this entitlement. Survivors may choose to make private funeral arrangements, but the standard of services provided by the military is high and it is generally advantageous to leave arrangements to the military authorities in such circumstances. If the survivors do make private arrangements, they are entitled to reimbursement for burial expenses from the retiree's branch of service at the same cost that the Government would have incurred.

No grave sites are reserved in national cemeteries. Only one gravesite is available for eligible members of a family unit. The remains of additional eligible family members are interred in the same gravesite as a previously deceased member of the family. If the spouse or eligible child of a retiree dies first, the retiree must sign an agreement indicating that the retiree will eventually be buried in the same grave.

When a member dies while on active duty (including members who are retired and remain in a military hospital and who continue to be hospitalized as patients therein to date of death or who dies on active duty for training, or

RETIRED MILITARY ALMANAC

while performing inactive duty training), the military will provide for care and disposition of remains. When military authorities arrange for disposition of remains, services of preparation at the place of death, removal, embalming preparation and preservation, casket, and transportation to a common carrier are normally obtained under contract; however, when no contract is available, military authorities negotiate with local funeral directors to obtain these services. The military authorities also will provide the following as required.

1. Cremation (if cremation is requested in writing by the person authorized to direct disposition (PADD) of the remains).
2. A suitable urn for the cremated remains.
3. A U.S. flag to drape the casket.
4. Transportation of remains, accompanied by an escort, from the place of death to the place designated by the PADD.
5. Military honors, if requested, will be provided at the place of interment.

Military contract standards are high, and it is generally advantageous to leave arrangements for preparation of remains to military authorities. When the PADD makes private arrangements for the care and disposition of remains, reimbursement is limited to those items normally obtained by the military under contract (removal, embalming and other preservation, casket and outside case, and hearse services to a local cemetery or common-carrier terminal) and in the amount the Government could have obtained the services from the contractor.

Burial in Arlington National Cemetery

The persons specified below are eligible for ground burial in Arlington National Cemetery. The last period of active duty of former members of the Armed Forces must have ended honorably. Interment may be casketed or cremated remains.

1. Any active duty member of the Armed Forces (except those members serving on active duty for training only).
2. Any veteran who is retired from active military service with the Armed Forces.
3. Any veteran who is retired from a Reserve Component, has reached age 60 and has started drawing retired pay, and who served a period of active duty (other than for training).
4. Any former member of the Armed Forces separated honorably prior to October 1, 1949 for medical reasons and who was rated at 30 percent or greater disabled effective on the day of discharge.
5. Any former member of the Armed Forces who has been awarded one of the following decorations: Medal of Honor; Distinguished Service Cross (Navy Cross or Air Force Cross); Distinguished Service Medal; Silver Star; Purple Heart.
6. The President of the United States or any former President of the United States.
7. Any former prisoner of war who, while a prisoner of war, served honorably in the active military, naval, or air service, whose last period of military, naval or air service terminated honorably and who died on or after November 30, 1993.
8. The spouse, widow or widower, minor child, or permanently dependent child, and certain unmarried adult children of any of the above eligible veterans.
9. The widow or widower of: a member of the Armed Forces who was lost or buried at sea or officially determined to be missing in action; a member of

RETIRED MILITARY ALMANAC

the Armed Forces who is interred in a US military cemetery overseas that is maintained by the American Battle Monuments Commission; a member of the Armed Forces who is interred in Arlington National Cemetery as part of a group burial.

10. The surviving spouse, minor child, or permanently dependent child of any person already buried in Arlington National Cemetery.

11. The parents of a minor child, or permanently dependent child whose remains, based on the eligibility of a parent, are already buried in Arlington National Cemetery. A spouse divorced from the primary eligible, or widowed and remarried, is not eligible for interment.

12. Provided certain conditions are met, a former member of the Armed Forces may be buried in the same grave with a close relative who is already buried and is the primary eligible.

Servicemembers who do not meet these requirements may qualify for inurnment in the cemetery's columbarium complex, which houses cremated remains. Any honorably discharged veteran, spouse and dependent children may be inurned in the same family niche.

Space assignment in Arlington National Cemetery is assigned only when there is need. No site can be reserved, and only one grave site will be assigned per family. If a spouse or eligible child dies first, space will be assigned for the spouse's or child's interment, provided the servicemember agrees in writing to be buried in the same site.

There is no charge for a grave (or columbarium niche) in Arlington National Cemetery, for opening or closing a grave or for a government headstone or marker. Except for active duty servicemembers, all other costs must be borne by the family.

For information on Arlington burials, write to the Superintendent, Arlington National Cemetery, Arlington, VA 22211, or call (703) 695-3250.

The Government will mark all graves in national and post cemeteries with regulation headstones and markers of the types authorized. When interment is made in a private or civilian cemetery, the PADD may obtain a regulation Government headstone or marker, without expense, to mark the grave of a deceased member of the Armed Forces or a former member of the Armed Forces who was discharged under conditions other than dishonorable. Applicants may select either an upright headstone of marble or a flat marker of marble, granite, or bronze, dependent upon the type permissible in the cemetery.

RETIRED CASUALTY ASSISTANCE SERVICES

When a retiree dies, the next of kin should immediately call the Defense Finance and Accounting Service (DFAS)—Cleveland Center. The Retired Casualty Section at DFAS can be reached toll-free, at 1-800-269-5170, from anywhere in the United States. DFAS will conduct a thorough review of and close the retiree's pay account. They will also mail a survivor benefits packet to the decedent's next-of-kin. The packet typically consists of a condolence letter and, if appropriate, forms for applying for the retiree's unpaid pay and the Survivor Benefit Plan annuity. These forms must be completed as soon as possible and returned to DFAS with a photocopy of the death certificate.

Local Retired Activities Offices are available to render additional assistance. This includes providing information, counseling on eligibility for various survivor benefits, referral services and any other questions you may have.

RETIRED MILITARY ALMANAC

FUNERAL HONORS

By law, all eligible veterans are entitled to military funeral honors. Upon request, two service members will fold and present the American flag to surviving family members, and a bugler will sound Taps. If a bugler is not available, a high-quality CD will be used.

At least one member of the funeral detail will be from the deceased veteran's parent military service. The other may be from the same service or another military service. Other authorized providers, such as members of a veteran's organization, may be used to augment the military detail. No particular rank is specified in the law, but the services by tradition have ensured the person presenting the flag to the family is at least the grade of the deceased veteran.

By law, veterans are now eligible for military funeral honors if they served in the active military and were discharged under other than dishonorable conditions, or if they were a member or former member of the Selective Reserve. Veterans are ineligible if they are convicted of federal or state capital offenses and sentenced to life imprisonment without parole or receive the death penalty.

The DoD policy requires funeral directors, rather than families, to contact the military. Military funeral honors must be requested—they are not provided automatically. A DoD website explaining the funeral honors process is at www.militaryfuneralhonors.osd.mil. In addition, funeral directors may call 1-877-645-4667 to coordinate ceremonies.

REMAINS OF RETIREES AND FAMILY MEMBERS

Remains of retirees and authorized dependents of military personnel serving on active duty (other than for training) may be transported from place of death to place of interment. Reimbursement by the Government for transportation expenses is authorized.

When death of a dependent occurs in an overseas command in which an Armed Forces mortuary is operated, remains of such dependents may be prepared (embalmed and certain supplies furnished) at such mortuaries, on a reimbursable basis, as a convenience to the sponsor. The sponsor, however, must bear the costs of preparation, casket, and interment.

Reimbursement for the cost of transporting the remains of a retiree or their dependent who dies while properly admitted as an inpatient in a Government medical treatment facility is authorized. Reimbursement is limited to the cost of transporting the remains from a Government medical treatment facility to a place no further than the decedent's last permanent residence.

The remains of retirees or their family members who die while overseas may be transported to CONUS aboard military aircraft or DoD contracted aircraft from the overseas POD to the nearest POE in the CONUS at no cost, on a space-available basis. Additionally, mortuary services for the remains may be obtained from a military overseas mortuary on a reimbursable space-available basis. The person making arrangements for the remains should contact the American Citizen's Services Assistance Office at (202) 647-5226 for information and assistance in obtaining mortuary services and transportation.

Surviving spouses of deceased military retirees are permitted to accompany the remains aboard a DoD aircraft to a U.S. port of entry in the CONUS for burial. A DoD mortuary must still process retiree remains before being shipped aboard a DoD aircraft. Once in the states, surviving spouses must pay for transporting the deceased and themselves to the burial location. The policy

also includes a provision to allow spouses to remain in the states for up to 12 months while still retaining authority to return overseas aboard a Government flight.

REIMBURSEMENT OF BURIAL EXPENSE (Department of Veterans Affairs)

The VA will pay a burial allowance up to \$1500 if the veteran's death is service-connected. VA will also pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from the VA.

The VA will pay a \$300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility may also be established when death occurs in a VA facility, a nursing home under VA contract, or a state nursing home. Additional costs of transportation of the remains may be reimbursed in those cases. Concerning service-connected deaths, there is no time limit for filing reimbursement claims. In other deaths, claims must be filed within two years after permanent burial or cremation.

The VA will pay a \$150 plot allowance when the veteran is not buried in a cemetery that is under U.S. Government jurisdiction if the veteran is discharged from active duty because of disability incurred or aggravated in line of duty or if the veteran was in receipt of compensation or would have been in receipt of compensation but for receipt of military retired pay, or if the veteran died while hospitalized by the VA. If the veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials, the \$150 plot allowance may be paid to the state. If burial expenses were paid by the deceased's employer or state agency, the burial allowance will not be reimbursed to those making interment arrangements.

BURIAL FLAGS (DVA)

The VA provides an American flag to drape the casket of a veteran who was discharged under conditions other than dishonorable and to a person entitled to retired military pay, including Reservists. After the funeral service, the flag may be given to the next of kin or a close associate of the deceased. The VA will also issue a flag on behalf of a servicemember who was missing in action and later presumed dead. Flags are issued at VA regional offices and VA national cemeteries.

BURIAL IN NATIONAL CEMETERIES (Director of National Cemetery Where Burial is Desired)

Nature of Benefit — Burial in a National Cemetery. A gravesite, opening and closing of the grave, perpetual care, and a Government headstone or marker is provided at no cost. Services provided by funeral directors and other related costs are a private expense incurred by the next-of-kin.

Committal services are commonly held in shelters located away from the gravesite. Viewing facilities are not available. Interment takes place following committal services. Contact the Director of the National Cemetery where burial is desired. Gravesites cannot be reserved. The only casketed burials that can be accommodated at some national cemeteries are those of the spouses or

RETIRED MILITARY ALMANAC

dependent children of those already buried in the cemetery. Most cemeteries can accommodate burials or inurnments of cremated remains.

Basis for Eligibility — Members of the Armed Forces who die on active duty, including members of the Reserve Components, Army National Guard and Air National Guard, and all veterans (including retirees) discharged under conditions other than dishonorable; additionally, spouse, minor child and, if authorized by VA's Director of the National Cemetery System (NCS), dependent adult children of those eligible because of military service.

The number, 1-800-697-6947, connects callers to VA's National Cemetery System's Office of Memorial Programs in Washington, D.C., Monday through Friday, 8:00a.m. - 5:00 p.m. EST.

The NCS operates cemeteries throughout the United States and Puerto Rico. All veterans with discharges other than dishonorable, their spouses and dependent children are eligible for burial in a VA national cemetery. They also are eligible for a Government-provided headstone or marker and a Presidential Memorial Certificate.

NATIONAL CEMETERIES

ALABAMA

Fort Mitchell National Cemetery
553 Highway 165, Seale, AL 36875
(334) 855-4731
Mobile National Cemetery
1202 Virginia Street, Mobile, AL 36604
Contact: Barrancas National Cemetery
(850) 453-4846

ALASKA

Fort Richardson National Cemetery
Building #997, Davis Highway
P.O. Box 5-498, Fort Richardson, AK
99505, (907) 384-7075
Sitka National Cemetery
803 Sawmill Creek Rd., Sitka, AK 99835
Contact: Fort Richardson National
Cemetery, (907) 384-7075

ARIZONA

National Memorial Cemetery of Arizona
23029 North Cave Creek Road
Phoenix, AZ 85024, (480) 513-3600
Prescott National Cemetery
VA Medical Center, 500 Highway 89
North, Prescott, AZ 86301, Contact:
National Memorial Cemetery of Arizona
(480) 513-3600

ARKANSAS

Fayetteville National Cemetery
700 Government Avenue
Fayetteville, AR 72701, (501) 444-5051
Fort Smith National Cemetery
522 Garland Avenue
Fort Smith, AR 72901, (501) 783-5345
Little Rock National Cemetery
2523 Confederate Boulevard
Little Rock, AR 72206, (501) 324-6401

CALIFORNIA

Fort Rosecrans National Cemetery
P.O. Box 6237 Point Loma
San Diego, CA 92106, (619) 553-2084
Golden Gate National Cemetery
1300 Sneath Lane, San Bruno, CA 94066
(650) 761-1646
Los Angeles National Cemetery
950 South Sepulveda Boulevard
Los Angeles, CA 90049, (310) 268-4675
Riverside National Cemetery
22495 Van Buren Boulevard
Riverside, CA 92518, (909) 653-8417
San Francisco National Cemetery
Contact: Golden Gate National Cemetery
1300 Sneath Lane, San Bruno, CA 94066
(650) 761-1646
San Joaquin Valley National Cemetery
32053 West McCabe Road
Gustine, CA 95322, (209) 854-1040

COLORADO

Fort Logan National Cemetery
3698 South Sheridan Boulevard
Denver, CO 80235, (303) 761-0117
Fort Lyon National Cemetery
VA Medical Center, Fort Lyon, CO
81038, Contact: Fort Logan National
Cemetery (303) 761-0117

FLORIDA

Barrancas National Cemetery, Naval Air
Station, Pensacola, FL 32508-1099
(850) 453-4846
Bay Pines National Cemetery
P.O. Box 477, Bay Pines, FL 33504-0477
Contact: Florida National Cemetery
(352) 793-7740/(727) 398-9426

RETIRED MILITARY ALMANAC

Florida National Cemetery

6502 SW 102nd Avenue, Bushnell, FL
33513, (352) 793-7740 or 1074

St. Augustine National Cemetery

104 Marine Street, St. Augustine, FL
32084, Contact: Florida National
Cemetery, (352) 793-7740

GEORGIA

Marietta National Cemetery

500 Washington Avenue, Marietta, GA
30060, (334) 855-4731, Contact: Fort
Mitchell NC, (334) 855-4731

HAWAII

National Memorial Cemetery of the Pacific

2177 Puowaina Drive, Honolulu, HI
96813-1729, (808) 532-3720

ILLINOIS

Abraham Lincoln National Cemetery

27034 South Diagonal Road,
Elwood, IL 60421, (815) 423-9958

Alton National Cemetery

600 Pearl Street, Alton, IL 62003
Contact: Jefferson Barracks National
Cemetery, (314) 260-8720

Camp Butler National Cemetery

5063 Camp Butler Road,
Springfield, IL 62707, (217) 492-4070

Danville National Cemetery

1900 East Main Street,
Danville, IL 61832, (217) 554-4550

Mound City National Cemetery

US Rte 51 and US Rte 37
Mound City, IL 62963
Contact: Jefferson Barracks National
Cemetery, (314) 260-8720

Quincy National Cemetery

36th and Maine Street, Quincy, IL 62301
Contact: Rock Island National Cemetery
(309) 782-2094

Rock Island National Cemetery

P.O. Box 737, Moline, IL 61265
(309) 782-2094

INDIANA

Crown Hill National Cemetery

700 West 38th Street, Indianapolis, IN
46208, Contact: Marion National
Cemetery (765) 674-0284

Marion National Cemetery

VA Medical Center, 1700 East 38th
Street, Marion, IN 46952, (765) 674-0284

New Albany National Cemetery

1943 Ekin Avenue, New Albany, IN
47150, Contact: Zachary Taylor National
Cemetery, (502) 893-3852

IOWA

Keokuk National Cemetery

1701 J Street, Keokuk, IA 52632
Contact: Rock Island National Cemetery
(309) 782-2094

KANSAS

Fort Leavenworth National Cemetery

Fort Leavenworth, KS 66027
Contact: Leavenworth National Cemetery
(913) 758-4105

Fort Scott National Cemetery

P.O. Box 917, Fort Scott, KS 66701,
(316) 223-2840

Leavenworth National Cemetery

P.O. Box 1694, Leavenworth, KS 66048,
(913) 758-4105

KENTUCKY

Camp Nelson National Cemetery

6980 Danville Road, Nicholasville, KY
40356, (859) 885-5727

Cave Hill National Cemetery

701 Baxter Avenue, Louisville, KY
40204, Contact: Zachary Taylor National
Cemetery, (502) 893-3852

Danville National Cemetery

277 North First Street, Danville, KY
40442, Contact: Camp Nelson National
Cemetery, (859) 885-5727

Lebanon National Cemetery

20 Highway 208, Lebanon, KY 40033,
(502) 692-3390

Lexington National Cemetery

833 West Main Street, Lexington, KY
40508, Contact: Camp Nelson National
Cemetery, (859) 885-5727

Mill Springs National Cemetery

Hwy 80, Nancy, KY 42544, Contact:
Camp Nelson NC, (859) 885-5727

Zachary Taylor National Cemetery

4701 Brownsboro Road,
Louisville, KY 40207, (502) 893-3852

LOUISIANA

Alexandria National Cemetery

209 East Shamrock Street, Pineville, LA
71360, Contact: Natchez National
Cemetery (601) 445-4981

Baton Rouge National Cemetery

220 North 19th Street, Baton Rouge, LA
70806, Contact: Port Hudson National
Cemetery, (225) 654-3767

Port Hudson National Cemetery

20978 Port Hickey Road,
Zachary, LA 70791, (225) 654-3767

MAINE

Togus National Cemetery

VA Medical and Regional Office Center
Togus, ME 04330, Contact:
Massachusetts National Cemetery
(508) 563-7113

MARYLAND

Annapolis National Cemetery

800 West Street, Annapolis, MD 21401
Contact: Baltimore National Cemetery
(410) 644-9696

RETIRED MILITARY ALMANAC

Baltimore National Cemetery
5501 Frederick Avenue, Baltimore, MD
21228, (410) 644-9696

Loudon Park National Cemetery
3445 Frederick Avenue, Baltimore, MD
21228, Contact: Baltimore National
Cemetery, (410) 644-9696

MASSACHUSETTS

Massachusetts National Cemetery
Bourne, MA 02532, (508) 563-7113

MICHIGAN

Fort Custer National Cemetery
15501 Dickman Road, Augusta, MI
49012, (616) 731-4164

MINNESOTA

Fort Snelling National Cemetery
7601 34th Avenue, South, Minneapolis,
MN 55450-1199, (612) 726-1127

MISSISSIPPI

Biloxi National Cemetery
P.O. Box 4968,
Biloxi, MS 39535-4968, (228) 388-6668

Corinth National Cemetery
1551 Horton Street, Corinth, MS 38834
Contact: Memphis National Cemetery
(901) 386-8311

Natchez National Cemetery
41 Cemetery Road,
Natchez, MS 39120, (601) 445-4981

MISSOURI

Jefferson Barracks National Cemetery
2900 Sheridan Road,
St. Louis, MO 63125, (314) 260-8720

Jefferson City National Cemetery
1024 East McCarty Street, Jefferson City,
MO 65101, Contact: Jefferson Barracks
National Cemetery, (314) 260-8720

Springfield National Cemetery
1702 East Seminole Street, Springfield,
MO 65804, (417) 881-9499

NEBRASKA

Fort McPherson National Cemetery
12004 South Spur 56A
Maxwell, NE 69151, (308) 582-4433

NEW JERSEY

Beverly National Cemetery
916 Bridgeboro Road,
Beverly, NJ 08010, (609) 877-5460

Finn's Point National Cemetery
RFD # 3, Fort Mott Road, Box 542
Salem, NJ 08079, Contact: Beverly
National Cemetery, (609) 877-5460

NEW MEXICO

Fort Bayard National Cemetery
P.O. Box 189, Fort Bayard, NM 88036
Contact: Fort Bliss National Cemetery
(915) 564-0201

Santa Fe National Cemetery
501 North Guadalupe Street,
Santa Fe, NM 87501, (505) 988-6400

NEW YORK

Bath National Cemetery
San Juan Avenue, Bath, NY 14810
(607) 664-4853

Calverton National Cemetery
210 Princeton Boulevard, Calverton, NY
11933-1031, (631) 727-5410 or 5770

Cypress Hills National Cemetery
625 Jamaica Avenue, Brooklyn, NY
11208, Contact: Long Island National
Cemetery, (631) 454-4949

Long Island National Cemetery
2040 Wellwood Avenue, Farmingdale,
NY 11735-1211, (631) 454-4949

Saratoga National Cemetery
200 Duell Road, Schuylerville, NY
12871-1721, (518) 581-9128

Woodlawn National Cemetery
1825 Davis Street, Elmira, NY 14901
Contact: Bath National Cemetery
(607) 664-4853

NORTH CAROLINA

New Bern National Cemetery
1711 National Avenue, New Bern, NC
28560, (252) 637-2912

Raleigh National Cemetery
501 Rock Quarry Road, Raleigh, NC
27610, Contact: Salisbury National
Cemetery (704) 636-2661

Salisbury National Cemetery
202 Government Road,
Salisbury, NC 28144, (704) 636-2661

Wilmington National Cemetery
2011 Market Street, Wilmington, NC
28403, Contact: New Bern National
Cemetery (252) 637-2912

OHIO

Dayton National Cemetery
VA Medical Center, 4100 West Third
Street, Dayton, OH 45428-1008
(937) 262-2115

Ohio Western Reserve National Cemetery
P.O. Box 8, Rittman, OH 44270-0008
(330) 335-3069

OKLAHOMA

Fort Gibson National Cemetery
1423 Cemetery Road,
Fort Gibson, OK 74434, (918) 478-2334

OREGON

Eagle Point National Cemetery
2763 Riley Road, Eagle Point, OR 97524
(541) 826-2511

RETIRED MILITARY ALMANAC

Roseburg National Cemetery
VA Medical Center, Roseburg, OR
97470, (541) 440-1000 Contact:
Willamette National Cemetery,
(503) 273-5250

Willamette National Cemetery
11800 S.E. Mt. Scott Boulevard,
Portland, OR 97266-6937,
(503) 273-5250

PENNSYLVANIA

Indiantown Gap National Cemetery
R. R. #2, P. O. Box 484, Annville, PA
17003-9618, (717) 865-5254

Philadelphia National Cemetery
Haines Street and Limekiln Pike
Philadelphia, PA 19138, Contact:

Beverly
National Cemetery, (609) 877-5460

PUERTO RICO

Puerto Rico National Cemetery
P.O. Box 1298, Bayamon, PR 00960,
(787) 798-6720

SOUTH CAROLINA

Beaufort National Cemetery
1601 Boundary Street,
Beaufort, SC 29902, (843) 524-3925

Florence National Cemetery
803 East National Cemetery Road
Florence, SC 29501, (843) 669-8783

SOUTH DAKOTA

Black Hills National Cemetery
P.O. Box 640, Sturgis, SD 57785
(605) 347-3830

Fort Meade National Cemetery
Old Stone Road, Sturgis, SD 57785
Contact: Black Hills National Cemetery
(605) 347-3830 or 7299

Hot Springs National Cemetery
VA Medical Center, Hot Springs, SD
57747, Contact: Black Hills National
Cemetery (605) 347-3830 or 7299

TENNESSEE

Chattanooga National Cemetery
1200 Bailey Avenue,
Chattanooga, TN 37404, (423) 855-6590

Knoxville National Cemetery
939 Tyson Street, N.W., Knoxville, TN
37917, Contact: Chattanooga National
Cemetery, (423) 855-6590

Memphis National Cemetery
3568 Townes Avenue,
Memphis, TN 38122, (901) 386-8311

Mountain Home National Cemetery
P.O. Box 8, Mountain Home, TN 37684
(423) 461-7935

Nashville National Cemetery
1420 Gallatin Road, South, Madison, TN
37115-4619, (615) 736-2839

TEXAS

Dallas-Fort Worth National Cemetery
2000 Mountain Creek Parkway
Dallas, TX 75211, (214) 467-3374

Fort Bliss National Cemetery
5200 Fred Wilson Road, P.O. Box 6342
Fort Bliss, TX 79906, (915) 564-0201

Fort Sam Houston National Cemetery
1520 Harry Wurzbach Road
San Antonio, TX 78209, (210) 820-3891

Houston National Cemetery
10410 Veterans Memorial Drive
Houston, TX 77038, (281) 447-8686

Kerrville National Cemetery
VA Medical Center, 3600 Memorial
Boulevard, Kerrville, TX 78028, Contact:

Fort Sam Houston National Cemetery
(210) 820-3891

San Antonio National Cemetery
517 Paso Hondo Street, San Antonio, TX
78202, Contact: Fort Sam Houston
National Cemetery, (210) 820-3891

VIRGINIA

Alexandria National Cemetery
1450 Wilkes Street, Alexandria, VA
22314, Contact: Quantico National
Cemetery, (703) 221-2183 (local),
(703) 690-2217 (metro)

Balls Bluff National Cemetery
Route 7, Leesburg, VA 22075, Contact:
Culpeper National Cemetery
(540) 825-0027

City Point National Cemetery
10th Avenue and Davis Street, Hopewell,
VA 23860, Contact: Fort Harrison
National Cemetery, (804) 795-2031

Cold Harbor National Cemetery
Route 156 North, Mechanicsville, VA
23111, Contact: Fort Harrison National
Cemetery, (804) 795-2031

Culpeper National Cemetery
305 U.S. Avenue,
Culpeper, VA 22701, (540) 825-0027

Danville National Cemetery
721 Lee Street, Danville, VA 24541,
Contact: Salisbury National Cemetery
(704) 636-2661

Fort Harrison National Cemetery
8620 Varina Road,
Richmond, VA 23231, (804) 795-2031

Glendale National Cemetery
8301 Willis Church Road, Richmond, VA
23231, Contact: Fort Harrison National
Cemetery, (804) 795-2031

Hampton National Cemetery
Cemetery Road at Marshall Avenue
Hampton, VA 23669, (757) 723-7104

RETIRED MILITARY ALMANAC

Quantico National Cemetery
P.O. Box 10, 18424 Joplin Road (Route 619), Triangle, VA 22172, (703) 221-2183 (local), (703) 690-2217 (metro)

Richmond National Cemetery
1701 Williamsburg Road, Richmond, VA 23231, Contact: Fort Harrison National Cemetery, (804) 795-2031

Seven Pines National Cemetery
400 East Williamsburg Road, Sandston, VA 23150, Contact: Fort Harrison National Cemetery, (804) 795-2031

Staunton National Cemetery
901 Richmond Avenue, Staunton, VA 24401, Contact: Culpeper National Cemetery (540) 825-0027

Winchester National Cemetery
401 National Avenue, Winchester, VA 22601, Contact: Culpeper National Cemetery (540) 825-0027

WASHINGTON
Tahoma National Cemetery
18600 Southeast 240th Street, Kent, WA 98042-4868, (425) 413-9614

WEST VIRGINIA
Grafton National Cemetery
431 Walnut Street, Grafton, WV 26354
Contact: West Virginia National Cemetery (304) 265-2044

West Virginia National Cemetery
Route 2, Box 127,
Grafton, WV 26354, (304) 265-2044

WISCONSIN
Wood National Cemetery
5000 West National Avenue, Building 1301, Milwaukee, WI 53295-4000
(414) 382-5300

BURIAL IN STATE VETERANS CEMETERIES

Public Law 95-476 provides that a plot allowance may be paid to a state or an agency or political subdivision of a state. To qualify: (1) burial must be in a cemetery or section of a cemetery which is reserved for persons entitled to be buried in a national cemetery; (2) there is no charge for the plot of interment in such cemetery; (3) the cemetery is owned and operated by a state or political subdivision or agency thereof; and (4) death occurs on or after October 1, 1978.

Any member of the Armed Forces who died while in the active military, naval or air service or was discharged under conditions other than dishonorable may be buried in a federally assisted cemetery.

Qualified individuals who desire interment in a state veterans cemetery must apply through their individual state veterans agency. Many state veterans cemeteries are filled to capacity and are closed even though some spaces are reserved for spouses. Some cemeteries can bury only cremated remains.

STATE VETERANS CEMETERIES ADDRESS LISTING

All state cemeteries (except Nevada, Wyoming and Utah) restrict burial to state residents. (October 2000)

CALIFORNIA

Veterans Memorial Grove Cemetery
Veterans Home of California
Yountville, CA 94599
(707) 944-4600

COLORADO

Colorado State Veterans Cemetery
Colorado State Veterans Center
Box 97, Homelake, CO 81135
(719) 852-5118

CONNECTICUT

Colonel Raymond F. Gates Memorial
Cemetery, Veterans Home and Hospital
287 West Street, Rocky Hill, CT 06067
(860) 721-5816

Spring Grove Veterans Cemetery (Closed)
Darien, CT, c/o Veterans Home and
Hospital Rocky Hill, CT 06067
(860) 721- 5816

Middletown Veterans Cemetery
c/o Veterans Home and Hospital
Rocky Hill, CT 06067
(860) 721-5816

DELAWARE

Delaware Veterans Memorial Cemetery
2465 Chesapeake City Road
Bear, DE 19701, (302) 834-8046

Southern Delaware Memorial Cemetery
RD 5, Box 100, Millsboro, DE 19966
(302) 934-5653

RETIRED MILITARY ALMANAC

HAWAII

- Hawaii State Veterans Cemetery
45-349 Kamehameha Highway
Kaneohe, HI 96744, (808) 235-1596
- East Hawaii Veterans Cemetery - Area I
(Island of Hawaii), County of Hawaii
25 Aupuni Street, Hilo, HI 96720
(808) 961-8311
- East Hawaii Veterans Cemetery - Area II
(Island of Hawaii), County of Hawaii
25 Aupuni Street, Hilo, HI 96720
(808) 961-8311
- Kauai Veterans Cemetery
(Island of Kauai), County of Kauai Public
Works, 4444 Rice St., Room 150
Lihue, HI 96766, (808) 241-6670
- Maui Veterans Cemetery
(Island of Maui), 1295 Makawao Ave.
Box 117, Makawao, HI 96768
(808) 572-7272
- Hoolehua Veterans Cemetery
(Island of Molokai), P.O. Box 526
Kauna Kakai, HI 96748
(808) 553-3221
- West Hawaii State Veterans Cemetery
County of Hawaii, 25 Aupuni Street
Hilo, HI 96720, (808) 961-8311
- Lanai Veterans Cemetery
(Island of Lanai), P.O. Box 410
Public Works Department
County of Maui, 96763
(808) 565-7086

ILLINOIS

- Sunset Cemetery
Illinois Veterans Home
1707 N. 12th Street, Quincy, IL 62301
(217) 222-8641

INDIANA

- Indiana State Soldiers Home Cemetery
3851 N. River Road, W. Lafayette, IN
47906-3765, (765) 463-1502
- Indiana Veterans Memorial Cemetery
1415 North Gate Road
Madison, Indiana 47250
(812)273-9220

IOWA

- Iowa Veterans Home and Cemetery
1301 Summit Street, Marshalltown, IA
50158, (641) 752-1501

KANSAS

- Kansas Soldiers Home Cemetery
714 Sheridan, Unit 128, Fort Dodge, KS
67801, (316) 227-2121 Ext. 117

MAINE

- Maine Veterans Memorial Cemetery
Division of Veterans Services
Box 916A, Old Belgrade Road,
Augusta, ME 04330, (207) 287-3481

MARYLAND

- Cheltenham Veterans Cemetery
11301 Crain Highway, P.O. Box 10
Cheltenham, MD 20623, (301) 372-6398
- Crownsville Veterans Cemetery
1122 Sunrise Beach Road
Crownsville, MD 21032, (410) 987-6320
- Eastern Shore Veterans Cemetery
6827 E. New Market Ellwood Road
Hurlock, MD 21643, (410) 943-3420
- Garrison Forest Veterans Cemetery
11501 Garrison Forrest Road,
Owings Mills, MD 21117, (410) 363-
6090
- Rocky Gap Veterans Cemetery
14205 Pleasant Valley Road
Flintstone, MD 21530
(301) 777-2185

MASSACHUSETTS

- Massachusetts State Veterans Cemetery
(Set to open in April 2001) 1390 Main
St., Agawam, MA 01001, (413) 821-9500
- Massachusetts State Veterans Cemetery
(Winchendon location under design)
239 Causeway St., Suite 100, Boston, MA
02114, (617) 727-3578 Ext 108

MICHIGAN

- Grand Rapids Home for Veterans
Cemetery
3000 Monroe, NW, Grand Rapids, MI
49505, (616) 364-5400

MINNESOTA

- Minnesota State Veterans Cemetery
15550 Hwy 115, Little Falls, MN 56345,
(320) 616-2527

MISSOURI

- Missouri Veterans Home Cemetery
620 N. Jefferson, St. James, MO 65559
(573) 265-3271
- Springfield Veterans Cemetery
5201 South Southwood Rd.
Springfield, MO 65804
(417) 823-3944
- Higginsville Veterans Cemetery
20109 Bus. Hwy 13
Higginsville, MO 64037
(660) 584-5252

MONTANA

- State Veterans Cemetery
Fort William H. Harrison, Box 5715
Helena, MT 59604, (406) 841-3740
- Montana Veterans Home Cemetery
P.O. Box 250, Columbia Falls, MT 59912
(406) 892-3256

NEBRASKA

- Nebraska Veterans Homes Cemetery
2300 West Capital Ave., Grand Island, NE
68803, (308) 385-6252

RETIRED MILITARY ALMANAC

NEVADA

Northern Nevada Veterans Memorial
Cemetery, P.O. Box 1919
14 Veterans Way, Fernley, NV 89408
(775) 575-4441

Southern Nevada Veterans Memorial
Cemetery, 1900 Buchanan Blvd.
Boulder City, NV 89005
(702) 486-5920

NEW HAMPSHIRE

New Hampshire State Veterans Cemetery
4 Pembroke Road, Concord, NH
03301-5652, (603) 227-1594

NEW JERSEY

Brigadier General William C. Doyle
Veterans Memorial Cemetery
350 Provenceline Road
Wrightstown, NJ 08562, (609) 758-7250
New Jersey Memorial Home Cemetery
(Closed), 524 N.W. Boulevard
Vineland, NJ 08360, (856) 696-6350

NORTH CAROLINA

Western Carolina State Veterans Cemetery
1270 Old Highway 70,
Black Mountain, NC 28711
(828) 669-0684

Coastal Carolina State Veterans Cemetery
P.O. Box 1486, Jacksonville, NC 28541
(910) 347-4550

Sandhills State Veterans Cemetery
400 Murchison Road, Spring Lake, NC
28390, (910) 436-5630

NORTH DAKOTA

North Dakota Veterans Cemetery
1825 46th Street, Mandan, ND 58554
(701) 667-1418

OHIO

Ohio Veterans Home Cemetery
3416 Columbus Avenue
Sandusky, OH, 44870
(419) 625-2454 Ext. 200

OKLAHOMA

Oklahoma Veterans Cemetery
Military Department (OKDE-FM)
3501 Military Circle
Oklahoma City, OK 73111-4398
(405) 228-5642

PENNSYLVANIA

Pennsylvania Soldiers and Sailor Home
Cemetery, P.O. Box 6239
560 East Third Street, Erie, PA
16512-6239, (814) 871-4531

RHODE ISLAND

Rhode Island Veterans Cemetery
301 South County Trail
Exeter, RI 02822-9712, (401) 884-7482

SOUTH DAKOTA

South Dakota Veterans Home Cemetery
2500 Minnekahta Avenue
Hot Springs, SD 57747, (605) 745-5127

TENNESSEE

East Tennessee State Veterans Cemetery
5901 Lyons View Pike
Knoxville, TN 37919, (865) 594-6776
Middle Tennessee Veterans Cemetery
7931 McCroby Lane, Nashville, TN
37221, (615) 532-2238
West Tennessee Veterans Cemetery
4000 Forest Hill/Irene Road
Memphis, TN 38125, (901) 543-7005

UTAH

Utah State Veterans Cemetery
Utah Parks and Recreation
17111 S. Camp Williams Road
Bluffdale, UT 84065, (801) 254-9036

VERMONT

Vermont Veterans Home War Memorial
Cemetery, 325 North Street
Bennington, VT 05201
(802) 442-6353
Vermont Veterans Memorial Cemetery
120 State Street, Montpelier, VT
05602-4401, (802) 828-3379

VIRGINIA

Virginia Veterans Cemetery
10300 Pridesville Road, Amelia, VA
23002, (804) 561-1475

WASHINGTON

Washington Soldiers Home Colony and
Cemetery, 1301 Orting-Kapowsin
Highway, P.O. Box 199
Orting, WA 98360, (360) 893-4500
Washington Veterans Home Cemetery
P.O. Box 698, Retsil, WA 98378
(360) 895-4700

WISCONSIN

Wisconsin Veterans Memorial Cemetery
Wisconsin Veterans Home
North 2665 County Road QQ, King, WI
54946, (715) 258-5586
Southern Wisconsin Veterans Memorial
Cemetery, 21731 Spring Street
Union Grove, WI 53182, (262) 878-5660

WYOMING

Wyoming Veterans Cemetery
80 Veterans Road
Evansville, WY 82636, (307) 235-6673

TERRITORIES

Guam Veterans Cemetery
P.O. Box 2950
Department of Parks & Recreation
Agana, Guam 96919, (671) 475-6296

RETIRED MILITARY ALMANAC
HEADSTONE AND MARKERS
(National Cemetery System, DVA)

The VA provides headstones and markers for the unmarked graves of veterans anywhere in the world and for eligible dependents of veterans buried in national, state veteran or military post cemeteries. Flat bronze, flat granite, flat marble, upright granite and upright marble types are available to mark the grave in a style consistent with the cemetery. Niche markers also are available for cremated remains.

Headstones and markers are inscribed with the name of the deceased, the years of birth and death, and branch of service. Optional items that also may be inscribed at VA expense are: military grade, rank or rate; war service such as "World War II"; months and days of birth and death; an emblem reflecting one's religion; and text indicating valor awards. Additional items may be inscribed at private expense. When burial is in a national, state veteran or military installation cemetery, the headstone or marker is ordered through the cemetery, which will place it on the grave. Information on style, inscription, shipping and placement can be obtained from the cemetery.

When burial occurs in a cemetery other than a national, military installation or state veterans cemetery, the headstone or marker must be applied for from the VA. It is shipped at Government expense. The VA, however, does not pay the costs of placing the headstone or marker on the grave. To apply, complete VA Form 40-1330 and forward it to Director, Memorial Programs Service (403A), Department of Veterans Affairs, 810 Vermont Ave. NW, Washington, DC 20420.

Forms and assistance are available at VA regional offices. For information regarding the status of an application, write to the Director, Memorial Programs Service (403A), or call 1-800-697-6947. The VA cannot issue a headstone or marker for a spouse or child buried in a private cemetery. Reservists are eligible for a headstone or grave marker, if they are entitled to military retired pay at the time of death.

MEMORIAL MARKERS
National Cemetery System
(Department of Veterans Affairs)

To memorialize an eligible veteran whose remains are not available for burial, VA will provide a plot and headstone or marker in a national cemetery. The headstone or marker is the same as that used to identify a grave except that the mandatory phrase "In Memory of" precedes the authorized inscription. The headstone or marker is available to memorialize eligible veterans or deceased servicemembers whose remains were not recovered or identified, were buried at sea, donated to science, or cremated and scattered. The memorial marker may be provided for placement in a cemetery other than a national cemetery. In such a case, VA supplies the marker and pays the cost of shipping, but does not pay for the plot or placement of the marker.

PRESIDENTIAL MEMORIAL CERTIFICATES
(Department of Veterans Affairs)

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased veterans.

The U.S. Department of Veterans Affairs (VA) administers the PMC program by preparing the certificates that bear the President's signature expressing the country's grateful recognition of the veteran's service in the United States Armed Forces.

Eligible recipients include the deceased veteran's next of kin and loved ones. More than one certificate may be provided. Application for the certificate may be made in person at any VA regional office or by U.S. mail only. Requests cannot be sent via email. There is no form to use when requesting a PMC. Please be sure to include a return mailing address with your request and a copy of the veteran's discharge documents. Send requests to: U.S. Department of Veterans Affairs, National Cemetery Administration (403A), 810 Vermont Ave., NW, Washington, DC 20420.

PERSONAL AFFAIRS FOR SURVIVORS

General — Retired personnel are concerned with the future well being of their surviving family members. This section outlines entitlements of survivors and suggests things the retired member can do now to prepare their families for the future (*many of these benefits are covered in this Almanac*).

One of the most important points to keep in mind is that retired pay ceases with the death of the member. See Casualty Assistance section which follows. There is no form of compensation or pension which is automatically paid to survivors of retired members. In order to obtain any benefits to which the family members and survivors may be entitled, a claim must be properly filed with the appropriate agency.

Widows of retirees, who die, are entitled to burial in a national military or state cemetery. In such cases, the VA will provide a headstone or marker. No headstones or markers are provided if burial takes place in a private cemetery. If the retiree is buried in a private cemetery and if VA has provided a headstone or marker, there may be space for the widow's inscription.

Wills — Of all documents, perhaps the most important is a will. Regardless of how financially stable you left your family members, the absence of a will makes it very difficult for your survivors to receive all that you intended. If you die without a will, the state laws in which you reside will determine how your property will be distributed. Military Legal Assistance offices can prepare a will for you. If a Legal Assistance Officer is not available, a civilian attorney can assist you. Most attorneys charge a nominal fee. *If you have made a will, you should review it periodically* particularly if you have moved from the state in which it was originally drawn or if significant changes have occurred.

Power of Attorney — A retired military member may need to designate a person to be power of attorney. The power of attorney is a written document given by one person to another authorizing the latter to legally act for the former. Since this document is binding, it should be executed with the advice of an attorney. The two categories of power of attorney are general and special. *The general power of attorney* authorization allows a designated person to execute any and all legal acts in the principal's name. *The special power of attorney* authorization permits a person to do only specific acts designated by the principal, such as: (1) Medical power of attorney—this document would allow your designee to give permission for emergency medical treatment for

your child while you and your spouse are outside the U.S. on vacation; (2) Permission for your spouse to register your car or to sell your home when you cannot be present due to illness. Consult an attorney before deciding to use the power of attorney designation.

Casualty Assistance—When a retiree dies, the Services may offer assistance to the surviving spouse through their Casualty Assistance Offices. When a retiree dies, the survivors should notify the closest Casualty Area Command (CAC) or Casualty Assistance Office (CAO), preferably of the service to which the retiree belonged. Contact should also be made with the Retirement Services/Activities Office for assistance and guidance since the Service CAO/CAO may not be able to provide casualty assistance to the surviving family members. **See Guide to Military Installation Facilities in this issue for listing of bases, where Casualty Assistance Offices are located. The Casualty Assistance Officer will notify the Defense Finance and Accounting Center. Although the survivor is faced with many pressing responsibilities after the retiree's death, notifying the CAC should be one of the priorities at the top of the list. This early notification may prevent financial hardship.**

For example, retired pay should be stopped as soon as possible. Since entitlement to retired pay ends with the death of the retiree, early notification of death prevents an overpayment of retired pay which the survivor would have to pay back to DFAS. Early notification starts the processing for any benefits, as well as funeral support. The retiree can also help prevent financial hardship for the survivors by making sure that family members know where the important documents relating to marriage, birth, divorce, etc. are kept.

Within 24 hours of notification, the Casualty Assistance Officer (CAO) or RAO/RSO will contact the survivor. If the survivor wishes, the CAO or RAO/RSO helps with the planning of the funeral arrangements. The CAO or RAO/RSO can determine whether transportation support is available for the funeral in that area. After the funeral, the survivor and the CAO or RAO/RSO should discuss benefits such as the ID card, membership in an installation club, Social Security, Veterans Administration and Survivor Benefits, as well as other topics such as a new will, taxes and installation vehicle registration. The survivor should have the following documents on hand — survivor's birth certificate, Retiree's discharge certificate(s), their marriage certificate and (if applicable) divorce certificate(s). During this meeting, the CAO or RAO/RSO and survivor may take the opportunity to either make appointments to visit agencies such as the VA, Social Security and Installation Legal Assistance Offices or they may visit them if no appointments are needed.

The survivor should review personal items such as the house deed, stocks, and Individual Retirement Accounts. When the survivor receives a packet from DFAS, the CAO can help complete the forms.

Notes: 1) DFAS may take 30-60 days after submission of your completed packet before Survivor Benefit Plan benefits start arriving. 2) VA benefits may take two to six months from the time of your application until the benefit checks arrive. 3) Social Security benefits should start in 30 days. 4) Be sure to take notes or make copies of all applications you file to remind yourself of what items have been completed.

RETIRED MILITARY ALMANAC

RETIREES CASUALTY ASSISTANCE CHECKLIST

Retirees Name _____ SSN _____
Address _____
City _____ State _____ Zip _____
Date of Birth _____ Place of Birth _____ Date of Marriage _____

Documents needed to claim death benefits:

- Copies of report(s) of separation from active duty (DD Form 214, etc.)
- Copies of retirement orders
- Copies of birth and death certificates
- Beneficiaries birth certificate(s) and marriage license and/or divorce data
- Social Security data (see below)
- VA Insurance data (see below)

Plus — You should always have the following documents on hand

- Updated will and letter of instructions
- Names of banks, credit unions, etc. (account numbers)
- Updated list of assets and liabilities
- Insurance policies, numbers, instructions, payments, etc.
- Adoption or naturalization papers (if applicable)

Part I — Veteran's Administration Data (if applicable)

Veteran's claim number(s) _____
VA Insurance policy number(s) _____
Type _____ Amount \$ _____ Location of policies _____
Any known paid-up add'l VA Insurance \$ _____ As of Date: _____
Other (DIC, etc.) _____
VA Compensation \$ _____ Disability claim # _____

Part II — Retirement Pay Data (see retiree account statements)

Retiree gross and net pay data: as of date _____ (NOTE: update periodically)
Gross pay \$ _____
Deduction \$ _____ For _____ Deduction \$ _____ For _____
Deduction \$ _____ For _____ Deduction \$ _____ For _____
Deduction \$ _____ For _____ Deduction \$ _____ For _____
Net pay \$ _____ Taxable Income _____

Survivor coverage information

Survivor benefit plan annuity \$ _____ SBP Base Amount: \$ _____
RSFPP annuity \$ _____
Supplemental SBP \$ _____ Effective _____
Retiree must live for two years after election for survivors to benefit from new coverage.

Part III — Social Security (when applicable)

Social Security Claim # _____ Month filed _____
Type of benefit(s) _____ Beginning month of entitlement _____
Amount monthly \$ _____ Bank acct. # (direct deposit) _____

Note: No Social Security payment is payable for the month of death (call local SSA office)

RETIRED MILITARY ALMANAC

Part IV — Burial Information

Who should be notified of your death? (List name, address, phone number and relationship)

Do you want to be buried or cremated?

Name of cemetery where you want to be buried.

Do you want to be buried in uniform?

Do you want a memorial service?

Have you purchased a burial plot?

Do you have a preference of funeral homes?

Do you want a military honor guard?

Part V — Miscellaneous

(Things to know and plan for upon death of a Retiree)

Note: MAKE EVERY EFFORT to retain "Original" documents (provide certified copies whenever possible)

Info required for Death Certif. (Date/Place of Birth, Father's Name, Mother's Maiden Name, etc.)

Info required for Obituary Notice (Names, Relation & Locations of appropriate relatives, etc.)

Widows will need a new ID card (military, medical, commissary, base exchange, etc.)

Necessary changes in your DEERS enrollment will have to be made (TRICARE, etc.)

It may take several months to clear estates (you may require at least 8 copies of death certificate)

Contents of your safety deposit box should be known

Direct deposit of Social Security benefits & military retirement payments (entitlements) must be immediately changed

Named beneficiaries of insurance policies become very important (keep current)

There may be some entitlement to burial benefits (headstone, payments, etc.)

An American flag can be obtained (check VA and Post Office)

The survivor should update appropriate will

Extra credit cards should be destroyed or cancelled

Appropriate changes should be made to all joint ownerships

Contact insurance companies as appropriate

Fill in and keep handy the following office phone numbers:

Office/Organization *Phone Number (Update periodically)*

Casualty Assistance _____

Mortuary Affairs _____

Hospital (Military) (See page 126) _____

Legal Office (Military) _____

Retiree Activities (See page 70) _____

VA Hotline 1-800-827-1000

Social Security Hotline 1-800-772-1213

ID Card/DEERS Updates (See page 100) _____

Family Support Center (See page 76) _____

Finance (Retiree Pay) (See page 26) _____

SBP/RC-SPB

VA AND MILITARY INSURANCE PROGRAMS

GENERAL

The Department of Veterans Affairs has a national toll-free line for veterans seeking information about Government life insurance. By calling 1-800-669-8477, insurance holders and beneficiaries can obtain immediate service on address or policy changes, dividend information and general insurance information or to report death of an individual policyholder. Specialists are available between 8:00 AM-4:00 PM EST. After hours callers may leave a recorded message which will be answered on the next workday.

If the policy number is unknown, send the veteran's VA file number, Social Security Number, military serial number or military service branch and dates of service with date of birth to: Department of Veterans Affairs, Regional Office and Insurance Center, PO Box 42954, Philadelphia, PA 19101.

Public Law 105-368, enacted November 11, 1998 and effective beginning February 9, 1999, allows a terminally ill person insured under either SGLI or VGLI to elect to receive a portion of the face value of the policy (not to exceed 50 percent) in a lump-sum as an accelerated death benefit reduced by an amount necessary to assure there is no increase in the actuarial value of the benefit paid. Terminally ill means having a medical prognosis of nine months or less. The portion of the face value of insurance which is not paid in a lump-sum as an accelerated death benefit would remain payable in accordance with the policy terms.

Servicemembers Group Life Insurance (SGLI)

All members of the Uniformed Services, including commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration, and cadets and midshipmen of the service academies, are automatically insured under Servicemembers Group Life Insurance (SGLI) for the maximum amount unless an election is filed reducing the insurance by \$10,000 increments or canceling it entirely. The cost for this coverage is \$.80 per \$10,000. Coverage, regardless of duty status, is 24 hours per day, 365 days per year under SGLI.

Effective April 1, 2001, the maximum coverage available to servicemembers and veterans will be \$250,000, up from \$200,000. New servicemembers will automatically be insured for \$250,000 unless they decline or choose a lower amount. Current servicemembers will automatically have their coverage increased to \$250,000 unless they decline the additional coverage. The monthly cost for \$250,000 will be \$20.00.

Eligibility of Certain Individual Ready Reservists for SGLI. Effective April 1, 2001, members of the Individual Ready Reserve (IRR) who are subject to involuntary call-up authority will be able to enroll in the SGLI program. Currently, members of the IRR are eligible for Veterans' Group Life Insurance and are only eligible for SGLI when called to active duty. Approximately 33,000 additional servicemembers will be eligible for SGLI.

The SGLI coverage may be converted, upon release from active duty, active duty for training, initial active duty for training or upon separation from the Ready Reserve, to VGLI or, if desired, to a commercial life insurance policy effective at the end of the 120 day SGLI extension period.

RETIRED MILITARY ALMANAC

Veterans Group Life Insurance (VGLI)

Veterans Group Life Insurance (VGLI) is a five-year term insurance policy available, upon application, to all members being separated or released from active duty, active duty for training, initial active duty for training or upon separation from the Ready Reserve. VGLI is issued in multiples of \$10,000 up to a maximum current coverage of \$200,000 (\$250,000 for those individuals who separate on or after April 1, 2001). VGLI is renewable for life in five-year term periods and may be converted to a commercial insurance policy at any time. VGLI may not be issued in an amount greater than the amount of SGLI carried at the time of separation from service.

Members wishing to continue group coverage under the VGLI program must submit application and payment of first premium within 120 days of separation. If application (unless totally disabled) is not made within the 120 day period, application may be made within one year after SGLI coverage terminates provided evidence of good health is provided. If the member is totally disabled on the date of separation, application for VGLI may be made anytime during the one year extended SGLI coverage period. The effective date of VGLI will be the day following the end of the one-year period or the day following the date disability ends, whichever is earlier. Evidence of continuing disability may be required in such cases.

The Office of Servicemembers Group Life Insurance (OSGLI) solicits servicemembers who separate from active duty by mailing them computer-produced VGLI applications. Three weeks after the initial application is mailed, a second application is sent. If the servicemember has not applied for VGLI insurance by the 55th week following separation, a third and final application is mailed.

OSGLI also solicits separating Reservists to inform them of their entitlement to VGLI. Sometimes there is a delay between the time the Reservists separate and the receipt of the records in OSGLI. Reservists who have not received a computer-produced VGLI application within three weeks of separation should call the OSGLI toll free number, 1-800-419-1473, to request a VGLI application.

Full-time VGLI coverage is also available to members of the Individual Ready Reserve (IRR) and the Inactive National Guard (ING). Those individuals who remain in the IRR/ING throughout their five-year term period may renew their VGLI coverage for a subsequent five year period.

Insurance applications and premiums are sent directly to OSGLI, 213 Washington Street, Newark, New Jersey 07102, telephone 1-800-419-1473. The VGLI premiums are based on the amount of insurance issued and age at the time insurance is granted.

The VGLI premium rate structure contains eleven categories. The monthly premium rates are per \$1,000 of coverage and are as follows:

AGE										
29 and										75 and
Under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	Over
\$.08	\$.12	\$.16	\$.24	\$.42	\$.65	\$.88	\$1.12½	\$1.50	\$2.25	\$4.50

Service-Disabled Veterans Insurance

Veterans who are granted a service-connected disability but are otherwise in good health may apply to VA for up to \$10,000 life insurance coverage at standard insurance rates. This insurance is limited to veterans who left service

RETIRED MILITARY ALMANAC

after April 24, 1951. Veterans who are totally disabled may apply for a waiver of premiums. For those veterans who are eligible for this waiver, an additional policy of up to \$20,000 is available. Premiums, however, cannot be waived on the additional insurance.

Veterans Mortgage Life Insurance (VMLI)

The maximum amount of mortgage life insurance available for veterans who have received a grant from the VA for specially adapted housing is \$90,000. Protection is automatic unless the veteran declines. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not receive a VA compensation, and will continue until the mortgage has been liquidated, the home is sold, or the coverage terminates when the veteran reaches age 70. If the mortgage is disposed of, VMLI may be obtained on the mortgage of a subsequent home.

Automatic Renewal

A five-year term policy which is not lapsed at the end of the term period is automatically renewed for an additional five-year period. The exception is the National Service Life Limited Convertible Term Plan, which may be converted to a permanent plan, but may not be renewed after age 50.

Reinstatement of Lapsed Insurance

Some lapsed term policies may be reinstated within five years from the date of lapse. Contact the Insurance Center for details.

Converting Term Policies

A term policy which is in force may be converted to a permanent plan. Upon reaching renewal at age 70 or older, National Service Life term policies on total disability premium waiver are automatically converted to a permanent plan of insurance which provides cash and loan value as well as higher annual dividends.

Modified Life Policy

A "modified life at age 65" plan of insurance is available to National Service Life policyholders. The premium rates for this plan remain the same throughout the premium-paying period, while the face value reduces by 50 percent at age 65. The reduced amount may be replaced with a "special ordinary life" plan, for an additional premium. A "modified life at age 70" plan is also available, which is like the modified life at age 65 plan except that face value reduction does not occur until age 70. The premium rate is only slightly higher than for the modified life at age 65 plan.

Disability Provisions

National Service Life policyholders who become totally disabled before their 65th birthday should consult VA about their entitlement to premium waivers. U.S. Government Life policyholders who become totally disabled should consult VA about receiving the proceeds of their policies in monthly payments.

Waiver of Premiums

All National Service Life policies contain a provision for waiver of payment of premiums if the insured becomes totally disabled for at least six consecutive months. Premiums may be waived as the result of total disability occurring up to the insured's 65th birthday. Total disability is defined as any impairment of mind or body which continuously renders it impossible for the insured to follow any substantially gainful occupation.

Policy Loan

Government life insurance policyholders with permanent plans of insurance can take out a loan against the cash surrender value of their policy. The policy cannot be lapsed and premiums must be paid or waived at least one year before a policy has loan value. Policy loans may be granted up to 94 percent of the cash surrender value less any indebtedness.

Policy loans have a variable interest rate with a minimum rate of 5 percent and a maximum rate of 12 percent. The current interest rate for these adjustable rate loans is 8 percent. Each October 1, the interest rate may be increased or decreased depending on the ten year constant maturity, U.S. Treasury Securities index. Policyholders with outstanding loans at the 11 percent rate have the opportunity to take advantage of the variable rate. The current interest rate is available at any VA office or by calling 1-800-669-8477.

Dividends

Some insurance programs pay dividends. The dividends are paid automatically on the policy anniversary date. Dividends are not payable to current servicemembers insured under SGLI or VGLI. These are group policies and therefore, do not pay dividends.

VETERANS' PREFERENCE IN GOVERNMENT EMPLOYMENT

Since the time of the Civil War, veterans of the Armed Forces have been given some degree of preference in appointments to Federal jobs. Recognizing their sacrifice, Congress enacted laws to prevent veterans seeking Federal employment from being penalized for their time in military service. Veterans' preference recognizes the economic loss suffered by citizens who have served their country in uniform, restores veterans to a favorable competitive position for Government employment, and acknowledges the larger obligation owed to disabled veterans.

Veterans' preference is not so much a reward for being in uniform as it is a way to help make up for the economic loss suffered by those who answered the nation's call to arms. Historically, Congress has reserved preference for those who were either disabled or who served in combat areas. Eligible veterans receive many advantages in Federal employment, including preference for initial employment and a higher retention standing in the event of layoffs. However, the veterans' preference laws do not guarantee the veteran a job, nor do they give veterans preference in internal agency actions such as promotion, transfer, reassignment, and reinstatement.

Veterans' preference in its present form comes from the Veterans' Preference Act of 1944, as amended, and is now codified in various provisions of Title 5, United States Code. By law, veterans who are disabled or who served on active duty in the Armed Forces during certain specified time periods or in military campaigns are entitled to preference over others in hiring from competitive lists of eligibles and also in retention during reductions in force. Preference applies to hiring for virtually all jobs, whether in the competitive or excepted service.

RETIRED MILITARY ALMANAC

PREFERENCE IN EMPLOYMENT AND RETENTION

Veteran's Preference in Hiring. Five-point preference is given to those honorably separated veterans (this means an honorable or general discharge) who served on active duty (not active duty for training) in the Armed Forces: (a) during any war (this means a war declared by Congress, the last of which was World War II); (b) during the period April 28, 1952, through July 1, 1955; (c) for more than 180 consecutive days, any part of which occurred after January 31, 1955, and before October 15, 1976; (d) during the Gulf War period beginning August 2, 1990, and ending January 2, 1992; or (e) in a campaign or expedition for which a campaign medal has been authorized, such as El Salvador, Lebanon, Granada, Panama, Southwest Asia, Somalia, and Haiti.

Medal holders and Gulf War veterans who originally enlisted after September 7, 1980, or entered on active duty on or after October 14, 1982, without having previously completed 24 months of continuous active duty, must have served continuously for 24 months or the full period called or ordered to active duty.

Effective on October 1, 1980, military retirees at or above the rank of major or equivalent, are not entitled to preference unless they qualify as disabled veterans.

Ten-point preference is given to those honorably separated veterans who (1) qualify as disabled veterans because they have served on active duty in the Armed Forces at any time and have a present service-connected disability or are receiving compensation, disability retirement benefits, or pension from the military or the Department of Veterans Affairs; or (2) are Purple Heart recipients; (3) the spouse of a veteran unable to work because of a service-connected disability; (4) the unmarried widow of certain deceased veterans; and (5) the mother of a veteran who died in service or who is permanently and totally disabled.

When applying for Federal jobs, eligible veterans should claim preference on their application or resume. Applicants claiming 10-point preference must complete form SF-15, Application for 10-Point Veteran Preference. Veterans who are still in the service may be granted 5 points tentative preference on the basis of information contained in their applications, but they must produce a DD Form 214 prior to appointment to document entitlement to preference.

Note: Reservists who are retired from the Reserves but are not receiving retired pay are not considered "retired military" for purposes of veterans' preference.

The Department of Labor's Office of the Assistant Secretary for Policy and Veterans' Employment and Training Service developed an "expert system" to help veterans receive the preferences to which they are entitled. Two versions of this system are currently available, both of which help the veterans determine the type of preference to which they are entitled, the benefits associated with the preference and the steps necessary to file a complaint due to the failure of a Federal Agency to provide those benefits. To find out whether you qualify for veterans' preference, visit America's Job Bank, operated by the Department of Labor (DOL). The Internet address for the veterans' preference program is: <http://www.dol.gov/dol/vets/public/programs/programs/preference/main.htm>.

The Veterans Employment Opportunities Act of 1998 gives veterans *access* to Federal job opportunities that might otherwise be closed to them. The law requires that: (1) agencies allow eligible veterans to compete for vacancies advertised under the agency's merit promotion procedures *when the agency is seeking applications from individuals outside its own workforce*; (2) all

merit promotion announcements open to applicants outside an agency's workforce include a statement that these eligible veterans may apply; and (3) veterans who are selected be given career conditional appointments.

The law also establishes a new redress system for preference eligibles and makes it a prohibited personnel practice for an agency to knowingly take or fail to take a personnel action if that action or failure to act would violate a statutory or regulatory veterans' preference requirement.

Preference in Retention During Layoffs. In Government reduction in force programs brought about by the economy or other factors, Congress has given employees with veterans' preference (except for certain retired military personnel—see "Employment of Retired Military Personnel" following) in the federal service job priority rights over certain non veterans.

Career civil service preference-eligible veterans have job retention rights over all other federal workers in the same occupational series and grade at their place of employment.

Preference-eligible veterans with career-conditional tenure do not have job retention rights over non veterans who have career civil service tenure. However, they do have retention rights over non-veteran workers with the same tenure. Preference-eligible veterans with Temporary Appointment Pending Establishment of a Register (TAPER) appointments have retention rights over non-veteran TAPERS.

Thus, between two persons who are doing similar work in identical positions and serving under the same tenure, the preference-eligible veteran is retained over the non-veteran. Preference-eligible veterans who are subject to an involuntarily reduction-in-force also have a wider range of retention rights than non veterans.

Veterans' Preference Complaints and Redress. Veterans who believe that they have not been properly accorded their rights have several different avenues of complaint, depending upon the nature of the complaint and the individual's veteran status.

The Veterans Employment Opportunities Act of 1998 allows preference eligibles to complain to the Department of Labor's Veterans' Employment and Training Service (VETS) when the person believes an agency has violated his or her rights under any statute or regulation relating to veterans' preference.

Under a separate Memorandum of Understanding (MOU) between OPM and the Department of Labor, eligible veterans seeking employment who believe that an agency has not properly accorded them their veterans' preference, failed to list jobs with State employment service offices as required by law, or failed to provide special placement consideration noted above, may file a complaint with the local Department of Labor VETS representative.

To be eligible to file a complaint under the MOU a veteran must: (1) have served on active duty for more than 180 days and have other than a dishonorable discharge; (2) have a service-connected disability; or (3) if a member of a Reserve component, have been ordered to active duty under sections 12301 (a), (d), or (g) of Title 10, United States Code, or served on active duty during a period of war, or received a campaign badge or expeditionary medal (e.g., the Southwest Asia Service Medal).

Veterans' Readjustment Appointment (VRA). The VRA is a special authority by which agencies can appoint an eligible veteran without competition. The VRA is an excepted appointment to a position that is otherwise in the competitive service. After two years of satisfactory service, the veteran is converted to a career-conditional appointment in the competitive service. (Note, however, that a veteran may be given a noncompetitive temporary or

term appointment based on VRA eligibility. These appointments do not lead to career jobs.)

Eligibility. To be eligible for a VRA appointment, a veteran must have served on active duty in the Armed Forces for more than 180 days and been separated under conditions other than dishonorable within the past 10 years. The 180-day requirement does not apply to veterans released from active duty because of a service-connected disability, or to members of a Reserve Component ordered to active duty during a period of war or in a campaign or expedition for which a campaign or expeditionary medal is authorized.

For VRA eligibility, the term "period of war" includes the Vietnam era and the Persian Gulf War beginning August 2, 1990 and ending November 30, 1995, but does not include other operations such as Panama and Somalia.

Terms and conditions of employment. VRA eligibles may be appointed to any position for which qualified up to GS-11 or equivalent (the promotion potential of the position is not a factor). The veteran must meet the qualification requirements for the position. (Any military service is considered qualifying for GS-3 or equivalent.) After two years of substantial continuous service in a permanent position under a VRA, the appointment will be converted to a career or career conditional appointment in the competitive service, providing performance has been satisfactory. Once on-board, VRAs are treated like any other competitive service employee and may be promoted, reassigned, or transferred. VRA appointees with less than 15 years of education must complete a training program established by the agency.

EMPLOYMENT OF RETIRED MILITARY PERSONNEL

The Dual Compensation Act (P.L. 88-448) updated the law governing the employment of retired military personnel in federal civilian jobs and the employment of Government workers in more than one federal job.

Specifically, the law contains these major provisions:

1. With certain exceptions, military retirees are not entitled to placement in the veterans preference subgroup of their tenure group for reduction-in-force purposes, and they get credit only for length of military service performed during a war or in any campaign or expedition for which a campaign badge has been issued. Excepted from this provision are: (1) military personnel whose retirement is based on a disability incurred in the line of duty as a result of armed conflict or caused by an instrumentality of war; (2) those whose retirement is based on less than 20 years of active service and; (3) those employed on November 30, 1964, in positions in the federal civilian service to which the laws on veterans preference apply and who have not had a break in service of more than 30 days since then. Military retirees below the rank of major or lieutenant commander (O-4) get veterans preference in examinations and appointments even though they do not get a preference in RIFs.

2. Credit for military service of military retirees for annual leave purposes is limited to actual service during a war declared by Congress; or while participating in a campaign or expedition for which a campaign badge is authorized; or all active duty when retirement was based on a disability received as a direct result of armed conflict or caused by an instrumentality of war and incurred in the line of duty for a period of war during World War II, the Korean conflict, the Vietnam era, or the Persian Gulf War.

RETIRED MILITARY ALMANAC

3. Military retirees must wait at least 180 days after retirement before taking a civilian position in the DoD unless prior approval is obtained from the Service Secretary. This restriction can be waived for shortage category jobs or in a national emergency.

The Deficit Reduction Act of 1984, P.L. 98-369, repealed the provision which reduced the civil service pay of military retirees by the amount of any COLA increase and the Second Supplemental Appropriations Act of 1984, P.L. 98-396, did away with the "half COLA" provisions which limited cost of living increases for retirees under age 62. FERS retirees received a COLA increase of 2.5 percent for 2001 and CSRS retirees received a COLA increase of 3.5 percent, both effective December 1, 2000 and payable January 2, 2001.

2001 PAY SCHEDULE FOR GENERAL SCHEDULE EMPLOYEES*

Longevity Steps	1	2	3	4	5	6	7	8	9	10
Grade GS										
1	14,244	14,719	15,193	15,664	16,139	16,418	16,884	17,356	17,375	17,819
2	16,015	16,395	16,926	17,375	17,571	18,088	18,605	19,122	19,639	20,156
3	17,474	18,056	18,638	19,220	19,802	20,384	20,966	21,548	22,130	22,712
4	19,616	20,270	20,924	21,578	22,232	22,886	23,540	24,194	24,848	25,502
5	21,947	22,679	23,411	24,143	24,875	25,607	26,339	27,071	27,803	28,535
6	24,463	25,278	26,093	26,908	27,723	28,538	29,353	30,168	30,983	31,798
7	27,185	28,091	28,997	29,903	30,809	31,715	32,621	33,527	34,433	35,339
8	30,107	31,111	32,115	33,119	34,123	35,127	36,131	37,135	38,139	39,143
9	33,254	34,362	35,470	36,578	37,686	38,794	39,902	41,010	42,118	43,226
10	36,621	37,842	39,063	40,284	41,505	42,726	43,947	45,168	46,389	47,610
11	40,236	41,577	42,918	44,259	45,600	46,941	48,282	49,623	50,964	52,305
12	48,223	49,830	51,437	53,044	54,651	56,258	57,865	59,472	61,079	62,686
13	57,345	59,257	61,169	63,081	64,993	66,905	68,817	70,729	72,641	74,553
14	67,765	70,024	72,283	74,542	76,801	79,060	81,319	83,578	85,837	88,096
15	79,710	82,367	85,024	87,681	90,338	92,995	95,652	98,309	100,966	103,623

*Rates shown do not include locality payments payable in the 48 contiguous states and the District of Columbia. There are 32 separate locality pay areas with locality payments ranging from 3.56 percent to 4.46 percent in 2001.

CREDITING OF MILITARY SERVICE ("Catch 62")

Generally, military service is creditable for Civil Service retirement, however, since it is also creditable for Social Security benefits (after December 31, 1956), the law requires that those retirees who combine military service with civil service for a single annuity, have their civil service retirement annuity recomputed at age 62 when and if they become eligible for Social Security. This has often resulted in a significant reduction of retirement benefits. The Budget Reconciliation Act of 1982 (P.L. 97-253, September 8, 1982), provided some relief for the majority of those subject to the "Catch 62" provisions.

CREDIT DEPOSITS FOR POST-1956 MILITARY SERVICE

The Omnibus Budget Reconciliation Act of 1982 (Public Law 97-253 September 8, 1982) established new requirements for credit for Post-1956 military service for Civil Service Retirement (CSR) purposes. The law distinguishes between employees employed before and after October 1, 1982.

Employed before October 1, 1982. Individuals who first became employed in a position under CSRS before October 1, 1982, have the option of either (1)

RETIRED MILITARY ALMANAC

making the deposit for post-1956 military service or (2) receiving credit as in the past (without making the deposit) and having their annuity recomputed at age 62 to eliminate post-1956 military service if they are eligible for Social Security old-age or survivor benefits. Included are individuals who were, previous to October 1, 1982 covered under the CSRS and again employed under CSRS on or after October 1, 1982.

Employed on or after October 1, 1982. Individuals who first became employed under the CSRS on or after October 1, 1982, or after January 1, 1984, who are subject to the Federal Employee Retirement System (FERS), will receive credit for their post-1956 military service only if a deposit for the military service is made.

Amount of Deposit. The deposit under CSRS will be seven percent of basic military pay received, plus interest. For individuals mandatorily subject to the new Federal Employees Retirement System (FERS) the deposit will be three percent of basic military pay. The interest-free grace period will extend until two years after the initial appointment.

Payment Procedures. Employees making service credit deposits for their post-1956 service may elect, at their option to make such deposits in either a lump-sum payment, installment payments, or through payroll deductions.

Employees making a service credit deposit should evaluate their own situation to determine whether such deposits would prove advantageous.

Employees interested in making such a deposit should contact their personnel office for additional instructions.

Individuals who are mandatorily covered by FERS making the post-1986 military deposit should contact their personnel office for instructions.

Q. Is military service creditable under the CSRS or FERS?

A. As a general rule, military service is creditable provided it was active service, was terminated under honorable conditions, and was performed before separation from a civilian position under the Retirement System. For exceptions to this general rule, see the questions immediately following.

Q. Does the receipt of pension or compensation under laws administered by the Veterans' Administration bar the crediting of military service?

A. If an individual is receiving military retired or retainer pay, no retirement credit can be given for the military service (including pre-1957 military service) unless the retired pay is waived or was (1) awarded because of a service-connected disability incurred either in combat with an enemy of the United States or caused by an instrumentality of war and incurred in the line of duty during a period of war, or (2) awarded under the reserve retiree provisions (10 USC, Chapter 1223).

An applicant for disability retirement who is receiving military retired or retainer pay (or Veterans' Administration pension or compensation in lieu of such military retired or retainer pay) under conditions requiring that it be waived in order to make the military service available for civil service retirement credit is not eligible for computation under the guaranteed minimum provisions of the law unless he or she waives the military retired or retainer pay (and renounces the Veterans' Administration pension or compensation, if any).

Q. May military retired pay be waived so that the military service will be credited under the CSRS or FERS?

A. Yes.

LEAVE CREDIT AND REDUCTION-IN-FORCE CREDIT

With certain exceptions, military retirees are not entitled to placement in the veterans preference subgroup of their tenure group for reduction-in-force purposes, and they get credit only for length of military service performed during a war or in any campaign or expedition for which a campaign badge has been issued. Excepted from this provision are military personnel whose Armed Forces retirement is based upon a disability that is the direct result of an act of war, those whose retirement is based on less than 20 years of active service, and those employed on November 30, 1964, in positions in the Federal Civilian Service to which the laws on veterans preference apply and who have not had a break in service of more than 30 days since then. Generally, military retirees get veterans preference in examinations and appointments even though they do not get preference in reductions-in-force.

Credit for military service of military retirees for annual leave purposes is limited to service during a war, or in a campaign or expedition for which a campaign badge has been issued, unless the member was retired for combat disability or was employed on November 30, 1964, in a federal civilian position to which the annual and sick leave laws apply, and has not had a break in service of more than 30 days since that date.

SURVIVOR OPTIONS

Q. May the survivor of a deceased federal employee waive the military retired pay the employee was receiving at time of death?

A. No.

Q. What choice does an employee's survivor (widow, widower or dependent child) have between crediting military service toward retirement or towards social security?

A. With regard to military service before January 1, 1957, there is a choice: the survivor can choose to have military service used under the CSRS or FERS or credited toward the Social Security benefit. When a surviving spouse appears eligible for a survivor annuity, and the deceased employee had post-1956 military service for which deposit was not made or completed, the surviving spouse may elect to make or complete the deposit in order to have the military service credited under the CSRS or FERS. The employing agency is responsible for advising the survivor of his or her right to make the deposit and for counseling the survivor about the effect of the decision to make or not make the deposit. If the survivor decides to make (or complete) the deposit, the agency must collect the amount due in one lump sum.

Q. What is the effect of an election by a survivor to credit military service performed before January 1, 1957 toward social security rather than using it for retirement, and vice versa?

A. The survivor cannot receive any credit for the deceased employee's military service in any annuity under the retirement system, if he or she elects to credit such military service toward Social Security. The survivor may still be eligible to receive Social Security even though the election was made to use the military service for retirement if there is sufficient other covered employment, but no credit for the military service will be allowed in computing the Social Security benefit.

UNEMPLOYMENT COMPENSATION FOR THOSE LEAVING ACTIVE DUTY

Military personnel about to complete an active duty tour or career should be aware of the availability of an unemployment compensation program for ex-servicemembers. In the United States, the unemployment insurance program is based on a dual program of federal and state statutes. The Federal Social Security Act established the program in 1935. Much of the federal program is implemented through the Federal Unemployment Tax Act. Each state administers a separate unemployment insurance program within minimum guidelines established by federal statute.

A combination of federal and state taxes are levied upon employers to support the unemployment compensation systems. The proceeds from the unemployment taxes are deposited in an Unemployment Trust Fund. Each state has a separate account in the Fund to which deposits are made. The Federal Government provides funding for benefits for unemployed federal employees and ex-military personnel.

Unemployment Compensation for Ex-Servicemembers (UCX) is the benefit program for ex-military personnel to provide weekly income to meet basic needs while searching for employment.

Those who were on active duty within a branch of the U.S. military may be entitled to unemployment benefits based on that service. The military wages are assigned to the state where they first file a new claim after separation from active duty. They must meet the following requirements: the claimant must have been separated under honorable conditions, and must have completed a full term of service; or if released early, it must have been for a qualifying reason; or the claimant must have served on active duty as a member of a National Guard or Reserve Component continuously for 90 or more days.

UCX benefits are paid under the same conditions as benefits based on other employment. However, for claims purposes, military wages are determined by pay grade at the time of separation. A wage table furnished by the Federal Government, which shows the equivalent civilian wage for each military pay grade, is used for the determination.

Information the military furnishes about length of service and the reason for separation is considered final and binding. If any of this information is incorrect on the DD Form 214, or other military documents, it is the claimant's responsibility to contact the service or the Department of Veterans Affairs to have the information reviewed. The Unemployment Insurance office can help claimants with the process.

Conceptually, unemployment compensation is designed to provide benefits to most workers out of work due to no fault of their own for periods between jobs. Except in a few states where there are small employee payments, the system is financed by a payroll tax on employers. Most states now pay a maximum of 26 weeks, and a few, longer.

In periods of very high unemployment in individual states, benefits may be extended. These extended benefits are funded on a shared basis, approximately half from state funds and half from federal sources. Almost all wage and salary workers are now covered by the federal-state system. State agencies take applications and administer payments.

Unemployment insurance pays benefits to qualified workers who are unemployed and looking for work. Unemployment compensation payments are intended to provide an unemployed worker time to find a new job

equivalent to the one lost without major financial distress. Benefits are paid as a matter of right and are not based on need.

Military benefits cannot be paid for any week for which the claimant receives allowances from the Department of Veterans Affairs under Chapters 31 or 35 of Title 38 of the U.S. Code. (The cited chapters provide subsistence allowances for vocational rehabilitation training and educational assistance allowances to war orphans and widows, or, in some cases, children and spouses of permanent, totally disabled veterans).

Benefits may be denied if, after military service, you quit a job without good cause, are fired for misconduct connected with your work or refuse a suitable job without good cause. Fines and/or imprisonment may result if intentional misinformation or falsification of facts is provided to state authorities for the purposes of obtaining benefits. If you discover any errors made when applying for benefits, notify the appropriate office immediately. Benefits may also be reduced or denied because of pay for unused leave, pension, severance pay, or retirement pay. See the provisions table for more information.

VETERANS' EMPLOYMENT AND TRAINING PROGRAMS

The Department of Labor (DOL) is involved in a variety of measures to make certain no veteran who wants to work goes without a job or the training and assistance needed to get a job. There is special emphasis on assisting disabled veterans and Vietnam era veterans.

Veterans' Employment and Training Service (VETS)

The Veterans' Employment and Training Service is an independent agency within DOL. It is comprised of a nationwide network of Federal employees responsible for carrying out, according to current laws and regulation, the veterans' programs listed below. There is a VETS Director located in each state capital, Puerto Rico, and the District of Columbia.

- **Job Service** — The public Job Service offices across the country are administered by each state government to provide veterans with priority in employment opportunities, through counseling; aptitude testing; job development; referral to and placement in job openings; and referral to training opportunities.
- **Disabled Veterans' Outreach Program (DVOP)** — Located in most Job Service offices, DVOP specialists provide outreach and priority service to disabled veterans and help them with employment and training needs.
- **Training Programs** — The Workforce Investment Act funded programs at the state and local level provide employment and training opportunities for veterans. Veterans should contact a Job Service office listed under state government or a VETS Office listed under the US Department of Labor for specific information.
- **Transition Assistance Program (TAP)** — The Department of Labor, in conjunction with the DoD, Department of Transportation, and VA, supports the TAP and the Disabled Transition Assistance Program (DTAP). These programs are geared toward transitioning military personnel, and their spouses, who are within 180 days of separation from active duty. TAP and DTAP are three to four day workshops that provide veterans' benefits counseling, employment and training assistance and current civilian labor market information.

RETIRED MILITARY ALMANAC

- **Work Opportunity Tax Credit (WOTC)** — The WOTC provides a tax credit for employers who hire individuals belonging to seven targeted groups which includes qualified veterans and certain disabled veterans. For the purpose of the WOTC, the prospective employee is not considered a member of one of the targeted groups unless the individual is certified as such by a State Employment Security Agency. Applicants must submit Form 8850 (Work Opportunity Credit Pre-screening Notice and Certification Request). Information regarding WOTC may be obtained from any Job Service office.

- **Veterans' Affirmative Action** — Employers with federal contracts of at least \$50,000 are required by law to take affirmative action on behalf of special, disabled, Vietnam-era veterans separated from active military service within the past 12 months and veterans of campaigns or expeditions for which a campaign badge has been authorized, and to list job openings with the Job Service if the federal contract is at least \$25,000. The Job Service gives veterans priority when referring applicants to federal contractor job openings. Job Service staff also assist employers in meeting their program obligations.

- **Information Sources** — Veterans needing assistance should contact their local Veterans' Employment Representative or Disabled Veterans' Outreach Program Specialist at a local Job Service office. General questions may be directed to the Office of the Assistant Secretary for Veterans' Employment and Training, (202) 693-4701, or by looking for the in-state location listing in the blue pages of major city areas telephone directories. Internet information is also available through VETS' Homepage located at: <http://www.dol.gov/dol/vets>.

SENIOR OFFICIALS JOINT CHIEFS OF STAFF

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Vice Chairman:	General Richard B. Myers, USAF
Chief of Staff Army:	General Eric K. Shinseki, USA
CNO Navy:	Admiral Vern Clark, USN
Chief of Staff Air Force:	General Michael E. Ryan, USAF
Commandant USMC:	General James L. Jones, USMC
Commandant USCG:	ADM James M. Loy, USCG

KEY CONGRESSIONAL COMMITTEES

SENATE ARMED SERVICES COMMITTEE—Sen. John Warner, R-VA,
Chairman; Sen. Carl Levin, D-MI, Ranking Minority Member.
(202) 224-3871.

HOUSE ARMED SERVICES COMMITTEE—Rep. Bob Stump, R-AZ,
Chairman; Rep. Ike Skelton D-MO, Ranking Minority Member.
(202) 225-4151.

SENATE VETERANS AFFAIRS COMMITTEE—Sen. Arlen Specter, R-PA,
Chairman; Sen. John D. Rockefeller IV, D-WV, Ranking Minority Member.
(202) 224-9126.

HOUSE VETERANS AFFAIRS COMMITTEE—Rep. Christopher H. Smith, R-NJ,
Chairman; Rep. Lane Evans, D-IL, Ranking Minority Member.
(202) 225-3527.

As of January 5, 2001

RETIRED MILITARY ALMANAC

SIGNIFICANT STATE UNEMPLOYMENT INSURANCE PROVISIONS(1) (As of January 2001)

State	Initial Waiting Period	Weekly benefit amount for total unemployment		Benefit weeks of total unemployment	
		Minimum	Maximum	Minimum(2)	Maximum(3)
Alabama	0	\$45	\$190	15+	26
Alaska	1	44-116	248-320	*16	*26
Arizona	1	40	205	12+	26
Arkansas	1	57	321	9	26
California	*1	40	230	*14+	*26
Colorado	1	25	358	13+	26
Connecticut	0	15-30	397-472	*26	*26
Delaware	0	20	*315	24	26
District of Columbia	1	50	*309	*20	*26
Florida	1	32	*275	26	26
Georgia	*0	39	274	9+	26
Hawaii	1	5	371	*26	*26
Idaho	1	51	296	10	26
Illinois	1	51-56	296-392	26	26
Indiana	1	50	288	8+	26
Iowa	0	40-49	273-335	11+	26
Kansas	1	80	320	10	26
Kentucky	0	39	329	15	26
Louisiana	1	10	258	21+	26
Maine	1	46-69	265-397	14+	26
Maryland	0	25-57	*280	26	26
Massachusetts	1	29-43	477-715	10+ -30	30
Michigan	0	88-118	300	14	26
Minnesota	1	38	331-427	10+	26
Mississippi	1	30	190	13+	26
Missouri	*1	40	235	11+	26
Montana	1	65	263	8	26
Nebraska	1	36	252	15	26
Nevada	0	16	291	12+	26
New Hampshire	0	32	301	26	26
New Jersey	*1	61-70	*429	*15	*26
New Mexico	1	50	267	19	26
New York	*1	40	405	26	26
North Carolina	1	30	375	13-26	26
North Dakota	1	43	293	12	26
Ohio	1	77	289-389	20	26
Oklahoma	1	16	*291	*20	*26
Oregon	1	88	376	*3+	*26
Pennsylvania	1	35-43	*430-438	16	26
Puerto Rico	1	7	133	*26	*26
Rhode Island	1	56-106	397-496	15+	26
South Carolina	1	20	259	15	26
South Dakota	1	28	224	15+	26
Tennessee	1	30	255	12+	26
Texas	*1	48	294	9+	26
Utah	1	22	355	10	26
Vermont	0	0	298	26	26
Virginia	1	50	268	12	26
Virgin Islands	1	32	331	13+	26
Washington	1	94	441	16+ -30	30
West Virginia	1	24	327	26	26
Wisconsin	0	46	313	12	26
Wyoming	1	20	271	11-26	26

(1) State laws may require that regular, as well as disability retirement payments to military personnel based on military service performed be deducted from unemployment compensation claims paid.

(2) When 2 amounts are shown, it reflects a range based on claimants qualifications.

(3) Maximum based on military service is as shown above in state of residence.

NOTE: Some states may prorate or deny unemployment compensation for ex-service personnel if receiving terminal or accrued leave pay or severance pay.

*Indicates additional qualifications. Consult State employment service office or unemployment insurance claims office.

PART V

SBP AND SOCIAL SECURITY

SURVIVOR BENEFIT PLAN

The Survivor Benefit Plan (SBP) is a voluntary program in which a military retiree may elect to receive a reduced amount of retired (or retainer) pay to provide an annuity to eligible survivor(s). (This reduction is referred to as a "premium.") The SBP is available to retired members of the Uniformed Services, including the U.S. Coast Guard, Public Health Service, and the National Oceanic and Atmospheric Administration. Service members who retire under the 15-year temporary early retirement authority (TERA) are eligible to enroll in SBP. The same rules, regulations and laws apply to the 15-year as does the 20-plus year retirement. Survivors of SBP participants receive annuities up to 55 percent of the participant's retired pay.

Retirement-eligible (20 years of active service) members of the above services who are serving on active duty are covered by SBP at the maximum level as long as they remain on active duty. Upon retirement, enrollment in SBP with the maximum level of coverage is automatic unless a member elects to decline participation or to participate with a reduced "base amount" prior to the date on which the member becomes entitled to retired pay. Written concurrence of the member's spouse is required to decline participation or to elect a reduced level of coverage for spouse only, spouse and child(ren) or child(ren) only options.

A member's "base amount" is a dollar amount selected by a member at the time of enrollment on which the member's monthly premium and the survivor's monthly annuity will be computed. A base amount may be any amount between a \$300 minimum and the member's full gross retired pay. The base amount selected increases each year by the same percentage as the COLA for retired personnel.

Note: The FY 98 National Defense Authorization Act provided an opportunity to discontinue participation in the Survivor Benefit Plan (SBP). Enrolled members will have a one year period commencing on the second anniversary of the receipt of retired pay to withdraw from the SBP. Written spousal concurrence will be required. This provision became effective May 17, 1998. Retirees who passed their second anniversary of receipt of retired pay when the law became effective had one year from implementation in which to withdraw.

Members of the Reserve Forces, including the Army and Air National Guard, are eligible to participate in the Reserve Component-Survivor Benefit Plan (RC-SBP) upon completion of 20 years of qualifying service or upon early retirement (15-19 years). Reservists may: (A) decline to make an election until attaining age 60 when they become eligible to receive retired pay and participate in SBP; (B) elect coverage for annuities to begin upon Reservist's death or upon date Reservist would become age 60, whichever is later; or (C) elect coverage for annuities to begin upon Reservist's death, regardless of Reservist's age when death occurs. Effective with notifications that begin on January 1, 2001, Reservists are automatically enrolled in option C at the maximum amount unless the member, with written spousal concurrence (if required), elects reduced coverage or not to participate in the plan within the 90 day period beginning on the date that the member receives notification of eligibility. If the member declines enrollment, there is another opportunity to elect coverage under SBP at age 60.

RETIRED MILITARY ALMANAC

COVERAGES AVAILABLE

There are several categories of beneficiaries that may be elected to receive survivor protection under SBP. The category elected determines the amounts of a member's premium and the survivor's annuity. The categories are:

Spouse Only. Eligibility for this coverage requires that a surviving spouse be a widow or widower who was married to a retiree at the time of his or her retirement; or, if not married at the time of retirement, was married to the deceased retiree for at least one year prior to his or her death; or, if not married at time of retirement and was not married to the deceased retiree for at least one year prior to his or her death, was the parent of issue by that marriage.

SBP spouse coverage applies not only to the spouse a member has at time of enrollment, but also automatically to any future spouse the member might acquire, unless the member elects to decline coverage for a subsequent spouse within one year of the date of marriage. (Concurrence of the subsequent spouse is not required, but he or she will be notified of the member's declination.)

A surviving spouse's annuity is calculated at 55 percent of the participant's "base amount" until age 62, when it is reduced to 35 percent of the base amount. This reduction is due to the surviving spouse's entitlement to Social Security survivor benefits as a result of the member's income while serving on active duty. Survivors of members who retired, or were eligible for retirement, prior to October 1, 1985 may have their annuities reduced by the amount of the Social Security survivor benefits that would be payable based on the income earned on active duty after December 31, 1956 rather than to 35 percent of the member's base amount if it is to the annuitant's advantage. (See section on Social Security Offset)

An SBP annuitant may continue receiving an annuity until death or until remarriage if under age 55; however, if that remarriage later ends by death, divorce, or annulment, entitlement to the annuity may be restored. Remarriage after age 55 does not terminate entitlement to an SBP annuity.

If a surviving spouse is also entitled to receive Dependency and Indemnity Compensation (DIC) from the Department of Veterans' Affairs (VA), the SBP annuity will be reduced dollar-for-dollar by the amount of DIC received. If a DIC recipient later loses his or her entitlement to DIC due to remarriage, full SBP entitlement may be restored if the surviving spouse is over age 55 at the time of remarriage and after any SBP cost refund previously paid is repaid.

A surviving spouse of two deceased retirees, both of whom were SBP participants, must choose between the two entitlements.

Spouse and Child(ren). With this option, SBP protection is expanded to cover an eligible child or children if there is no surviving spouse, or if a surviving spouse subsequently dies or becomes ineligible to receive benefits due to remarriage before the age of 55. Thus, if there is a divorce or if the spouse dies before the retiree, the full SBP annuity will be paid to the eligible surviving child or children in the same manner as if the member had elected "Child(ren) Only" coverage as discussed below.

Child(ren) Only. This option provides an annuity only for dependent children regardless of whether a member is married or not at time of enrollment (although a married member's spouse must concur with a child(ren) only election). Children remain beneficiaries until age 18 or age 22 if a full-time, unmarried student. Children mentally or physically incapable of self-support remain eligible, while meeting the above guidelines, for as long as the incapacitation exists or until marriage. If an incapacitated child marries, eligibility can be restored if that marriage is annulled.

RETIRED MILITARY ALMANAC

Children's annuities are calculated at 55 percent of the member's base amount for as long as the child(ren) remain eligible and are not reduced due to entitlement to any other Government benefits. The 55 percent annuity is divided equally among all eligible children. Annuities are paid to a child's parent or guardian until the child's 18th birthday, at which time the annuity is paid directly to the child or until age 22 if the child is an unmarried full-time student.

A retiree with no dependent children at time of retirement may elect coverage for a child subsequently acquired, but the child must be added within one year of being acquired (born, adopted, etc.). If a member has children upon retirement but does not elect coverage for them, the member may not later elect coverage for children acquired after retirement.

Former Spouse. The Uniformed Services Former Spouses' Protection Act of 1982, enacted September 8, 1982 (P.L. 97-252), amended the SBP program to permit retiring service members to voluntarily elect SBP coverage for former spouses (under the Insurable Interest option discussed later).

P.L. 98-525, enacted October 19, 1984, permitted the enforcement of court orders in which members agree to voluntarily provide continued SBP coverage to former spouses. In order for such a court order to be enforced, the former spouse or their attorney serving as agent for the former spouse must request the election be deemed on the member's behalf within one year of the date of the court order.

P.L. 99-661, enacted November 14, 1986, permitted state courts to order members to elect former spouse coverage (applies only to court orders issued on or after November 14, 1986).

Former spouses become ineligible to receive SBP annuities if they remarry before age 55, and their annuities are subject to the same reduction at age 62 as spouse annuities.

A former spouse who was not a member's former spouse on the date a member became eligible to participate in SBP must have been married to the member for at least one year in order to be named as an SBP former spouse beneficiary. (In other words, a former spouse acquired after retirement must have been an eligible spouse beneficiary.)

Former spouse elections are permanent and irrevocable, except as follows: members who voluntarily elect coverage on behalf of a former spouse may only change their elections to spouse coverage after remarrying; members who elect former spouse coverage in compliance with a written agreement, which has not been incorporated into a court order, may change their elections to spouse coverage after remarrying only with the written concurrence of the former spouse; members who elect former spouse coverage in compliance with a court order which orders them to provide such coverage, or which incorporates an agreement to voluntarily provide such coverage, may change their elections to spouse coverage after remarrying only if they obtain a court order which relieves them of the requirement imposed by the prior court order. The following exception applies: A member who had a court ordered (elected or deemed) FS-SBP and later remarries and does not change coverage to the new spouse, may cover the new spouse if the former spouse dies. (COMPGEN Ruling B-249740, dated June 4, 1993 states that the death of the former spouse terminates the legal contract to provide/enforce FS-SBP coverage.)

Former Spouse and Child(ren). P.L. 99-145, enacted November 8, 1985, with an effective date of March 1, 1986, provided for the cost and annuity amounts to be computed at the same rate as coverage for spouses and permitted

RETIRED MILITARY ALMANAC

children (from the marriage to the former spouse) to be included with the election.

Persons with Insurable Interest. Retiring members who have neither a spouse nor a dependent child at time of retirement may enroll in SBP to provide coverage for a person who has a bona fide financial interest in the continued life of the SBP participant. This person may be any close relative, such as a parent, brother or sister, a child not dependent on the retiree for support, or a close business associate. In addition, an unmarried member may elect coverage for a sole dependent child at the time of retirement.

The annuity an insurable interest beneficiary would receive is always 55 percent of the participant's full retired pay after the premium amount is deducted. As with children's coverage, there is no offset for other Government benefits to which the named insured may also be entitled.

P.L. 103-337, The FY 95 Defense Authorization Act, permitted a participant to discontinue insurable interest coverage. A member with an insurable interest election may change that election to cover a subsequently acquired spouse and/or child(ren); Such a change must be made within one year of acquiring the spouse or child.

COST (Premiums)

SURVIVOR BENEFIT PLAN SPOUSE ONLY MONTHLY AMOUNTS

Base Amount of Retired Pay \$	Monthly Payment for Surviving Spouse* \$ Monthly Payment for Surviving Spouse*		SBP Premium** \$ SBP Premium**	
	55%	35%	2.5% of \$509 plus 10% of remaining amount	6.5%
300.00	165.00	105.00	7.50	19.50
509.00	279.95	178.15	12.72	33.09
600.00	330.00	210.00	21.83	39.00
700.00	385.00	245.00	31.83	45.50
800.00	440.00	280.00	41.83	52.00
900.00	495.00	315.00	51.83	58.50
1,000.00	550.00	350.00	61.83	65.00
*** 1,091.00	600.05	381.85	70.92	70.92
1,100.00	605.00	385.00		71.50
1,200.00	660.00	420.00		78.00
1,400.00	770.00	480.00		91.00
1,600.00	880.00	560.00		104.00
1,800.00	990.00	630.00		117.00
2,000.00	1,100.00	700.00		130.00
2,500.00	1,375.00	875.00		162.50
3,000.00	1,650.00	1,050.00		195.00
3,500.00	1,925.00	1,225.00		227.50
4,000.00	2,200.00	1,400.00		260.00
4,500.00	2,475.00	1,575.00		292.50
5,000.00	2,750.00	1,750.00		325.00
5,500.00	3,025.00	1,925.00		357.50
6,000.00	3,300.00	2,100.00		390.00
6,500.00	3,575.00	2,275.00		422.50
7,000.00	3,850.00	2,450.00		455.00

(Effective January 1, 2001)

*Amount in left column is amount of annuity for beneficiaries under age 62; amount on right is amount for beneficiaries over age 62. Amount in right column applies to survivors of members who retired or were retirement eligible after October 1, 1985. Survivors of members who retired before October 1, 1985 will also usually receive this amount, but a small number of survivors may receive slightly greater amounts under the old Social Security offset method. Service finance centers will compute the annuity both ways and pay the larger amount.

**Amount in left column applies to members who entered service before March 1, 1990 and any member receiving a disability retirement regardless of date entered.

***Premiums for members with base amounts of \$1,091 or greater retiring on or after January 1, 2001 are the same regardless of when they entered service.

**REMARRIAGE — ITS EFFECT ON THE
SURVIVOR BENEFIT PLAN (SBP)**

A retiree initially participating in SBP with either spouse or spouse and child(ren) coverage has several options when that marriage ends in death, divorce, or annulment, and the retiree remarries.

Upon notification to the Defense Finance and Accounting Service of your change in marital status, your SBP participation and costs will be suspended, not terminated. If coverage was not converted to cover the former spouse, then under the law, upon remarriage, your new spouse is automatically covered under SBP one year after your remarriage with the same level of coverage as your prior spouse. (An earlier date applies if a child is born of that marriage, or if you remarry your former spouse.)

Your options upon remarriage are: (1) resume spouse coverage at the same level and cost as you had for your first spouse (under the "automatic" provisions of the law); (2) elect not to resume spouse coverage, provided your election to do so is received by the Finance Center within one year after your remarriage; (3) increase your SBP base amount, if you previously were under reduced coverage (you must pay any difference plus interest prior to the first year anniversary of the remarriage.); and (4) add supplemental SBP coverage for your new spouse.

The important thing to remember is that you must notify the Finance Center when you remarry. If you do not notify them, your new spouse will be automatically covered under SBP, and you will be responsible for SBP costs retroactive to one year after your remarriage.

Spouse/Former Spouse Coverage. Coverage for spouses and former spouses is the same. P.L. 101-189, enacted November 29, 1989, and effective March 1, 1990, reduced the cost of SBP coverage for the majority of participants. Premiums for members who ENTERED SERVICE ON OR AFTER March 1, 1990, are computed at 6.5 percent of the member's base amount. Premiums for members who ENTERED SERVICE BEFORE March 1, 1990, or any member receiving a disability retirement regardless of date entered, are computed at either 6.5 percent of the member's base amount or 2.5 percent of the first \$509* of the base amount, plus 10 percent of the remaining base amount, whichever method results in a lower premium. For members retiring on or after January 1, 2001 who entered service before March 1, 1990, the 6.5 percent calculation method results in a lower premium for base amounts of \$1,091 or greater. Members who retired before March 1, 1990 had their premiums recalculated as of that date and reduced to 6.5 percent of their base amounts if they had been paying more than that amount under the old formula. Participants' retired pay is reduced by the amount of SBP premium only during periods in which the participant has an eligible beneficiary.

*This amount increases at the same time and by the same rate as cost-of-living adjustments to active duty military pay. The rate is \$509 effective January 1, 2001.

If a member elects to provide coverage on behalf of a former spouse, regardless of whether the election is voluntary or court-ordered, SBP premium reductions in retired pay begin the first day of the month following the date of the court order. Premiums apply retroactive to that date. If a former spouse requests an election change be deemed on a member's behalf on the first of the month following the date of a court order which requires that a member elect former spouse coverage, and the member fails to voluntarily change his or her election during the one-year period, SBP premium reductions in retired pay are applied retroactively to the date of the court order.

RETIRED MILITARY ALMANAC

Child(ren) Only Coverage. A member's premium for Child(ren) Only coverage is calculated using an actuarial factor determined by a combination of the ages of the member and the member's youngest child at time of enrollment. Typical premiums are about 2.5 percent of the base amount, but could be higher or lower depending on the difference in the age span between the member and the youngest child. As with spouse/former spouse coverage, premium reductions in retired pay terminate upon the date the youngest child beneficiary loses eligibility to receive the annuity.

Spouse/Former Spouse and Child(ren) Coverage. A member's premium for spouse and child(ren) coverage or former spouse and child(ren) coverage is calculated at the same rate as spouse or former spouse coverage, plus a small additional charge for the child(ren) portion of the coverage. The amount of this additional charge is calculated using an actuarial factor determined by the combination of the ages of the member, the member's spouse, and the member's youngest child at time of enrollment. Typical premiums are about one-half of 1 percent of the base amount on average, but could be higher or lower depending on the difference in the age span between the parents and the youngest child.

If a participant with this election loses a spouse or former spouse beneficiary, the participant's premium will be recalculated using the actuarial factor for child only coverage which applies to the ages of the member and the youngest child at the time.

Insurable Interest Coverage. Premiums for insurable interest coverage are 10 percent of the member's gross retired pay, plus an additional 5 percent for each full five years the beneficiary is younger than the member. The premium may not exceed 40 percent of the member's retired pay. Premium reductions in retired pay continue as long as the beneficiary remains alive or until the member changes the election to cover a spouse and/or child(ren) acquired later or requests termination of the insurable interest coverage. The annuity is 55 percent of retired pay, less the SBP premium.

MILITARY SURVIVORS' BENEFITS

Benefit	From Military Service		From Veterans Administration		From Social Security	
	Active	Retired	Service Connected	Non-Service Connected	Spouse	Children
Death Gratuity	Yes	No(1)	No	No	No	No
Burial Allowance	Yes	No(2)	Yes*	Yes*	Yes*	Yes*
Travel Allowance	Yes	No(3)	No	No	No	No
Shipment of HHG	Yes	No(3)	No	No	No	No
DIC	No	No	Yes	No	No	No
SBP	Yes(4)	Yes(5)	No	No	No	No
ID Privileges (BX, Theater, Commis.)	Yes	Yes	No	No	No	No
National Cemetery	Yes	No	Yes	Yes	No	No
Government Headstone	Yes	No	Yes*	Yes*	No	No
Burial Flag	Yes	No	Yes*	Yes*	No	No
Pension	No	No	No	Yes(6)	No	No
Monthly Survivor Payments	No	No	No	No	Yes(7)	Yes(7)
Insurance	Yes(8)	No	Yes(8)	Yes(8)	No	No
Legal Assistance	Yes	Yes	No	No	No	No
Home Loan Guaranty	No	No	No	No	No	No
TRICARE-Standard	Yes	Yes	No	No	No	No

*If not covered by other source.

(1)Unless death occurs within 120 days of retirement and is determined by the VA to be Service-connected.

(2)Unless retired and retained in military hospital until death occurs.

(3)Unless death occurs within one year of retirement and move has not been made.

(4)Only if member has 20 or more years of service.

(5)If SBP was elected by member.

(6)Only if survivor's income is below VA income limitations.

(7)Dependent on age and income of survivors.

(8)If member participated in SGLI, VGLI, NSLI or earlier forms of insurance.

RETIRED MILITARY ALMANAC

ESTIMATED SBP COSTS TO RETIREES AND BENEFIT PAYMENTS TO DECEASED RETIREE FAMILIES FOR FISCAL YEARS 1973-2000

(EXCLUDES RSFPP) (\$ in thousands)

FY*	Average Number of Retirees	Fiscal Year Cost to Retirees	Cumulative Cost to Retirees	Average Number of Deceased Retiree Families Collecting	Fiscal Year Payments to Families	Cumulative Payments to Families
73	129,963	36,145	36,145	1,950	5,700	5,700
74	367,134	111,974	148,119	6,725	19,661	25,361
75	496,368	177,593	325,712	14,281	41,751	67,112
76	533,507	226,726	552,438	20,852	66,899	134,011
77	558,052	338,736	891,174	29,907	99,676	233,687
78	576,464	311,088	1,202,262	35,017	128,863	362,550
79	601,544	362,604	1,564,866	41,581	167,469	530,019
80	624,463	429,662	1,994,528	48,797	223,165	753,184
81	638,168	500,754	2,495,282	56,765	292,913	1,046,097
82	668,872	570,505	3,065,787	62,947	350,311	1,396,408
83	755,159	652,536	3,718,323	68,930	406,887	1,803,295
84	761,427	664,993	4,383,316	77,284	460,955	2,264,250
85	767,623	686,997	5,070,313	87,329	515,788	2,780,038
86	772,355	686,555	5,756,868	97,525	573,940	3,353,978
87	775,581	691,442	6,448,310	108,395	627,986	3,981,964
88	781,323	717,655	7,165,965	119,885	704,853	4,686,817
89	792,765	746,627	7,912,592	130,455	791,170	5,477,987
90	801,809	708,000	8,620,592	141,119	883,457	6,361,444
91	809,955	691,816	9,312,408	151,583	989,282	7,350,726
92	824,037	722,157	10,034,565	162,139	1,083,409	8,434,135
93	863,204	822,955	10,857,520	172,425	1,177,185	9,611,320
94	886,662	878,499	11,736,019	182,484	1,272,172	10,883,492
95	899,868	897,274	12,633,293	192,480	1,365,805	12,249,297
96	911,124	916,559	13,549,852	203,149	1,466,733	13,716,030
97	916,860	936,764	14,486,616	212,726	1,570,632	15,286,662
98	922,183	951,813	15,438,429	221,154	1,652,227	16,938,889
99	923,481	955,618	16,394,047	229,292	1,720,042	18,658,931
00	919,121	968,357	17,362,404	237,242	1,802,503	20,461,434

*Fiscal Years 1973-76 are July to June. Fiscal Year 77 is July to September (15 months). Fiscal Years 1978-2000 are October to September.

Notes:

For Fiscal Years 1980-89 and 1991-2000 costs are estimated by multiplying the midpoint of the Fiscal Year, March, by 12. Prior to FY 80 only the end-month of the Fiscal Year costs are available. Mid-FY costs are estimated by averaging the previous end-month FY figures with current end-month FY figures to obtain a midpoint and multiplying by 12 to obtain the annual. Legislation significantly reducing SBP costs to retirees became effective March 1, 1990. Cost-to-retirees figures for FY 90 were estimated by multiplying the December cost by 5 and the June cost by 7 and adding. Cost-to-retiree figures may be slightly overstated since no attempt was made to factor out the cost of the CPI increases that occurred at various times over the Fiscal Years.

RETIRED MILITARY ALMANAC

SOCIAL SECURITY OFFSET

SBP effectively guarantees that surviving spouses of SBP participants are able to receive an income from Government sources equal to at least 55 percent of a participant's base amount. Under age 62, this benefit is generally provided solely through SBP; after age 62 it is a combination of SBP and the Social Security survivor's benefits.

Because the Federal Government pays part of the cost for both SBP and Social Security, SBP payments to a surviving spouse will be offset by the amount of Social Security survivor's benefit which would be paid if based solely on the member's military service. The Social Security offset to SBP is based only on Social Security credit earned by the participant while on active duty after December 31, 1956. There is no offset to annuities paid to survivors of members who retired prior to January 1, 1957. Additionally, there is no offset if the annuitant is still employed and has earnings too high for Social Security benefits to be paid only until age 70. To gain exemption from the SBP offset, a working widow(er) must obtain a statement from the Social Security Administration stating that she (or he) is not eligible for benefits because of excess earnings. This statement must then be sent to the DFAS center that pays the SBP annuity. Once a working widow(er) stops working and begins receiving Social Security benefits, the offset is applied or is automatically applied at age 70.

Increases in Social Security benefits during the 1970's resulted in much larger offsets to SBP annuities than originally intended. As a result, Congress enacted P.L. 96-401 on October 9, 1980, which placed a limit on the Social Security offset to 40 percent of the SBP annuity. In order to increase benefits and reduce the administrative burden involved with computing the offsets, Congress eliminated the Social Security offset effective March 1, 1986 and replaced it with a "two-tier" method of calculating annuities after age 62. Under this method, annuities are reduced at age 62 from 55 percent of the member's base amount to 35 percent of the member's base amount. The two-tier method is used automatically for survivors of members who become eligible for retirement on or after October 1, 1985. Survivors of members who retired or were eligible for retirement before October 1, 1985 are grandfathered under the original Social Security offset method. Finance centers calculate annuities using both methods when an annuitant attains age 62 and pay the higher amount. In most cases, survivors receive higher annuities under the two-tier method than under the original method. Social Security offsets to SBP are seldom more than the actual amount of the Social Security benefit received unless the member had no Social Security wage credits other than the military and the spouse takes early benefits (before age 62).

Understanding how the SBP program is funded may help in understanding why the reduction in SBP annuities at age 62 must occur, even though a surviving spouse may receive Social Security benefits based upon his or her own earnings record rather than the member's. SBP was designed to operate with a 40 percent subsidy from the Federal Government, with participants paying the remaining 60 percent through monthly reductions in their retired pay. The rate of members' premiums was determined by calculating the amount of benefits surviving spouses are expected to receive during their lifetimes, which naturally includes benefits received both before and after age 62. In other words, the reduced benefit level after age 62, as well as the full 55 percent benefit level before age 62, were both factored into the formula which

RETIRED MILITARY ALMANAC

was used to determine the rate of participants' premiums. If the integration of the two Government subsidized programs at 62 did not occur, members' premiums would be significantly higher than 6.5 percent.

Government Pension Offset

Social Security spouse's benefits provide income to spouses who have limited or no Social Security benefits of their own. Since the beginning of the Social Security program, spouse's benefits were intended for women and men who were financially dependent on their husbands or wives who worked at jobs covered by Social Security.

Spouse's benefits are normally offset by the amount of any benefits that a spouse may receive based on his or her own earnings covered by Social Security. Under the Government pension offset, the spouse's benefit is offset by a Government pension based on earnings not covered by Social Security. The intent of the offset is to provide similar treatment with respect to the payment of Social Security spouse's or surviving spouse's benefits for a person who worked in covered employment and for one who worked in a non-covered Government job.

DIC OFFSET

When a member of the Uniformed Services dies as a result of a service-connected cause, either while on active duty or in retirement, certain members of his or her family may be eligible for monthly DIC payments. (See the Section on Dependency and Indemnity Compensation for details.) Whenever a surviving spouse of an SBP participant is also entitled to DIC, the spouse's monthly SBP annuity will be reduced by the amount of the DIC payment. The portion representing the DIC payment is not taxable by the Federal Government. The total of the two payments, DIC and SBP, will be equal to the full amount of the SBP annuity. If the surviving spouse remarries and becomes ineligible for DIC, the full amount of SBP may be paid if the spouse is over age 55 when the remarriage occurs. When DIC is paid to the surviving spouse of an SBP participant, the dollar amount of the participant's SBP premiums that corresponds to the portion of the SBP annuity not payable, will be refunded to the beneficiary. This refund must be repaid for SBP eligibility to be restored if DIC is lost due to remarriage.

COLA ADJUSTMENTS

SBP premiums and survivor annuities are adjusted at the same time and by the same percentage as military retired pay. Military retired pay is usually adjusted annually at the same rate as the annual increase in the Consumer Price Index (CPI). This is a significant advantage of SBP that is generally not offered by alternative programs.

TAX TREATMENT

Since SBP premiums are paid in the form of reductions in participants' retired pay, they are not counted as taxable income. This tax break is especially important when comparing SBP to life insurance alternatives. For example, if a member's SBP premium is \$100 a month and the member is in the 28 percent tax bracket, the member's actual out-of-pocket cost for SBP coverage is only \$72, i.e., if the member elected to decline SBP participation and receive the \$100 instead, the member would only get to keep \$72 after paying taxes on the

\$100. Therefore, \$72 is the amount that one should use in comparing the cost of SBP to the cost of a comparable amount of life insurance. Studies show that, except in unusually rare circumstances, no life insurance policy can guarantee equal or greater protection for equal or less cost than SBP.

SBP annuities are considered taxable income for federal income tax purposes. Many states exempt SBP annuities in whole or in part from taxable income for state income tax purposes. (Refer to "State Income Tax Provisions for Military Personnel" table.) The "present value" of the SBP annuity is includible, although does not generally effect the gross estate of the deceased retiree due to other tax provisions. Contact your tax advisor for further information and assistance. In addition, there are no federal gift taxes imposed on SBP annuities. (Note: Where SBP is offset by DIC, the DIC portion of the total is not considered taxable income.)

SOCIAL SECURITY

There are more than 1,300 Social Security offices located throughout the 50 States, Puerto Rico and the District of Columbia. Any one of these offices will give you accurate information on Social Security matters when you visit or call by telephone. You can get the street address and telephone number of your nearest Social Security office from a telephone directory (listed under U.S. Government, Social Security Administration) or from the postmaster of any U.S. Post Office. Your military personnel branch can also help you in getting this information. Calling the Social Security office before visiting can save a lot of time. You may be able to transact your business completely by phone. In addition, Social Security has a nationwide toll-free number (1-800-772-1213) to call. Social Security representatives answer the number from 7:00 a.m. - 7:00 p.m. on workdays. The best times to call are between 7:00 - 9:00 a.m. and between 5:00 - 7:00 p.m. After 7:00 p.m., automated answering equipment provides information that the offices are closed and provides the best times to call back.

For help in planning your retirement or learning about benefits that may be available for you and your family, go to the benefits planner at www.ssa.gov/planners. You can also apply for retirement benefits on the Internet by going to www.ssa.gov/applytoretire.

Before you or your family can receive any Social Security benefits, you must apply for them. *Do not delay in filing a claim if you are retiring or you are a spouse or surviving spouse. Benefits cannot be paid retroactively in most cases, and, if so, for not more than 12 months.* Contact any Social Security office if:

1. You're unable to work because of an illness or injury that has lasted or is expected to last a year or longer, or to result in death.
2. You're within three months of age 62 or older and plan to retire.
3. You're within three months of age 65 even if you don't plan to retire. A delay in applying for monthly benefits can cause loss of some benefits.
4. A worker in your family dies.
5. You or a dependent needs dialysis treatments or a kidney transplant because of a permanent kidney failure.

Make sure that your spouse or another member of your family knows to contact the Social Security office should any of these incidents occur.

PAYMENTS INTO SOCIAL SECURITY TRUST FUNDS

The Servicemen's and Veterans' Survivor Benefits Act of 1956 (P.L. 84-881) amended the Social Security Act to extend Social Security benefits to members of the Uniformed Services. Effective January 1, 1957, service performed by such members while on *active duty* or *active duty for training* constitutes covered employment for Social Security purposes. The servicemember's share of Social Security and Medicare taxes, referred to as FICA (Federal Insurance Contributions Act) taxes, is withheld from base pay. *Retirement pay, however, is not subject to these taxes.*

FICA taxes are applicable to all persons appointed, enlisted, or inducted into the Regular Services or their Reserve Components who are performing active duty or active duty for training; to cadets at the military academies; and to members of the Army, Naval, and Air Force Reserve Officers' Training Corps when ordered to ROTC training for periods of 14 days or more.

The maximum wage base on which Social Security taxes are withheld is \$80,400 for 2001. There is no wage base limitation for Medicare tax; all covered wages are subject to Medicare tax. The Social Security tax is 6.2 percent. The Medicare tax is 1.45 percent. Form W-2 (Withholding Tax Statement), prepared for each servicemember at the end of each calendar year, shows the amount of FICA tax withheld during the year. Where a nonpay status extends to any full calendar month, no FICA tax is deducted for that month.

Since military chaplains are considered employees of the Federal Government and not self-employed ministers, FICA tax is withheld from their base pay in the same manner as from base pay of other servicemembers.

The drill pay earned while on inactive duty training as a member of the Reserve Forces is subject to FICA taxes. Reserve and National Guard drill pay is subject to the same 7.65 percent withholding as for active duty members.

Off-duty compensation received for services performed in nonappropriated fund activities is also subject to FICA taxes. Social Security and Medicare taxes cannot be withheld from military allowances such as those for subsistence, uniforms, and housing, nor are these allowances counted as earnings for Social Security purposes. Hazardous duty and other special pay does not count for FICA tax or earnings purposes. However, from January 1957 through December 1977, an additional \$300 of "deemed" wages for each quarter in which you received military pay is creditable. Since 1978, wages have been reported annually. A \$100 credit will be added for each full \$300 in reported military wages up to \$3,600. Thus, the "deemed" credit for the year cannot exceed \$1,200. This amount will be taken into consideration when benefits are applied for; however, it will not be subject to Social Security taxes. DoD reimburses the Social Security trust funds with tax equivalent funds. The FY 81 National Defense Authorization Act provided for the denial of the "deemed" credit for a person who fails to complete two years (24 months) of an original enlistment if the original enlistment was after September 7, 1980. Subsequently, the Act was changed again to provide a denial of "deemed" credit for veterans who failed to complete an enlistment after October 13, 1982. The total of wages and credits cannot exceed the Social Security maximum for a given year.

Table I shows the FICA tax rates in effect from 1976 to present. Like civilian employers, the DoD as the servicemember's employer, matches the taxes contributed by its employees.

RETIRED MILITARY ALMANAC

TABLE 1. FICA TAX CONTRIBUTION RATE SCHEDULE

Percent of Covered Earnings			
Years	Retirement, Survivors, and Disability Insurance Benefits	For Hospital Insurance	Total %
1976-77	4.95	0.90	5.85
1978	5.05	1.00	6.05
1979-80	5.08	1.05	6.13
1981	5.35	1.30	6.65
1982-83	5.40	1.30	6.70
1984	5.70	1.30	7.00
1985	5.70	1.35	7.05
1986-87	5.70	1.45	7.15
1988-89	6.06	1.45	7.51
1990 - Present	6.20	1.45	7.65

Military earnings and taxes were reported quarterly by the services through 1977 but are now reported annually. Periodically, funds to cover Social Security and Medicare taxes on the base pay of all military personnel are transferred, by DoD, to three trust funds set up for financing the retirement, survivors, disability and health insurance programs. One fund is used to finance the retirement and survivors insurance programs; a second is used to finance the disability insurance program; a third, the Hospital Insurance Trust Fund, began in 1966. The Social Security Administration administers the federal old age, survivors, and disability insurance programs. The health insurance program is administered by the Health Care Financing Administration, under the Department of Health and Human Services.

SOCIAL SECURITY BENEFITS AVAILABLE TO YOU

Old-age, survivors, and disability insurance (OASDI) benefits are paid to: (1) a retired insured worker age 62 or over; (2) eligible survivors and dependents of retired or disabled workers; (3) a disabled insured worker under age 65; and (4) a lump sum death payment may be payable upon the death of the insured worker.

The purpose of the Social Security benefits is to provide a partial replacement of earnings for the servicemember, or civilian worker, and his or her family when family income is reduced or stops because of the servicemember's or worker's retirement, disability, or death. The amount of monthly benefits is related to earnings covered under Social Security of the insured person and provides significant replacement for family income lost when one of these events happens.

The provisions of the Social Security law are of vital interest to servicemembers and veterans. This is true for both the servicemembers and veterans who have Social Security insurance protection through taxes withheld from military pay after 1956 and for veterans who earned Social Security wage credits during active duty in the U.S. Armed Forces before and after World War II.

MEDICARE

Medicare is the federal health insurance program for Social Security recipients. There are two parts of the program that pay for different services: Part A (Hospital Insurance) helps pay for inpatient care in a hospital or skilled-nursing home and for home health and hospice care. Protection is also available for people who have chronic renal (kidney related) disease and to

RETIRED MILITARY ALMANAC

those receiving or are entitled to receive cash benefits for 24 consecutive months under the Social Security program because they are disabled. If you are working, Part A can supplement your employer's health plan. Part B (Medical Insurance) helps pay for doctor's services, outpatient hospital care, and a number of other medical services and supplies.

Although most people do not pay a monthly premium for Part A coverage, enrollees do pay deductible and coinsurance amounts. Part B enrollees pay a monthly premium **plus** the deductible and coinsurance amounts. The premium amounts are set each year by law. The Government meets more than two-thirds of the cost of the program. This makes this plan an exceptionally good buy for older members. The premium increases if enrollment is delayed beyond age 65. Contact your local Social Security office or call toll-free 1-800-772-1213 for more details.

SOCIAL SECURITY COVERAGE

To be eligible for OASDHI (old-age, survivors, disability and health insurance) benefits, a person must have "insured status." "Insured" means that the person involved must have worked and earned Social Security credits from military service or in civilian wage-employment, or self-employment, covered by the Social Security Act for a specified amount of time, depending on the individual's age. The Social Security Administration determines if you are fully insured, currently insured or insured for disability.

CREDITS NECESSARY FOR RETIREMENT AND SURVIVOR BENEFITS

To be fully insured, the servicemember must have at least one Social Security credit for each calendar year after 1950, or after the year he or she attains age 21 if later, and prior to the year of attainment of age 62, death or disability.

Table 2 shows the number of Social Security credits, necessary for fully insured status. *Social Security credits earned through military service wage credits of \$160 per month after September 15, 1940 and before 1951 can be counted toward the total needed if the same period is not used for military retirement if the discharge was not under dishonorable conditions.* Wage credits for service after 1950 and before 1957 will also be granted even though this period is also used for military retirement if the person has covered military service after 1956. Civilian employment covered by the law can be counted from January 1, 1937, and self-employment covered by the law can be counted from January 1, 1951.

Certain benefits can be paid when the servicemember is "currently insured," but not fully insured. You will be currently insured if you have at least six Social Security credits—through either military service or civilian work—during the 13 quarters (3¼ years) period ending with the quarter of death. If you have earned the necessary Social Security credits, your spouse and dependent children are eligible to get monthly benefits following your death regardless of your age at death.

If you have credit for at least 20 quarters within the 10 years ending with the quarter of disability and are fully insured, you are insured for Social Security disability benefits if you should become disabled at any time before you reach age 64½. Workers disabled before age 31 need less credit and workers disabled by blindness need only to be fully insured.

RETIRED MILITARY ALMANAC

Once a person has earned 40 Social Security credits—from military service, covered civilian work, or a combination of both—he or she is “permanently insured” for retirement and survivors insurance, but for disability the current coverage as described above is also needed. Ten years of active military service after 1956 gives these 40 quarters of Social Security credit. Benefits, including retirement benefits, in some amount may be payable on his or her Social Security account.

**TABLE 2. CREDITS (QUARTERS OF COVERAGE)
NEEDED TO BE FULLY INSURED**

Year in which a worker reaches age 62 or dies	Will need this number of social security credits	Year in which a worker reaches age 62 or dies	Will need this number of social security credits
1975	24	1984	33
1976	25	1985	34
1977	26	1986	35
1978	27	1987	36
1979	28	1988	37
1980	29	1989	38
1981	30	1990	39
1982	31	1991 & later	40
1983	32		

DISABILITY BENEFITS

Extent of Disability and Amount of Work Needed

If you become so severely disabled that you are retired from the service and are not able to do other substantial work, you and your dependents may receive disability Social Security benefits if you qualify.

To be eligible for disability benefits, a person must have a disability that is so severe it, in the words of the law, makes him or her unable to "engage in any substantial gainful activity." It must be a physical or mental impairment that will show up in medical tests and examinations and one that has continued or is expected to continue for at least 12 consecutive months or to result in death. A waiting period of five months after the disability began is required before benefits begin. However, a disability claim may be filed as soon as the disability occurs.

Servicemembers should bear in mind that disability has a specific meaning under the Social Security law. Thus, the fact that a servicemember is entitled to payments for "total disability" from another Government agency does not mean that, in every case, the person will be found eligible for disability benefits under Social Security. These benefits, however, may be received by eligible persons in addition to military disability payments based on service since 1956.

Disabled Child

When a former servicemember receives retirement or disability insurance benefits or when he or she dies, Social Security benefits may also be paid to a child age 18 or over and continue to any age if the child was disabled before he or she reached age 22. See Table 3 for the amount of work needed and dependents who can receive disability benefits.

RETIRED MILITARY ALMANAC

Disabled Widow or Widower

A disabled widow or widower of an eligible servicemember including a widow or widower who is divorced may begin to receive benefits as early as age 50.

TABLE 3. SOCIAL SECURITY BENEFITS AND "INSURED STATUS" NEEDED

RETIREMENT PAYMENTS	
Monthly payments to—	If you are—
You as a retired worker	Fully insured.
And monthly payments to your—	
Spouse (or divorced spouse, if married for at least 10 years) 62 or over	Fully insured.
Dependent child (under 18 or any age if disabled before age 22)	Fully insured.
Student child 18 - 19 if full time student at a secondary school	Fully insured.
Spouse (regardless of age) if caring for entitled child under age 16 or disabled.	Fully insured.
SURVIVOR PAYMENTS	
Monthly payments to your—	If at death you were—
Widow or widower 60 or over	Fully insured.
Widow or widower or divorced spouse (regardless of age) if caring for child	Either fully or currently insured.
Disabled widow or widower 50-59	Fully insured.
Dependent child (under 18 or any age if disabled before age 22)	Either fully or currently insured.
Dependent parent (mother or father 62)	Fully insured.
Divorced spouse 60 or older, or spouse 50-59 and disabled (if married for at least 10 years)	Fully insured.
Lump-sum payment to your widow or widower, if living with you in the same house-hold; otherwise can go to a spouse or child who was eligible for monthly benefits for the month of death.	Either fully or currently insured.
DISABILITY PAYMENTS	
Monthly payments to—	If you are—
You and your dependents* if you are totally disabled for work	Fully insured and have 20 credits out of the 40 calendar quarters ending with the one in which you became disabled.**

*Children under 18; children over 18, up to 22 in some cases, if a full time student at a secondary school; a disabled child 18 or older (who became disabled before 22nd birthday); a spouse at any age if caring for child or children under 16 or disabled and entitled to benefits; a husband or wife at age 62 whether or not a child entitled to benefits is in care.

** If you are less than 31, you need fewer than 20 quarters of credit, depending on when your disability began.

HOW MEMBERS EARN SOCIAL SECURITY CREDIT

Before 1978 for most employed people, and for members of the Uniformed Services, credit for one quarter of coverage was given for each calendar quarter in which the person received \$50 or more in covered earnings or base pay. A quarter of coverage corresponds with a calendar quarter of military service or civilian work under the law. A calendar quarter is a 3-month period beginning

RETIRED MILITARY ALMANAC

January 1, April 1, July 1, or October 1 each year. *Military personnel will have a quarter of coverage with any amount of pay due to the addition of the \$300 deemed wages after 1956 and through 1977, or may have quarters of coverage for service between September 16, 1940 and December 31, 1956, as explained later in this section.* For every calendar quarter in which military wages are received while on active duty or active duty for training, you get credit for one quarter under Social Security. Each calendar year of military service gives you credit for four quarters of coverage under Social Security.

Starting in 1978, wages have been reported on an annual basis, and \$100 in deemed wages is added for each full \$300 in military wages up to \$3,600. Thus, the deemed wages credit for the year cannot exceed \$1,200. Also, starting in 1978, one quarter of coverage was earned for each \$250 of the annual wages, including the deemed wages, no matter when during the year the wages were paid. In 1979 (\$260), 1980 (\$290), 1981 (\$310), 1982 (\$340), 1983 (\$370), 1984 (\$390), 1985 (\$410), 1986 (\$440), 1987 (\$460), 1988 (\$470), 1989 (\$500), 1990 (\$520), 1991 (\$540), 1992 (\$570), 1993 (\$590), 1994 (\$620), 1995 (\$630), 1996 (\$640), 1997 (\$670), 1998 (\$700), 1999 (\$740) and in 2000 (\$780) was required for a quarter of coverage. In 2001, \$830 is required for a quarter of coverage.

Since January 1, 1957, Social Security tax has been withheld from base pay due each member of the Uniformed Services on active duty. These withholdings give you the full protection of Social Security's retirement, survivors, and disability insurance. If you are entitled to Social Security benefits on the basis of active duty after 1956, or on the basis of active duty after 1956 plus civilian work after 1936 under Social Security, these benefits can be paid regardless of any other Government or private-plan benefits you or your survivors can receive. The career servicemember can count all active duty after 1956 toward Social Security benefits in addition to military retirement or disability payments and any civil service payments to which he or she may be entitled. If you have not been in the Uniformed Services long enough to qualify for Social Security benefits through service since December 31, 1956, any Social Security credits you received in civilian work will also count toward giving you full protection.

If you have active service after 1956, you can also count for Social Security credit and military retirement purposes any active duty during 1951-56. This service is credited in the form of military wage credits. *This 1951-56 period credit, however, cannot be used for both Social Security and civil service purposes.* (See NOTE in section on Employment of Retired Military personnel.)

If you were on active duty in the military or Naval Forces of the United States (including the Army, Navy, Air Force, Marine Corps, and Coast Guard) or you were a commissioned officer in the Public Health Service or the Coast and Geodetic Survey (now NOAA) *between September 15, 1940, and January 1, 1957, you have gratuitous Social Security wage credits of \$160 for each month of active duty as long as your release or retirement was under other than dishonorable conditions. In addition, your period of service must have been for at least 90 days or, if less, you must have been retired or discharged from service because of disability or injury incurred or aggravated in the line of duty (with certain exceptions as noted in previous section). If your service is confined to the period between September 16, 1940 and December 31, 1956, you cannot count the wage credits for Social Security credit if you receive military retirement pay (See 1951 - 1956 exception above, if you had active service after 1956) or if monthly benefits are payable by another federal agency (except the Veterans Administration) based on the same military service. Payments from the Veterans Administration do not prevent the use of deemed*

RETIRED MILITARY ALMANAC

military wages for service after 1956 toward Social Security benefits. Beginning January 1957 and through December 1977 you may count up to \$300 in additional Social Security credit, called deemed military wages, for each quarter in which you received *any military pay* for active duty (see below), but not to exceed maximum annual taxable earnings subject to Social Security tax. Starting in 1978, deemed wages have been granted in \$100 increments, as explained above.

A person who died while in service during this period also has Social Security credit in the form of wage credits for his or her period of service. Any Social Security credit gained by a veteran who left military service under other than dishonorable conditions following a military tour during World War II or the Korean Conflict is added to Social Security credits gained in Social Security covered civilian work and count toward insured status.

United States citizens meeting certain dates of entry, U.S. citizenship and residence, length of service, and discharge conditions who had World War II military service with a foreign country that was at war on September 16, 1940, with a country with which the United States was at war during World War II, also may be given gratuitous wage credits.

A former member of the Woman's Army Auxiliary Corps may get military wage credits for service in this auxiliary if she had service after May 13, 1942, and before September 30, 1943, and had active service in the Uniformed Services after September 29, 1943. Wage credits were not granted for service with certain auxiliary organizations, including the Coast Guard Auxiliary, the temporary Coast Guard Reserve (unless service was full-time duty with military pay and allowances), the Civilian Auxiliary to the Military Police, and the Civil Air Patrol.

Service by midshipmen at the U.S. Naval Academy or cadets at the U.S. Military, Air Force, or Coast Guard Academy is termed military service under the Social Security law, giving them full credit under Social Security for periods of attendance.

Since January 1, 1957, *active duty for training* is also creditable for Social Security purposes. Active duty for training includes the full-time training duty performed by members of the Army, Navy, or Air Force ROTC. Authorized travel to and from this full-time duty, or to and from the ROTC training, is included in the period of active duty for training. If a 14-day or longer tour falls in two calendar quarters, or after 1977, in two calendar years, Social Security credit will be given for the period in which earnings are reported. *Evening and weekend drills attended by Reserve personnel with paid-duty slots are inactive duty for training.* Social Security tax is withheld from pay received for attendance at these drills since 1988.

Social Security credits received by members of the Uniformed Services while on active duty and active duty for training are combined where necessary with credits received through covered civilian work, wage-employment or self-employment, before or after military service to increase Social Security credits and the amounts of benefits due them and dependents or due survivors. Today, nine out of ten persons working in the United States are earning Social Security credits.

AMOUNTS OF SOCIAL SECURITY BENEFITS

Amounts of benefits payable on your Social Security record are determined from your average yearly taxable earnings over a certain period of time. Social Security benefits are computed by two methods of averaging earnings depending

RETIRED MILITARY ALMANAC

on when you are first eligible or the date you die. Usually, the basic amount payable is determined on the basis of the earnings adjusted to reflect earlier earnings in terms of the current dollar value. The Social Security Administration will explain how the earnings are indexed; the averaging period and how benefits are computed. On the Social Security records of most people, this period is from January 1, 1951 (or January 1 of the year of the *22nd birthday* for those who have reached 21 since 1950), through the year before the person reaches 62 (with some adjustment for men reaching 62 before 1975), becomes disabled, or dies. Amounts of benefits payable on your record will depend on your average earnings over a certain number of these years. The lowest 5 years of earnings in the number of years to be used are excluded in figuring the average.

TABLE 4. PERCENTAGES FOR DEPENDENT AND SURVIVOR PAYMENTS

When you retire, become disabled, or die, monthly benefits can be paid to you —	This % times your monthly amount (before any reduction for age)*
Spouse or divorced spouse 62 or older, or spouse at any age with your entitled child (under 18 or disabled) in care ^{1 2}	50%
Child under 18 or 18-19 who qualifies as a student, or who is over 18 and is disabled before age 22	50% (if you are alive) 75% (if you are deceased)
Widow(er) or surviving divorced spouse who is at least age 60, or disabled and age 50-59	100% ^{1 2}
Child(ren)'s mother or father or surviving divorced mother or father	75%
First dependent parent	82½ %
Second dependent parent (if two parents are entitled at the same time, each would receive 75%)	75%
¹ A divorced spouse must be 62 even with a child in care	¹ Reduced for months of entitlement before age 65; not reduced below 75%
² A divorced spouse must have been married to the worker for at least 10 years	² If the widow(er) or surviving divorced spouse has your entitled child in care. * Limited by a maximum amount payable to the family.

In every case, the benefit amount due the insured person is figured when he or she applies for Social Security retirement or disability benefits, or when his or her family members file claims for survivor benefits. All payments to dependents or survivors are based on this amount. Table 4 shows the percentages used in figuring various dependent and survivor payments.

Since military personnel usually complete active service prior to age 62, it will probably be several years before you file for Social Security retirement benefits. Shortly before you reach retirement age, when you file your Social Security claim, trained personnel working for the Social Security Administration will figure the exact amount of your benefit, based on all applicable earnings and the benefit schedule at that time. You can estimate the amounts of disability and survivor benefits that could be paid to you based on your Social Security record.

If you want to know the approximate amounts of benefits on your record, refer to the material in the section headed "ESTIMATING RETIREMENT BENEFITS."

REDUCED BENEFITS AS EARLY AS AGE 62

The Social Security law allows both men and women to apply for Social Security retirement, spouse, and divorced spouse benefits as early as age 62, (60 for widows, surviving divorced spouses, and widowers or 50 for surviving spouses and surviving divorced spouses if disabled).

When retirement benefits based on his or her Social Security record are paid to a former servicemember before Full Retirement Age (FRA), the amount of the benefit is permanently reduced. Benefits paid to a spouse of a former servicemember before he or she reaches FRA are also reduced, unless that spouse has care of the service member's entitled child under age 16, or a child disabled before age 22.

For a person whose FRA is 65, the reduction at age 62 is 20 percent, 13 1/3 percent at age 63, and 6 2/3 percent at age 64. (A retiree entitled to \$8,500 a year at FRA will receive \$6,800 a year at age 62).

To reach an informed decision on when to retire, an individual should determine:

- a. Whether you are fully insured.
- b. How much earnings have been credited to your Social Security record.
- c. What the Social Security Administration projects your estimated Primary Insurance Amount (PIA) will be at FRA. Your PIA is the monthly Social Security Payment that you would be entitled to at FRA based on your total earnings history.

To obtain a benefit estimate, you can call toll-free (1-800-772-1213) and request SSA Form 7004. After you complete the SSA Form 7004 and return it to Social Security, you should receive a detailed Social Security Statement within four to six weeks.

BENEFITS MAY BE TAXABLE

The Omnibus Budget Reconciliation Act of 1993 (P.L. 103-66) increased the percentage of Social Security and Railroad Retirement Tier I benefits that may be subject to income taxes from 50 percent to 85 percent for single taxpayers with incomes over \$34,000 and for married taxpayers filing jointly with incomes over \$44,000. Under the present law, no more than 50 percent of benefits may be subject to income taxes, for single taxpayers with incomes from \$25,000 to \$34,000 and for married taxpayers filing jointly with incomes from \$32,000 to \$44,000. Income for benefit taxation purposes would continue to be the sum of the taxpayer's adjusted gross income, any tax-exempt income, and 50 percent of the taxpayer's Social Security or Tier I benefits.

After the end of each year, you will receive a *Social Security Benefit Statement* (Form SSA-1099) in the mail showing the amount of benefits you received. The statement is to be used only for completing your Federal Income Tax Return if any of your benefits are subject to tax.

Most people who are neither residents nor citizens of the United States will be taxed by having up to 15 percent of their benefits withheld. If you are subject to this tax and you become a U.S. resident or citizen, you should notify any Social Security office.

If you have taxable income, some Internal Revenue Service publications may be of help, especially, IRS Publication 554, *Tax Benefits for Older Americans*, and IRS Publication 915, *Tax Information on Social Security (and Tier I Railroad Retirement) Benefits*. These and other publications are available at local Internal Revenue Service offices.

RETIRED MILITARY ALMANAC

BIGGER BENEFITS BY ADDITIONAL WORK

When an insured person works after he or she is eligible for retirement benefits, the amount he or she can receive in benefits will depend upon how much he or she earns in employment or self-employment. Beginning with the month he or she reaches full retirement age (currently age 65) however, a person can receive all benefits due him or her regardless of how much he or she earns or works each year.

If you return to work after you start receiving retirement benefits, your added earnings may result in higher benefits. Social Security will automatically refigure your benefit after the additional earnings are credited to your record. Only earned income is subject to Social Security payment. Retirement pay is not earned income.

In addition, a special credit can mean a larger benefit. For each month past 65 that you delay receiving retirement benefits, a credit increases the amount of your benefit. These increases, known as delayed retirement credits, apply up to the month you are 70.

The rate of delayed retirement credits depends on a person's year of birth, as shown in the following table.

CHART OF DELAYED RETIREMENT CREDIT RATES

Attain Age 65	Monthly Percentage	Yearly Percentage
Prior to 1982	1/12 of 1%	1%
1982-1989	1/4 of 1%	3%
1990-1991	7/24 of 1%	3.5%
1992-1993	1/3 of 1%	4%
1994-1995	3/8 of 1%	4.5%
1996-1997	5/12 of 1%	5%
1998-1999	11/24 of 1%	5.5%
2000-2001	1/2 of 1%	6%
2002-2003	13/24 of 1%	6.5%
2004-2005	7/12 of 1%	7%
2006-2007	5/8 of 1%	7.5%
2008 or later	2/3 of 1%	8%

Survivor benefits are payable to dependent parents at age 62, surviving spouses and surviving divorced spouses at age 60, and disabled surviving spouses and surviving divorced spouses as early as age 50. Benefits to them, however, are reduced because of age under 65. Parents' benefits are not reduced for age.

THE LUMP-SUM DEATH PAYMENT

Upon the death of an insured person, a one-time lump-sum payment may be made. It is paid in addition to any monthly benefits due survivors. The lump-sum payment is made to the widow or widower if she or he was living in the same household as the insured person at the time of his or her death, or is entitled to or eligible for widow(er)'s benefits for the month of death. Otherwise, the lump sum is paid to a child who was entitled to or eligible for monthly benefits for the month of death. The lump-sum payment is \$255.

ESTIMATING RETIREMENT BENEFITS

The following table, although it does not reflect the specific amounts you will receive, gives you some ideas of amounts of maximum and average payments as of January 1, 2001.

RETIRED MILITARY ALMANAC

EXAMPLES OF MONTHLY PAYMENTS

Benefit Category	January 2001 Payments
I. Maximum Social Security benefit	
Maximum benefit, worker retiring at age 65 in January of 2001	\$1,536
II. Average Social Security benefit	
All retired workers	\$845
Aged couple, both receiving benefits	\$1,410
Widowed mother and two children	\$1,696
Aged widow alone	\$811
Disabled worker, spouse, and children	\$1,310
All disabled workers	\$786
III. Maximum Federal SSI payments*	
Individual	\$530
Couple	\$796

EARNED INCOME AFTER SOCIAL SECURITY STARTS

If you go back to work and are under full retirement age (FRA) (currently 65), your earnings may affect your Social Security benefits. You don't have to stop working completely, though, to get Social Security benefits. You can receive all benefits if your earnings do not exceed the annual exempt amount. Retirement pay is not earned income.

Effective January 1, 2000, *The Senior Citizens' Freedom to Work Act of 2000*, eliminated the retirement earnings test for beneficiaries reaching FRA. The earnings test still applies for beneficiaries age 62 through 64. In 2001, for retirees age 62 through 64, \$1 of benefits is withheld for every \$2 of earnings above the limit. In the year of attainment of FRA, \$1 of every \$2 is withheld.

Since January 1978, a person may use the *monthly* earnings test only in the first year he or she has a month in which earnings do not exceed 1/12 of the annual exempt amount and does not perform substantial services in self-employment. For 2001, if such a month occurs, a benefit can be paid any month in which you earn \$2,084 or less (in the year of attainment of FRA) or \$890 (if age 62 through 64) and you don't perform substantial services in self-employment even though your total yearly earnings exceed the annual exempt amount.

The annual exempt amount for people age 62 through 64 was \$7,080 in 1991; \$7,440 in 1992; \$7,680 in 1993; \$8,040 in 1994; \$8,160 in 1995; \$8,280 in 1996; \$8,640 in 1997; \$9,120 in 1998; \$9,600 in 1999; and \$10,080 in 2000. In 2001, the annual exempt amount is \$10,680. The limit will continue to increase based on the rise in average wages.

The annual exempt amount for people age 65 through 70 (before the law was changed) was \$9,720 in 1991; \$10,200 in 1992; \$10,560 in 1993; \$11,160 in 1994; \$11,280 in 1995; \$12,500 in 1996; \$13,500 in 1997; \$14,500 in 1998; and \$15,500 in 1999. After the retirement earnings test was eliminated at age 65, the annual exempt amount in the year of attainment of FRA was \$17,000 in 2000 and is \$25,000 in 2001. After that, the limit will increase automatically as the level of average wages rises.

(Note: Different rules apply to work performed by people getting benefits because they are disabled. For more information, ask for a copy of the leaflet, "If You Become Disabled," at any Social Security office.)

If you are getting retirement checks, your earnings may affect your dependent's checks as well as your own. If you get checks as a dependent or survivor, your earnings can affect only your own check.

RETIRED MILITARY ALMANAC

SOCIAL SECURITY FINANCING SCHEDULE CALENDAR YEARS 1937-2001¹

Calendar Year	Maximum annual taxable earning \$	Tax Rate: Employer and Employee, Each			Maximum Employee OASDI & HI Tax \$
		OASDI* %	HI** %	Total %	
1937-49	3,000	1.0	—	1.0	30.00
1950	3,000	1.5	—	1.5	45.00
1951-53	3,600	1.5	—	1.5	54.00
1954	3,600	2.0	—	2.0	72.00
1955-56	4,200	2.0	—	2.0	84.00
1957-58	4,200	2.25	—	2.25	94.50
1959	4,800	2.5	—	2.5	120.00
1960-61	4,800	3.0	—	3.0	144.00
1962	4,800	3.125	—	3.125	150.00
1963-64	4,800	3.625	—	3.625	174.00
1966	6,600	3.85	—	4.2	277.20
1967	6,600	3.9	.35	4.4	290.40
1968	7,800	3.8	.5	4.4	343.40
1969-70	7,800	4.2	.6	4.8	374.40
1971	7,800	4.6	.6	5.2	405.60
1972	9,000	4.6	.6	5.2	468.00
1973	10,800	4.85	.6	5.85	631.80
1974	13,200	4.95	1.0	5.85	772.20
1975	14,100	4.95	.9	5.85	824.85
1976	15,300	4.95	.9	5.95	895.05
1977	16,500	4.95	.9	5.85	965.25
1978	17,700	5.05	.9	6.05	1,070.85
1979	22,900	5.08	1.0	6.13	1,403.77
1980	25,900	5.08	1.05	6.13	1,587.67
1981	29,700	5.35	1.05	6.65	1,975.05
1982	32,400	5.40	1.30	6.70	2,170.80
1983	35,700	5.40	1.30	6.70	2,391.90
1984	37,800	5.70	1.30	7.0	2,646.00
1985	39,600	5.70	1.30	7.05	2,791.80
1986	42,000	5.70	1.35	7.15	3,003.00
1987	43,800	5.70	1.45	7.15	3,131.70
1988	45,000	6.06	1.45	7.51	3,379.50
1989	48,000	6.06	1.45	7.51	3,604.80
1990	51,300	6.20	1.45	7.65	3,924.45
1991	53,400	6.20	1.45	7.65	4,085.10
1992	55,500	6.20	1.45	7.65	4,245.75
1993	57,600	6.20	1.45	7.65	4,406.40
1994	60,600	6.20	1.45	7.65	4,635.90
1995	61,200	6.20	1.45	7.65	4,681.80
1996	62,700†	6.20	1.45	7.65	4,796.55
1997	65,400†	6.20	1.45	7.65	5,003.10
1998	68,400†	6.20	1.45	7.65	5,232.60
1999	72,600†	6.20	1.45	7.65	5,553.90
2000	76,200†	6.20	1.45	7.65	5,829.30
2001	80,400†	6.20	1.45	7.65	6,150.60

¹After 1983 the base will increase per average wage levels.

*Old Age, Survivors and Disability Insurance.

**Hospital Insurance.

†Earnings above this amount will continue to be taxed for Hospital Insurance (Medicare) purposes.

PART VI

ARMED FORCES RETIREMENT HOMES, STATISTICS AND ORGANIZATIONS

ARMED FORCES RETIREMENT HOMES

More than 150 years ago, Congress established a home for destitute naval officers, sailors and Marines in Philadelphia. Some 20 years later in 1851, with money demanded as booty from the Mexican War, Congress established an asylum for "old and disabled soldiers" in Washington, DC.

Congress established the Armed Forces Retirement Home (AFRH), a separate federal agency, in 1991. The Armed Forces Retirement Home is comprised of the Naval Home in Gulfport, MS and the Soldiers' and Airmen's Home in Washington, DC. Each facility is maintained as a separate establishment of the Retirement Home for administrative purposes. The two Homes are funded from the Armed Forces Retirement Home Trust Fund. The trust fund receives monthly support of 50 cents withholdings from active duty enlisted personnel, fines and forfeitures, interest from the trust fund and resident fees. The AFRH is an independent federal agency. Each Home has a local advisory board appointed by the Secretary of Defense.

UNITED STATES NAVAL HOME

The Naval Home was established February 26, 1811, by the Honorable Paul Hamilton, Secretary of the Navy under President James Madison. The original charter stated that the Home was "to provide a permanent Asylum for decrepit and disabled naval officers, seamen, and marines."

The "Naval Asylum" officially opened in 1834 on a 23-acre site known as "The Plantation" in Philadelphia, PA. The name was changed to "Naval Home" in 1880. Naval personnel who were "so injured or infirmed as to be unable to contribute materially to their own support" were allowed to live at the Home. Those who entered the Home able bodied were asked to provide as much labor as possible toward the care of the Home. In the late 1960's the Navy determined that the Philadelphia facility could not be modernized or expanded economically and chose to construct a new facility on 39 acres fronting the Gulf of Mexico in Gulfport, MS.

In 1799, a monthly 20-cent contribution from each person on active duty, helped establish the Navy Hospital Pension Fund. This was the initial source of funding for the Naval Home. The Fund also received monies from the sale of "Prizes of War" and fines/penalties imposed on Naval personnel. These monies funded the Naval Home for nearly 100 years. Congress abolished the Pension Fund in 1934 and deposited the proceeds into the U.S. Treasury. Navy appropriations funded the Naval Home from 1935-1991.

Persons eligible for residency are those who served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a Warrant Officer or Limited-Duty Officer), and who meet the following additional criteria:

1. Persons who — (a) are 60 years of age or over; and (b) were discharged or released from service in the Armed Forces under honorable conditions after 20 or more years of active service.

RETIRED MILITARY ALMANAC

2. Persons who are determined under rules prescribed by the Retirement Home Board to be incapable of earning a livelihood because of a service connected disability incurred in the line of duty in the Armed Forces.

3. Persons who — (a) served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay under section 310 of title 37, United States Code; (b) were discharged or released from service in the Armed Forces under honorable conditions; and (c) are determined under rules prescribed by the Retirement Home Board to be incapable of earning a livelihood because of injuries, disease, or disability.

4. Persons who — (a) served in a women's component of the Armed Forces before the enactment of the Women's Armed Services Integration Act of 1948; and (b) are determined under rules prescribed by the Retirement Home Board to be eligible for admission because of *compelling personal circumstances*.

Coast Guard veterans who had service during wartime while the Coast Guard was operated as part of the Navy are also eligible for admission.

The eligibility of Active-Status Reservists for residency at USNH will fall into category three. "Active Duty" is defined in part as full-time in the active military service of the United States. Such full time duty includes the annual active duty for training that Reservists must fulfill. It does not, however, include reserve inactive duty training commonly known as Reserve drills, nor does it include years spent as a drilling Reservist; the key is active duty time only.

Resident Fees. Each resident of the USNH will be assessed a monthly Resident Fee that is presently based on monthly income. The percentage is set by the National Board as authorized by law. Monthly income is determined by dividing by twelve the total of: (a) income reportable as Adjustable Gross Income (AGI) on the U.S. Individual Income Tax Return and (b) tax exempt income received by a Resident during the same tax year. Current percentage:

Non-Assisted Living
40% of All Income

*Assisted Living
65% of All Income

*Assisted living component is defined as permanent residence in an area that is served with 24-hour direct health care assistance.

Financial responsibility for medical care. There is no charge for medical care rendered by the USNH medical care facility. Residents are financially responsible for care received from other medical facilities or from visiting civilian medical practitioners. Residents must maintain medical insurance including a supplemental policy to cover medical care in the event that military/veteran medical facilities are not available.

In addition to medical care, the USNH also provides residents with a private room, board, movie theater, exercise room, swimming pool, library, hobby shops, and other recreational facilities. Other services, such as barber and beauty shops, are also available.

The rooms are furnished with a bed, desk, nightstand, lamp and a chair. Each room has a half-bath with lavatory and toilet. Showers and baths are located on each floor.

Additional information and applications for admission may be obtained by writing to the Director, United States Naval Home, 1800 Beach Drive, Gulfport, MS 39507-1597 (1-800-332-3527).

RETIRED MILITARY ALMANAC

UNITED STATES SOLDIERS' AND AIRMEN'S HOME

Nearly 1,400 servicemembers reside in a retirement home located on 300 secure park-like acres, nestled in the heart of our nation's capital. No longer called "The Old Soldiers' Home," USSAH has evolved from an "asylum for the old and disabled soldier," to a retirement community that offers a secure and comfortable lifestyle filled with activity. Although called the Soldiers' and Airmen's Home, the Home is now open to eligible veterans from all the uniformed services.

Whereas "inmates" once lived in eight-man squad rooms, all of today's members have private rooms, and many have private baths and walk-in closets. A recently completed renovation included provisions for private rooms and private baths and amenities such as cable TV, air-conditioning and elevators.

Three meals a day are served in a modern cafeteria that seats 1,400 people. The facility offers a wide variety of food, including short-order, special diet lines, and a salad bar.

Health care services range from community nursing and assisted living for those in the dormitories, to primary, intermediate, and skilled care at the King Health Center. This 220-bed, well-equipped, long-term care facility is dedicated exclusively to the members at no additional cost and is accredited by the Joint Commission on Accreditation of Healthcare Organizations.

A city within a city, USSAH has its own banking facilities and post office, as well as three chapels, a large gymnasium and a six-lane bowling alley. Residents can ride on the Home's private bus for a day at one of the Smithsonian museums, the Capitol, or any of the many local attractions in the area.

For those interested in hobbies, there are arts and crafts shops that cater to everyone's talents, such as woodworking, ceramics, photography, oil painting, and picture framing. Near the well-groomed, nine-hole golf course and driving range, are garden plots and two tranquil lakes, which offer sportfishing for crappie, bass, bream and catfish.

Financed by enlisted servicemembers, this unique institution is an independent federal agency in the nature of a congressional trust and has never been funded by taxpayers dollars. The trust is supported by active-duty, monthly payroll deductions of 50 cents; fines and forfeitures imposed on wayward military members; interest from the trust fund; and a 30 percent user fee paid by the residents.

Membership of USSAH is made up of veterans from the Armed Services whose active-duty service was at least 50 percent enlisted or warrant officer and who are:

- Retirees at least 60 years of age;
- Veterans unable to earn a livelihood due to service-connected disability;

or

- Veterans unable to earn a livelihood due to nonservice disability and who served in a war theater.

For additional information or an application packet call 1-800-422-9988, or write: Public Affairs Office, USSAH, Washington, D.C. 20317. More information is also available at www.afrh.com.

RETIREMENT RESIDENCES FOR MILITARY PERSONNEL AND WIDOWS

Each service has established foundations whose major purposes are to provide military retirees, widows, and others who qualify, with housing

facilities and other accommodations designed to provide active living, comfort, security, and companionship. The Foundations and the residences they maintain are privately endowed and are supported primarily by contributions from wives' clubs, military associations, corporate and foundation gifts, bequests, trusts, and fees. The Air Force Enlisted Men's Widows and Dependents Home Foundations, Inc., receives a portion of its funding from the annual Air Force Assistance Fund Campaign.

Knollwood, which originally opened as Army Distaff Hall in 1962, is situated on 16 gracious acres in Northwest Washington, D.C. A continuing care retirement community open to retired military officers and certain close relatives, Knollwood is owned and operated by The Army Distaff Foundation. Eligibility for residence includes retired officers (male or female) from the uniformed services, spouses (and other close relatives) of retired officers, Reserve officers with 20 years of active military service, and Reserve officers retired under Title 10 USC. The community offers efficiencies, large one- and two- bedroom independent living apartments, 39 apartments in Knollwood's assisted living wing, and a 50-bed skilled nursing facility licensed for Medicare and Medicaid. Amenities include scenic grounds, scheduled transportation to Walter Reed Medical Center and nearby commissaries, pool, spa, Wellness Center and three dining rooms. For more information about Knollwood, please contact The Army Distaff Foundation at 1-800-541-4255 or 202-541-0105 or write to Knollwood, 6200 Oregon Avenue, N.W., Washington, D.C. 20015.

Vinson Hall is a 31-year old continuing care retirement community located on 20 wooded acres, three miles from Washington, DC. It consists of Vinson Hall, an independent living residence, which has 178 studio, one- and two-bedroom apartments. The residence also has seven assisted living suites for Vinson Hall residents requiring additional care. The residence features a lovely lobby with an adjacent cozy fireplace sitting room as well as a penthouse dining room and lounge, a large auditorium, chapel, library, arts and crafts studios, hobby shop and a billiard room and infirmary. A new fitness center with indoor pool, Jacuzzi, and age-sensitive exercise equipment will open in 2001. Military officers and their immediate families are eligible to live in the independent living residence. Arleigh Burke Pavillion is the community's long-term care and rehabilitation center providing skilled and intermediate nursing care and rehabilitation programs, as well as assisted living and memory-impaired assisted living services. A new state-of-the-art assisted living residence for the memory impaired will open in 2001. Both the Pavilion and the new memory-impaired assisted living residence are open to both civilian and military communities. For additional information, call the Marketing Department at (703) 536-4344 or (800) 451-5121 or write to The Marketing Department, Vinson Hall Retirement Community, 6251 Old Dominion Drive, McLean, VA 22101. You may also visit the web site at www.vinsonhall.org.

Air Force Villages, located in San Antonio, Texas are open to retired officers of all uniformed services, their spouses, widows, widowers, and elderly dependents. The Villages are vibrant communities with over 50 organized resident activities and clubs on-site to enrich and energize residents' lives. The term "officer" includes Regular, Reserve, Warrant, and National Guard officers. It also includes retired commissioned officers of the U.S. Public Health Service and National Oceanic and Atmospheric Administration. Air Force Villages are owned and operated by the Air Force Village Foundation, Inc. At Air Force Village I, there are 382 residences and a licensed Health Care

RETIRED MILITARY ALMANAC

Center with 112 beds. Air Force Village II, located just seven miles from Air Force Village I, has 404 residences and a licensed Health Care Center with 68 beds. The Continuing Care Accreditation Commission in Washington, D.C. accredits both Villages. Freedom House, an Alzheimer's Care and Research Center, is located on the campus of Air Force Village II to serve both villages. This personal care home serves people with Alzheimer's disease and other related dementia. An assisted living facility is now open at Village I, and construction has begun on an assisted living facility at Village II. Additional information regarding costs, applications procedures, and other details may be obtained by writing to the Air Force Village Foundation, Inc. 5100 John D. Ryan Blvd., San Antonio, TX 78245-3502, by calling 1-800-762-1122 or by visiting our website at www.airforcevillages.com. The Villages offer two nights free in the guest quarters.

The Air Force Enlisted Foundation (AFEF) formerly The Air Force Enlisted Men's Widows and Dependents Home Foundation, Inc. has as its primary objective, the providing of housing and services to the widows of career Air Force enlisted persons. The Foundation is the parent organization of **Teresa Village**, a 123-unit complex, and **Bob Hope Village**, which consists of 256 apartments. Any widow or widower, age 55 or older, whose spouse was a retired enlisted person from the regular Air Force, Air National Guard, or Air Force Reserve, is eligible to reside in the facilities. Write to the Air Force Enlisted Foundation, Inc., 92 Sunset Lane, Shalimar, FL 32579 for additional details regarding costs, application procedures, or other information, or you may call 1-800-258-1413.

STATISTICS, PAY TABLES, AND ORGANIZATIONS

NUMBER OF RETIRED MILITARY PERSONNEL RECEIVING RETIRED PAY

Year	Officers	Enlisted	Total	Year	Officers	Enlisted	Total
1950	66,745	66,083	132,828	1980	403,562	860,963	1,264,525
1955	87,323	93,504	180,827	1981	413,862	875,100	1,288,962
1960	122,373	132,716	255,089	1982	423,748	889,685	1,313,433
1961	136,405	154,683	291,268	1983	431,762	901,598	1,333,360
1962	147,997	178,690	326,687	1984	439,696	914,848	1,354,544
1964	178,818	252,790	431,608	1985	445,325	928,442	1,373,767
1965	193,561	287,002	480,563	1986	449,313	941,168	1,390,481
1966	205,496	319,203	524,699	1987	453,096	952,823	1,405,919
1967	219,166	365,222	584,388	1988	458,189	968,911	1,427,100
1968	232,892	411,963	644,855	1989	465,009	985,920	1,450,929
1969	245,801	460,953	706,754	1990	471,305	1,000,824	1,472,129
1970	263,422	501,476	764,898	1991	477,145	1,018,901	1,496,046
1970	280,817	541,818	822,635	1992	484,905	1,042,932	1,527,837
1972	294,214	586,450	880,664	1993	491,271	1,064,334	1,555,605
1973	306,426	628,846	935,572	1994	496,257	1,085,718	1,581,975
1974	318,587	671,247	989,834	1995	498,734	1,104,374	1,603,108
1975	330,024	713,899	1,043,923	1996	500,660	1,121,516	1,622,176
1976	344,940	751,244	1,096,184	1997	502,855	1,141,269	1,644,124
1977	362,708	792,645	1,155,353	1998	504,923	1,162,550	1,667,473
1978	375,839	816,216	1,192,055	1999	506,485	1,180,571	1,687,056
1979	398,808	838,686	1,228,494	2000	507,080	1,194,138	1,701,218

(Figures are as of June 30 for 1950 to 1975 and as of September 30 from 1980 on.)

Figures represent members receiving retired pay. Enlisted figures include Fleet Reserve.)

RETIRED MILITARY ALMANAC

MILITARY RETIREE LIFE EXPECTANCY

NONDISABILITY RETIRED LIFE EXPECTATIONS			DISABILITY RETIRED LIFE EXPECTATIONS		
AGE*	OFFICERS	ENLISTEES	AGE*	OFFICERS	ENLISTEES
35	48.19	44.76	35	37.48	36.54
36	47.15	43.74	36	37.06	36.00
37	46.11	42.71	37	36.59	35.42
38	45.07	41.69	38	36.07	34.81
39	44.03	40.67	39	35.51	34.15
40	42.99	39.64	40	34.90	33.46
41	41.96	38.62	41	34.25	32.73
42	40.92	37.59	42	33.55	31.97
43	39.89	36.57	43	32.83	31.19
44	38.85	35.55	44	32.07	30.38
45	37.82	34.53	45	31.29	29.55
46	36.80	33.51	46	30.50	28.71
47	35.77	32.50	47	29.70	27.86
48	34.75	31.48	48	28.90	27.02
49	33.72	30.48	49	28.11	26.17
50	32.70	29.48	50	27.33	25.33
51	31.69	28.48	51	26.56	24.50
52	30.67	27.50	52	25.79	23.68
53	29.66	26.53	53	25.03	22.87
54	28.66	25.58	54	24.27	22.07
55	27.67	24.64	55	23.52	21.29
56	26.69	23.72	56	22.76	20.53
57	25.72	22.82	57	22.02	19.79
58	24.76	21.93	58	21.28	19.07
59	23.82	21.06	59	20.54	18.37
60	22.89	20.22	60	19.81	17.68
61	21.97	19.39	61	19.10	17.01
62	21.06	18.59	62	18.39	16.36
63	20.18	17.81	63	17.69	15.72
64	19.31	17.05	64	17.01	15.09
65	18.46	16.31	65	16.34	14.47
66	17.63	15.59	66	15.69	13.86
67	16.81	14.88	67	15.04	13.27
68	16.02	14.20	68	14.42	12.68
69	15.24	13.52	69	13.80	12.12
70	14.48	12.86	70	13.20	11.58
71	13.72	12.20	71	12.62	11.06
72	12.99	11.56	72	12.04	10.55
73	12.27	10.94	73	11.48	10.05
74	11.57	10.33	74	10.93	9.57
75	10.88	9.75	75	10.39	9.09
76	10.21	9.19	76	9.85	8.63
77	9.57	8.65	77	9.33	8.17
78	8.94	8.13	78	8.81	7.73
79	8.35	7.64	79	8.31	7.30
80	7.77	7.18	80	7.81	6.90
81	7.23	6.73	81	7.32	6.52
82	6.71	6.31	82	6.84	6.15
83	6.22	5.91	83	6.38	5.81
84	5.76	5.53	84	5.94	5.48
85	5.33	5.18	85	5.51	5.18
86	4.93	4.84	86	5.10	4.88
87	4.56	4.53	87	4.72	4.60
88	4.22	4.24	88	4.36	4.33
89	3.90	3.96	89	4.02	4.07
90	3.61	3.70	90	3.71	3.83
91	3.34	3.46	91	3.43	3.59
92	3.10	3.23	92	3.16	3.35
93	2.87	3.02	93	2.92	3.12
94	2.67	2.83	94	2.70	2.88
95	2.49	2.65	95	2.49	2.67

* Age nearest birthday-male. Note: Beginning with the FY00 report, nondisability life expectations use new mortality improvement factors, which in most cases, increase the life expectation.

As of December 31, 2000

RETIRED MILITARY ALMANAC

RETIREES BY STATE

STATE	ARMY	NAVY	MARINES	AIR FORCE	COAST GUARD	DOD
ALABAMA	25,333	6,661	1,638	15,338	753	48,970
ALASKA	2,793	651	137	4,454	589	8,035
ARIZONA	13,953	8,017	3,055	23,774	475	48,799
ARKANSAS	8,139	4,624	966	10,733	163	24,462
CALIFORNIA	34,088	82,598	18,423	60,347	2,982	195,456
COLORADO	16,612	5,339	1,292	21,856	244	45,099
CONNECTICUT	3,003	4,957	580	2,185	593	10,725
DELAWARE	1,585	905	210	4,127	145	6,827
DIST OF COLUMBIA	1,658	607	133	1,000	31	3,398
FLORIDA	44,592	59,235	7,954	67,732	4,143	179,513
GEORGIA	40,975	11,260	3,498	21,424	650	77,157
GUAM, MI	613	751	77	462	27	1,903
HAWAII	5,553	4,023	963	3,748	267	14,287
IDAHO	2,596	2,548	484	4,905	130	10,533
ILLINOIS	10,248	8,018	1,872	12,179	308	32,317
INDIANA	8,998	4,456	1,393	6,417	162	21,264
IOWA	3,792	2,525	594	3,080	90	9,991
KANSAS	9,071	2,906	790	6,420	141	19,187
KENTUCKY	14,081	3,446	959	4,989	211	23,475
LOUISIANA	9,497	4,840	1,358	11,009	591	26,704
MAINE	2,925	4,040	512	3,705	773	11,182
MARYLAND	16,991	13,009	2,135	12,585	978	44,720
MASSACHUSETTS	7,327	5,709	1,331	6,373	1,160	20,740
MICHIGAN	9,370	6,386	1,580	8,073	897	25,409
MINNESOTA	5,580	3,935	843	4,941	168	15,299
MISSISSIPPI	7,459	5,744	936	10,253	292	24,392
MISSOURI	13,148	6,850	2,106	11,369	427	33,473
MONTANA	1,946	1,543	359	3,247	104	7,095
NEBRASKA	2,338	1,798	343	7,952	62	12,431
NEVADA	4,872	5,743	1,489	12,991	327	25,095
NEW HAMPSHIRE	2,843	2,099	437	4,048	283	9,427
NEW JERSEY	9,809	5,300	1,221	5,415	712	21,745
NEW MEXICO	5,501	2,914	722	11,129	144	20,266
NEW YORK	14,511	8,320	2,308	10,558	920	35,697
NORTH CAROLINA	31,402	11,759	10,483	17,828	1,756	71,472
NORTH DAKOTA	990	438	66	2,277	20	3,771
OHIO	12,378	8,023	2,356	17,995	517	40,752
OKLAHOMA	13,192	4,496	1,130	14,194	235	33,012
OREGON	5,900	6,701	1,350	6,712	909	20,663
PENNSYLVANIA	18,079	11,759	3,238	12,251	697	45,327
PUERTO RICO	7,578	430	131	963	112	9,102
RHODE ISLAND	1,418	3,127	243	948	184	5,736
SOUTH CAROLINA	17,898	12,547	2,873	16,303	478	49,621
SOUTH DAKOTA	1,556	807	140	3,042	29	5,545
TENNESSEE	19,109	10,039	2,382	12,300	384	43,830
TEXAS	65,673	23,765	6,393	77,773	1,524	173,604
UTAH	3,386	1,805	439	6,016	90	11,646
VERMONT	1,433	688	146	1,052	66	3,319
VIRGINIA	39,774	48,568	8,170	26,265	2,368	122,777
VIRGIN ISLANDS	188	44	5	40	4	277
WASHINGTON	22,619	22,032	2,245	20,418	2,225	67,314
WEST VIRGINIA	3,874	2,220	681	2,905	134	9,680
WISCONSIN	6,647	4,057	993	4,935	402	16,632
WYOMING	994	711	136	2,356	31	4,197
OTHER	10,331	6,792	897	8,615	180	26,635
TOTAL	646,219	472,565	107,195	654,006	32,287	1,879,985

As of September 30, 2000

RETIRED MILITARY ALMANAC

RETIRED MILITARY MONTHLY PAY** BY STATE (IN THOUSANDS)

STATE	ARMY	NAVY	MARINE CORPS	AIR FORCE	COAST GUARD	TOTAL DoD
ALABAMA	33,648	8,305	2,154	22,497	988	66,604
ALASKA	3,181	790	127	5,596	736	9,695
ARIZONA	19,743	10,621	4,410	36,998	573	71,771
ARKANSAS	9,352	5,685	1,152	14,433	198	30,623
CALIFORNIA	43,209	114,817	27,689	93,371	3,645	279,086
COLORADO	23,946	7,448	1,741	38,631	283	71,766
CONNECTICUT	3,180	6,791	530	2,738	860	13,239
DELAWARE	1,860	1,089	250	5,594	170	8,793
DIST OF COLUMBIA	2,085	917	161	1,241	44	4,405
FLORIDA	63,042	87,694	12,105	106,767	5,569	269,608
GEORGIA	55,653	14,539	4,824	29,939	765	104,955
GUAM, MI	686	936	101	591	35	2,313
HAWAII	7,318	6,270	1,628	5,742	395	20,957
IDAHO	3,137	3,380	685	6,854	149	14,056
ILLINOIS	11,015	9,555	1,740	17,803	368	40,113
INDIANA	9,757	5,107	1,469	8,002	166	24,335
IOWA	3,669	2,826	567	3,757	93	10,819
KANSAS	12,364	3,467	1,026	8,902	167	25,760
KENTUCKY	16,702	4,145	1,158	6,565	242	28,570
LOUISIANA	10,960	6,094	1,750	15,093	760	33,898
MAINE	3,087	5,375	634	4,612	900	13,707
MARYLAND	24,743	20,716	2,921	18,564	1,444	66,944
MASSACHUSETTS	7,624	6,272	1,129	8,073	1,377	23,098
MICHIGAN	9,375	7,028	1,414	9,818	1,090	27,635
MINNESOTA	5,515	4,390	844	6,031	169	16,779
MISSISSIPPI	8,059	7,523	1,220	13,550	343	30,353
MISSOURI	15,601	8,079	2,537	15,173	490	41,389
MONTANA	2,268	1,884	506	4,343	113	9,001
NEBRASKA	2,496	2,151	350	12,337	57	17,334
NEVADA	6,647	7,871	2,297	19,465	417	36,279
NEW HAMPSHIRE	3,605	2,852	530	6,132	372	13,119
NEW JERSEY	11,129	6,110	1,120	6,767	868	25,127
NEW MEXICO	7,224	4,207	947	17,896	158	30,274
NEW YORK	13,544	8,514	1,747	12,155	863	35,960
NORTH CAROLINA	40,178	16,077	16,161	25,227	2,182	97,643
NORTH DAKOTA	966	457	47	2,824	26	4,294
OHIO	12,346	8,934	2,172	25,782	592	49,233
OKLAHOMA	15,568	5,149	1,315	18,895	302	40,927
OREGON	6,686	8,378	1,633	9,301	1,108	25,997
PENNSYLVANIA	21,205	14,412	3,443	15,361	762	54,420
PUERTO RICO	5,327	479	89	864	108	6,758
RHODE ISLAND	1,518	4,856	304	1,022	224	7,699
SOUTH CAROLINA	22,863	17,486	4,413	23,771	586	68,533
SOUTH DAKOTA	1,713	947	165	4,038	28	6,862
TENNESSEE	22,939	13,600	3,241	16,761	463	56,541
TEXAS	90,512	31,058	8,535	124,591	1,906	254,695
UTAH	4,415	2,230	558	9,052	111	16,255
VERMONT	1,590	855	158	1,347	70	3,949
VIRGINIA	73,662	86,088	16,616	51,237	3,657	227,603
VIRGIN ISLANDS	222	61	6	64	5	354
WASHINGTON	29,938	30,460	3,113	30,877	3,166	94,388
WEST VIRGINIA	3,920	2,586	719	3,422	174	10,646
WISCONSIN	6,493	4,484	931	5,821	418	17,729
WYOMING	1,120	918	165	3,234	37	5,436
OTHER	15,154	7,360	1,434	12,944	219	36,892
TOTAL	833,759	650,321	148,679	972,465	41,008	2,605,224

Other: Includes residences with no recognizable ZIP CODE, overseas addresses, invalid ZIP CODES, and most FPO/APO ZIP CODES. As of September 30, 2000

**The monthly amount of payment (Net Pay) is before deductions for withholding taxes and allotments but after deductions for survivor benefits, VA and dual compensation, pay cap limitations resulting from civil service employment, and refusal of retired pay.

ARMED FORCES PAY - Basic Pay Rates **Effective January 1, 2001**

Pay Grade	YEARS OF SERVICE															
	Under 2	Over 2	Over 3	Over 4	Over 5	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 24	Over 26
COMMISSIONED OFFICERS																
O-10													11049.30	11103.90	11334.60	11737.20
O-9													9664.20	9803.40	10004.70	10356.00
O-8	6838.20	7062.30	7210.50	7252.20	7437.30	7747.80	7819.80	8114.10	8198.70	8451.60	8818.50	9156.90	9382.80	9382.80	9382.80	9382.80
O-7	5682.30	6068.40	6068.40	6112.50	6340.80	6514.50	6715.50	6915.90	7116.90	7747.80	8280.90	8280.90	8280.90	8280.90	8280.90	8322.60
O-6	4211.40	4626.60	4930.20	4930.20	4949.10	5160.90	5189.10	5189.10	5360.70	6005.40	6311.40	6617.40	6791.40	6967.80	7309.80	7309.80
O-5	3368.70	3954.90	4228.80	4280.40	4450.50	4450.50	4584.30	4831.80	5155.80	5481.60	5637.00	5790.30	5964.60	5964.60	5964.60	5964.60
O-4	2839.20	3457.20	3687.90	3739.50	3953.40	4127.70	4409.70	4629.30	4781.70	4935.00	4986.60	4986.60	4986.60	4986.60	4986.60	4986.60
O-3	2638.20	2991.00	3228.00	3489.30	3656.40	3839.70	3992.70	4189.80	4292.10	4292.10	4292.10	4292.10	4292.10	4292.10	4292.10	4292.10
O-2	2301.00	2620.80	3018.60	3120.30	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80	3184.80
O-1	1997.70	2079.00	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80	2512.80
COMMISSIONED OFFICERS WITH OVER 4 YEARS OF ACTIVE SERVICE AS AN ENLISTED MEMBER OR WARRANT OFFICER																
O-3E				3489.30	3656.40	3839.70	3992.70	4189.80	4355.70	4450.50	4580.40	4580.40	4580.40	4580.40	4580.40	4580.40
O-2E				3120.30	3184.80	3285.90	3457.20	3589.50	3687.90	3687.90	3687.90	3687.90	3687.90	3687.90	3687.90	3687.90
O-1E				2512.80	2684.10	2783.10	2884.20	2984.10	3120.30	3120.30	3120.30	3120.30	3120.30	3120.30	3120.30	3120.30
WARRANT OFFICERS																
W-5													4640.70	4800.00	4959.90	5120.10
W-4	2688.00	2891.70	2974.80	3056.70	3197.40	3336.30	3477.00	3614.10	3756.30	3892.50	4032.00	4168.20	4309.50	4448.40	4590.90	4590.90
W-3	2443.20	2649.90	2649.90	2684.10	2793.90	2919.00	3084.30	3184.80	3294.60	3420.30	3545.10	3669.90	3794.70	3919.80	4045.20	4045.20
W-2	2139.60	2315.10	2315.10	2391.00	2512.80	2649.90	2750.70	2851.50	2949.60	3058.20	3169.50	3280.80	3391.80	3503.40	3503.40	3503.40
W-1	1782.60	2043.90	2043.90	2214.60	2315.10	2419.20	2523.30	2626.80	2731.50	2835.90	2940.00	3018.60	3018.60	3018.60	3018.60	3018.60
ENLISTED																
E-9							3126.90	3197.40	3287.10	3392.40	3498.00	3601.80	3742.80	3882.60	4060.80	4060.80
E-8							2622.00	2697.90	2768.40	2853.30	2945.10	3041.10	3138.00	3278.10	3417.30	3612.60
E-7	1831.20	1999.20	2075.10	2149.80	2227.20	2303.10	2379.00	2454.90	2529.60	2607.00	2683.80	2758.80	2890.80	3034.50	3250.50	3250.50
E-6	1575.00	1740.30	1817.40	1891.80	1969.50	2046.00	2122.80	2196.90	2272.50	2327.70	2367.90	2367.90	2370.30	2370.30	2370.30	2370.30
E-5	1381.80	1549.20	1623.90	1701.00	1777.80	1855.80	1930.50	2007.90	2007.90	2007.90	2007.90	2007.90	2007.90	2007.90	2007.90	2007.90
E-4	1288.80	1423.80	1500.60	1576.20	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00	1653.00
E-3	1214.70	1307.10	1383.60	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40	1385.40
E-2	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10	1169.10
E-1	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80	1042.80

Note: Monthly basic pay for O-7 through O-10 is limited to \$11,141.70 corresponding to the Level III Executive Schedule.
 Cadet and Midshipmen pay is \$600.00 through September 30, 2001. Increases to \$699.00 effective October 1, 2001.

REGULAR MILITARY COMPENSATION*
Average Annual Regular Military Compensation (RMC) (Amounts rounded to nearest dollar)

Pay Grade	YEARS OF SERVICE														
	Under 2	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 24	Over 26/30
0-10															167,075
0-9															157,474
0-8															145,290
0-7													131,434	131,434	131,954
0-6					85,953	88,838	89,213	89,213	91,494	99,419	103,094	106,766	108,854	110,971	115,075
0-5	62,395		73,983	74,704	77,086	77,086	78,960	82,425	86,874	91,142	93,090	94,964	97,076	97,076	97,076
0-4	53,510	61,002	63,916	64,573	67,428	69,805	73,697	76,756	78,879	80,996	81,697	81,697	81,697	81,697	81,697
0-3	48,134	52,524	55,368	58,504	60,591	62,926	64,903	67,524	68,892	68,892	68,892	68,892	68,892	68,892	68,892
0-2	41,349	45,565	50,638	51,859	52,633	52,633	52,633	52,633	52,633	52,633					
0-1	35,699	36,800	42,651	42,651	42,651	42,651	42,651	42,651	42,651	42,651					
COMMISSIONED OFFICERS WITH OVER 4 YEARS OF ACTIVE SERVICE AS AN ENLISTED MEMBER OR WARRANT OFFICER															
0-3E				59,776	61,875	64,244	66,257	68,885	71,116	72,395	74,154	74,154	74,154	74,154	74,154
0-2E				53,919	54,693	55,907	57,962	59,593	60,828	60,828	60,828	60,828	60,828		
0-1E				44,903	47,213	48,549	49,898	51,097	52,731	52,731	52,731				
WARRANT OFFICERS															
W-5												75,528	77,767	79,972	82,134
W-4									61,966	63,698	65,518	67,353	69,293	71,215	73,213
W-3						50,570	52,553	53,759	55,077	56,585	58,083	59,601	61,132	62,703	64,293
W-2	40,093	42,258	42,258	43,195	44,698	46,389	47,633	48,876	50,061	51,365	52,700	54,036	55,368	56,707	56,707
W-1	33,607	36,782	36,782	38,892	40,132	41,416	42,700	43,977	45,269	46,557	47,819	48,763	48,763		
ENLISTED MEMBERS															
E-9								49,177	50,035	51,068	52,173	53,325	54,488	56,169	57,840
E-8															
E-7				41,545	42,488	43,413	44,339	45,264	46,174	47,118	48,054	48,968	50,574	52,299	54,891
E-6	33,682	35,717	36,678	37,608	38,573	39,522	40,470	41,380	42,309	42,987	43,481	43,481	43,510	43,510	43,510
E-5	29,878	31,982	32,855	33,736	34,675	35,628	36,575	37,557	37,557	37,557	37,557	37,557	37,557		
E-4	27,168	28,803	29,736	30,661	31,574	31,574	31,574	31,574	31,574	31,574	31,574	31,574			
E-3	25,831	26,964	27,885	27,906	27,906	27,906	27,906	27,906	27,906	27,906					
E-2	25,308	25,308	25,308	25,308	25,308	25,308	25,308	25,308	25,308	25,308					
E-1>4	23,101	23,935	23,935	23,935	23,935	23,935	23,935	23,935	23,935	23,935	23,935	23,935			

*Regular Military Compensation (RMC) combines basic pay, basic allowance for housing and basic allowance for subsistence and the federal tax advantage on the tax free allowances. The RMC is at best, a guide to income for any member in a given grade and year of service (As of January 1, 2001 based on 3.7% increase in Basic Pay).

ANNUAL AMOUNT OF MILITARY NON-DISABILITY RETIRED PAY IN DOLLARS FOR PERSONS RETIRING AFTER JANUARY 1, 2001

PAY GRA- DE PAY GRA- DE	YEARS OF SERVICE															
	Over 15	Over 16	Over 17	Over 18	Over 19	Over 20	Over 21	Over 22	Over 23	Over 24	Over 25	Over 26	Over 27	Over 28	Over 29	Over 30
COMMISSIONED OFFICERS																
O-10	41,304	47,712	51,228	54,804	58,428	66,288	69,600	73,284	76,608	80,220	83,556	86,904	90,240	93,588	96,924	100,272
O-9	36,120	42,192	45,288	48,456	51,672	57,984	60,876	64,692	67,632	72,024	75,024	80,772	83,880	86,988	90,096	93,204
O-8	35,040	38,940	41,808	46,656	49,752	54,936	57,684	61,920	64,740	67,548	70,368	73,176	75,996	78,804	81,624	84,444
O-7	30,420	35,700	38,328	43,812	46,728	49,680	52,164	54,648	57,132	59,616	62,100	64,908	67,404	69,900	72,396	74,892
O-6	22,908	27,672	29,700	33,396	35,604	39,696	41,688	44,820	46,860	50,160	52,248	57,012	59,208	61,392	63,588	65,784
O-5	22,032	25,248	27,108	29,820	31,800	34,740	36,468	39,360	41,148	42,936	44,724	46,512	48,312	50,100	51,888	53,676
O-4	20,436	22,740	24,408	26,388	28,128	29,916	31,404	32,904	34,404	35,892	37,392	38,892	40,380	41,880	43,380	44,868
O-3	18,348	19,776	21,228	22,704	24,216	25,752	27,036	28,320	29,604	30,900	32,184	33,468	34,764	36,048	37,332	38,628
O-2	13,608	14,664	15,744	16,848	17,964	19,104	20,064	21,012	21,972	22,920	23,880	24,840	25,788	26,748	27,696	28,656
O-1	10,740	11,568	12,420	13,296	14,172	15,072	15,828	16,584	17,328	18,084	18,840	19,596	20,352	21,096	21,852	22,608
COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS ACTIVE SERVICE AS ENLISTED MEMBERS																
O-3E	18,612	20,496	22,008	24,228	25,836	27,480	28,848	30,228	31,596	32,976	34,344	35,724	37,092	38,472	39,840	41,220
O-2E	15,756	16,992	18,240	19,512	20,808	22,116	23,232	24,336	25,440	26,544	27,648	28,764	29,868	30,972	32,076	33,180
O-1E	13,332	14,376	15,432	16,512	17,604	18,720	19,656	20,592	21,528	22,464	23,400	24,336	25,272	26,208	27,144	28,080
WARRANT OFFICERS																
W-5	19,608	21,132	22,692	24,276	25,884	27,840	29,232	31,680	33,120	35,700	37,188	39,936	41,472	43,008	44,544	46,080
W-4	16,056	17,928	19,248	21,336	22,752	25,008	26,256	28,440	29,724	32,028	33,360	35,808	37,176	38,556	39,936	41,316
W-3	14,076	15,756	16,920	18,756	20,004	22,008	23,112	25,044	26,172	28,212	29,388	31,548	32,760	33,972	35,184	36,396
W-2	12,600	14,088	15,120	16,764	17,880	19,680	20,664	22,380	23,400	25,224	26,268	27,324	28,368	29,424	30,468	31,524
W-1	11,676	13,056	14,028	15,552	16,584	18,108	19,008	19,920	20,820	21,732	22,632	23,544	24,444	25,356	26,256	27,156
ENLISTED MEMBERS																
E-9	14,052	15,624	16,776	18,504	19,728	21,600	22,680	24,696	25,824	27,948	29,112	31,668	32,892	34,104	35,328	36,540
E-8	12,192	13,560	14,568	16,092	17,160	18,828	19,764	21,624	22,608	24,600	25,620	28,176	29,256	30,336	31,428	32,508
E-7	10,812	12,012	12,888	14,196	15,144	16,548	17,376	19,068	19,944	21,840	22,752	25,344	26,328	27,300	28,272	29,244
E-6	9,708	10,716	11,508	12,528	13,356	14,196	14,916	15,636	16,344	17,064	17,772	18,480	19,188	19,908	20,616	21,324
E-5	8,580	9,252	9,924	10,620	11,328	12,036	12,648	13,248	13,848	14,448	15,048	15,660	16,260	16,860	17,460	18,060
E-4	7,056	7,608	8,172	8,736	9,324	9,912	10,404	10,908	11,400	11,892	12,396	12,888	13,380	13,884	14,376	14,868
E-3	5,916	6,372	6,852	7,320	7,812	8,304	8,724	9,132	9,552	9,972	10,380	10,800	11,220	11,628	12,048	12,468
E-2	4,992	5,376	5,772	6,180	6,588	7,008	7,356	7,716	8,064	8,412	8,760	9,108	9,468	9,816	10,164	10,512
E-1	4,452	4,800	5,148	5,508	5,880	6,252	6,564	6,876	7,188	7,500	7,812	8,124	8,436	8,748	9,072	9,384

Note: As a result of certain provisions for advancement on the retired list or under the 'Tower Amendment' some individuals would receive amounts differing from those shown above. Table is based on DIEMS before September 8, 1980 and is calculated using final pay formula. For those members whose DIEMS is September 8, 1980 or later, retirement pay will be the ratio of member's high-3 pay to final pay applied to the corresponding number in this table. Individual member's pay will vary depending upon cost-of-living adjustment, longevity, and promotion increases. Figures shown assume that active service and pay service are equal. Military retired pay reflects pay and pay cap increases prior to and including January 1, 2001. Active duty basic pay cap of 11,141.70 per month levels out retired pay in upper grades. Public law 102-484 granted DoD Temporary Early Retirement Authority (TERA) for selected active duty members with as few as 15 years of service. Their retired pay is subject to reduction factors for service less than 20 years.

**TOTAL MILITARY LIFETIME RETIREMENT PAY
(LUMP-SUM EQUIVALENT) (As of January 1, 2001)**

GRADE	Over 20	Over 21	Over 22	Over 23	Over 24	Over 25	Over 26	Over 27	Over 28	Over 29	Over 30
COMMISSIONED OFFICERS											
O-10	1,457,835	1,508,894	1,565,089	1,610,607	1,659,127	1,698,777	1,735,518	1,768,761	1,798,877	1,825,362	1,848,624
O-9	1,275,210	1,319,762	1,381,594	1,421,895	1,489,615	1,525,312	1,613,059	1,644,101	1,672,017	1,696,770	1,718,318
O-8	1,208,177	1,250,561	1,322,394	1,361,094	1,397,042	1,430,651	1,461,363	1,489,570	1,514,710	1,537,218	1,556,818
O-7	1,092,585	1,130,890	1,167,090	1,201,143	1,232,990	1,262,555	1,296,247	1,321,161	1,343,564	1,363,428	1,380,716
O-6	873,012	903,775	957,198	985,185	1,037,419	1,062,254	1,138,559	1,160,514	1,180,030	1,197,547	1,212,800
O-5	764,018	790,608	840,591	865,096	888,011	909,283	928,869	946,946	962,984	977,202	989,576
O-4	657,926	680,823	702,714	723,310	742,326	760,217	776,693	791,474	804,985	816,972	827,191
O-3	566,349	586,127	604,816	622,395	639,080	654,333	668,373	681,396	692,887	703,070	712,150
O-2	420,144	434,978	448,743	461,939	474,036	485,504	496,068	505,461	514,130	521,596	528,305
O-1	331,470	343,143	354,176	364,304	374,017	383,036	391,342	398,912	405,491	411,537	416,803
COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS ACTIVE SERVICE AS ENLISTED MEMBERS											
O-3E	604,352	625,410	645,564	664,274	682,016	698,248	713,427	727,027	739,479	750,303	759,936
O-2E	486,385	503,658	519,732	534,851	548,988	562,111	574,432	585,432	595,320	604,085	611,710
O-1E	411,699	426,132	439,773	452,605	464,605	475,745	486,003	495,347	503,750	511,201	517,686
WARRANT OFFICERS											
W-5	612,270	633,735	676,574	696,315	738,355	756,069	797,543	812,877	826,667	838,893	849,535
W-4	549,987	569,217	607,379	624,917	662,410	678,242	715,104	728,673	741,094	752,111	761,706
W-3	484,010	501,057	534,852	550,240	583,486	597,487	630,030	642,117	652,984	662,617	671,000
W-2	432,811	447,985	477,958	491,962	521,688	534,055	545,674	556,031	565,566	573,801	581,179
W-1	398,239	412,084	425,421	437,720	449,466	460,131	470,186	479,118	487,374	494,477	500,651
ENLISTED MEMBERS											
E-9	480,072	496,949	533,168	548,986	584,652	598,850	640,080	652,704	663,863	673,987	682,605
E-8	418,463	433,056	466,846	480,618	514,615	527,017	569,499	580,552	590,516	599,583	607,283
E-7	367,789	380,732	411,664	423,984	456,877	468,021	512,258	522,449	531,418	539,373	546,308
E-6	315,514	326,830	337,569	347,453	356,967	365,580	373,522	380,764	387,526	393,312	398,355
E-5	267,507	277,135	286,014	294,391	302,242	309,546	316,523	322,661	328,194	333,102	337,380
E-4	220,300	227,966	235,496	242,350	248,772	254,992	260,495	265,511	270,264	274,265	277,750
E-3	184,561	191,155	197,153	203,064	208,607	213,522	218,292	222,648	226,349	229,852	232,915
E-2	155,757	161,180	166,583	171,431	175,973	180,198	184,093	187,882	191,077	193,909	196,375
E-1	138,954	143,826	148,448	152,808	156,895	160,697	164,204	167,403	170,287	173,076	175,303

NOTE: As a result of certain provisions for advancement on the retired list or under the "Tower Amendment" some individuals would receive amounts differing from those shown above. Tables assume continuous service. Table is based on DIEMS before September 8, 1980 and is calculated using final pay formula. Military retired pay reflects pay and pay cap increases prior to and including January 1, 2001. Public law 102-484 granted DoD Temporary Early Retirement Authority (TERA) for selected active duty members with as few as 15 years of service. Their retired pay is subject to reduction factors for service less than 20 years. The lump-sum equivalent is the amount of money required to be on hand at the time of retirement to pay a lifetime annuity that increases with inflation at 3.0% annually. The interest rate used in discounting to the present value is 6.25% resulting in what is commonly referred to as a real interest rate of 3.25%. Longevity is based on military specific tables that assume an entry age of 23 for commissioned officers and warrant officers and 20 for enlisted. **Warning: These figures should not be used in property settlements.**

**MILITARY RETIRED PAY, LUMP-SUM EQUIVALENTS* AT RETIREMENT, AND ANNUAL DEPOSIT†
NECESSARY TO ACCUMULATE THE LUMP-SUM EQUIVALENT* FOR NON-DISABILITY RETIREMENTS**

Retired Pay Grade	Retirement After 20 Years				Retirement After 30 Years			
	Monthly Retired Pay	Lump-Sum Equivalents*	Monthly Deposits#	Annual Deposits#	Monthly Retired Pay	Lump-Sum Equivalents*	Monthly Deposits#	Annual Deposits#
COMMISSIONED OFFICERS								
O-10	5,524	1,457,835	3,117	37,409	8,356	1,848,624	1,808	21,696
O-9	4,832	1,275,210	2,727	32,722	7,767	1,718,318	1,681	20,166
O-8	4,578	1,208,177	2,584	31,002	7,037	1,556,818	1,523	18,271
O-7	4,140	1,092,585	2,336	28,036	6,241	1,380,716	1,350	16,204
O-6	3,308	873,012	1,867	22,402	5,482	1,212,800	1,186	14,234
O-5	2,895	764,018	1,634	19,605	4,473	989,576	968	11,614
O-4	2,493	657,926	1,407	16,883	3,739	827,191	809	9,708
O-3	2,146	566,349	1,211	14,533	3,219	712,150	697	8,358
O-2	1,592	420,144	898	10,781	2,388	528,305	517	6,200
O-1	1,256	331,470	709	8,506	1,884	416,803	408	4,892
COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS OF ACTIVE ENLISTED SERVICE								
O-3E	2,290	604,352	1,292	15,508	3,435	759,936	743	8,919
O-2E	1,843	486,385	1,040	12,481	2,765	611,710	598	7,179
O-1E	1,560	411,699	880	10,564	2,340	517,686	506	6,076
WARRANT OFFICERS								
W-5	2,320	612,270	1,309	15,711	3,840	849,535	831	9,970
W-4	2,084	549,987	1,176	14,113	3,443	761,706	745	8,939
W-3	1,834	484,010	1,035	12,420	3,033	671,000	656	7,875
W-2	1,640	432,811	926	11,106	2,627	581,179	568	6,821
W-1	1,509	398,239	852	10,219	2,263	500,651	490	5,876
ENLISTED MEMBERS								
E-9	1,800	480,072	1,027	12,319	3,045	682,605	668	8,011
E-8	1,569	418,463	895	10,738	2,709	607,283	594	7,127
E-7	1,379	367,789	787	9,438	2,437	546,308	534	6,412
E-6	1,183	315,514	675	8,096	1,777	398,355	390	4,675
E-5	1,003	267,507	572	6,864	1,505	337,380	330	3,960
E-4	826	220,300	471	5,653	1,239	277,750	272	3,260
E-3	692	184,561	395	4,736	1,039	232,915	228	2,734
E-2	584	155,757	333	3,997	876	196,375	192	2,305
E-1	521	138,954	297	3,566	782	175,303	171	2,057

NOTE: As a result of certain provisions for advancement on the retired list or under the "Tower Amendment" some individuals would receive amounts differing from those shown above. Tables assume continuous service. Table is based on DIEMS before September 8, 1980 and is calculated using final pay formula. Military retired pay reflects pay and pay cap increases prior to and including January 1, 2001. Public law 102-484 granted DoD Temporary Early Retirement Authority (TERA) for selected active duty members with as few as 15 years of service. Their retired pay is subject to reduction factors for service less than 20 years.

The lump-sum-equivalent is the amount of money required to be on hand at the time of retirement to pay a lifetime annuity that increases with inflation at 3.0% annually. The interest rate used in discounting to the present value is 6.25% resulting in what is commonly referred to as a real interest rate of 3.25%.

Longevity is based on military specific tables that assume an entry age of 23 for commissioned officers and warrant officers and 20 for enlisted.

†Deposit is the amount necessary to accumulate at 6.5% interest to the lump-sum equivalent.

WARNING: These figures should not be used in property settlements.

As of January 1, 2001

**NUMBER OF MILITARY PERSONNEL RECEIVING RETIRED PAY
AS OF SEPTEMBER 30, 2000 BY RANK AND AVG MONTHLY GROSS/NET (ALL DoD)**

Rank/ Grouping	All Retirees Including Reserves			All Retirees Excluding Reserves			Reserve Retired Only		
	Monthly			Monthly			Monthly		
	Number	Avg Net	Avg Gross	Number	Avg Net	Avg Gross	Number	Avg Net	Avg Gross
O-10	199	7,146	7,853	199	7,146	7,853	0	0	0
O-9	757	6,683	7,343	755	6,692	7,351	2	3,411	4,399
O-8	2,943	5,098	5,552	2,065	6,205	6,763	878	2,496	2,706
O-7	2,934	3,965	4,334	1,752	5,255	5,756	1,182	2,053	2,227
O-6	97,545	3,447	3,739	68,088	4,282	4,647	29,457	1,518	1,639
O-5	173,780	2,429	2,623	123,507	2,960	3,201	50,273	1,122	1,204
O-4	123,060	1,933	2,084	94,771	2,254	2,433	28,289	858	916
O-3	40,834	1,662	1,816	33,530	1,871	2,050	7,304	700	746
O-2	7,999	1,174	1,308	7,451	1,219	1,360	548	565	598
O-1	2,134	933	1,020	2,085	944	1,033	49	439	467
All Commission	452,185	2,452	2,654	334,203	2,912	3,155	117,982	1,148	1,233
W-5	707	2,602	2,877	564	2,912	3,217	143	1,381	1,534
W-4	22,498	1,960	2,167	15,501	2,388	2,649	6,997	1,009	1,098
W-3	19,701	1,595	1,754	17,564	1,703	1,875	2,137	703	758
W-2	12,560	1,371	1,507	11,452	1,445	1,591	1,108	603	646
W-1	1,287	1,040	1,125	1,104	1,123	1,218	183	538	563
All Warrant	56,753	1,690	1,863	46,185	1,870	2,065	10,568	902	978
All Officers	508,938	2,367	2,566	380,388	2,785	3,023	128,550	1,128	1,212
E-9	95,381	1,937	2,153	83,309	2,094	2,331	12,072	852	925
E-8	200,278	1,440	1,586	177,528	1,537	1,695	22,750	682	735
E-7	469,718	1,179	1,300	428,512	1,235	1,364	41,206	597	639
E-6	324,448	939	1,045	299,170	983	1,095	25,278	420	445
E-5	81,865	716	822	74,498	754	869	7,367	328	346
E-4	17,292	415	561	16,697	422	573	595	233	247
E-3	7,020	328	441	7,009	328	442	11	230	238
E-2	2,913	294	384	2,912	294	384	1	221	227
E-1	738	301	391	736	302	391	2	185	190
All Enlisted	1,199,653	1,168	1,296	1,090,371	1,226	1,363	109,282	581	624
Unknown	41	2,607	2,885	40	2,610	2,887	1	2,499	2,770
Total	1,708,632	1,525	1,674	1,470,799	1,630	1,792	237,833	877	942

Figures include retirees receiving payment from DoD and have not been adjusted to DoD budget figures. Those retirees receiving a net dollar amount of zero are not included in the average net, likewise for average gross. "Monthly net retired pay" is the amount chargeable to the appropriation after deducting survivor payments, dual compensation reductions, VA payments and the like, but before making individual deductions such as for income taxes or savings bonds. Figures include: 12,526 TERA officers receiving an average monthly Net/Gross payment of \$1704/\$1848, and 41,114 TERA enlistees receiving an average monthly Net/Gross payment of \$806/\$920.

**NUMBER OF MILITARY PERSONNEL RECEIVING RETIRED PAY
AS OF SEPTEMBER 30, 2000 BY RANK AND AVG MONTHLY GROSS/NET (ALL DoD)**

Rank/ Grouping	Non-Disability Including Reserves			Non-Disability Excluding Reserves			Disability Only		
	Monthly			Monthly			Monthly		
	Number	Avg Net	Avg Gross	Number	Avg Net	Avg Gross	Number	Avg Net	Avg Gross
O-10	190	7,119	7,834	190	7,119	7,834	9	7,709	8,255
O-9	716	6,664	7,324	714	6,673	7,332	41	7,017	7,677
O-8	2,795	5,028	5,476	1,917	6,188	6,745	148	6,417	6,992
O-7	2,815	3,903	4,265	1,633	5,243	5,739	119	5,427	5,988
O-6	94,524	3,423	3,703	65,067	4,285	4,637	3,021	4,219	4,864
O-5	169,048	2,416	2,601	118,775	2,963	3,192	4,732	2,885	3,435
O-4	118,551	1,931	2,071	90,262	2,268	2,434	4,509	1,989	2,421
O-3	33,516	1,718	1,842	26,212	2,002	2,148	7,318	1,401	1,697
O-2	2,857	1,394	1,513	2,309	1,591	1,730	5,142	1,051	1,193
O-1	314	1,106	1,208	265	1,229	1,345	1,820	903	987
All Commission	425,326	2,478	2,670	307,344	2,989	3,222	26,859	2,034	2,396
W-5	696	2,605	2,870	553	2,922	3,215	11	2,412	3,316
W-4	21,805	1,954	2,147	14,808	2,400	2,643	693	2,146	2,782
W-3	19,096	1,597	1,748	16,959	1,710	1,873	605	1,515	1,930
W-2	11,881	1,384	1,509	10,773	1,465	1,598	679	1,134	1,472
W-1	1,028	1,066	1,143	845	1,180	1,269	259	936	1,054
All Warrant	54,506	1,696	1,859	43,938	1,887	2,070	2,247	1,532	1,960
All Officers	479,832	2,389	2,578	351,282	2,851	3,078	29,106	1,995	2,362
E-9	92,675	1,941	2,146	80,603	2,104	2,329	2,706	1,794	2,374
E-8	195,131	1,442	1,581	172,381	1,543	1,693	5,147	1,336	1,777
E-7	457,624	1,183	1,299	416,418	1,241	1,364	12,094	1,020	1,364
E-6	309,998	950	1,046	284,720	997	1,100	14,450	710	1,003
E-5	66,923	766	845	59,556	820	907	14,942	489	719
E-4	3,515	585	628	2,920	657	705	13,777	372	544
E-3	351	520	554	340	529	564	6,669	318	436
E-2	44	432	482	43	437	488	2,869	291	382
E-1	69	390	473	67	396	482	669	292	382
All Enlisted	1,126,330	1,199	1,319	1,017,048	1,266	1,393	73,323	681	942
Unknown	35	2,958	3,240	34	2,972	3,254	6	559	808
Total	1,606,197	1,555	1,695	1,368,364	1,673	1,826	102,435	1,054	1,346

Figures include retirees receiving payment from DoD and have not been adjusted to DoD budget figures. Those retirees receiving a net dollar amount of zero are not included in the average net, likewise for average gross. "Monthly net retired pay" is the amount chargeable to the appropriation after deducting survivor payments, dual compensation reductions, VA payments and the like, but before making individual deductions such as for income taxes or savings bonds. Figures include: 12,526 TERA officers receiving an average monthly Net/Gross payment of \$1704/\$1848, and 41,114 TERA enlistees receiving an average monthly Net/Gross payment of \$806/\$920.

ASSOCIATIONS AND ORGANIZATIONS

ORGANIZATION**	MEMBERSHIP ELIGIBILITY	ANNUAL DUES	MAGAZINE OR NEWSPAPER	REGIONAL OR LOCAL POSTS	LIFE INSURANCE PROGRAMS	HEALTH OR HOSP. INS. PROGRAMS	PARTIAL LISTING OF OTHER PROGRAM AND/OR SERVICES
Air Force Association. (AFA) 1501 Lee Hwy. Arlington, VA 22209 (703) 247-5800 (150,000)	Members/former members of Armed Forces, Current Reserve or Guard spouse, widow(er), or patrons	\$36.00	AIR FORCE magazine monthly	Yes	Yes	Yes	Nat'l & local seminars & symposia on nat'l def; AF activities & aerospace development; 47 state organizations & almost 300 local chpters; insurance programs. MasterCard; rental car, auto insurance, hotel, & medical care discounts & resume assistance. (www.afa.org)
Air Force Sergeants Association (AFSA) P.O. Box 50 Temple Hills, MD 20757 (301) 899-3500 (155,000)	Act duty or former enl mbrs of the USAF including Reserve Forces, ANG and Retired AF	\$21.00, life mbrshp available	"Sergeants" monthly	Yes	Yes	Yes	Discount car rentals; travel service; auto insurance; scholarship grants; legislative programs; prescription and eyewear programs; Visa card.
American Ex-Prisoners of War 3201 East Pioneer Pkwy. Suite 40 Arlington, TX 76010-5396	Ex-POW or Family member	\$30/40	Ex-POW Bulletin Monthly	Yes	No	No	Medical Research, NSO, VAVS (pow@flash.net)
The American Legion 700 N. Pennsylvania St. Indianapolis, IN 46206 (317) 630-1200 (2.8 million)	Vets with honorable service during WWI, II, Korea, Vietnam, Lebanon, Grenada, Panama, & Desert Storm	\$10.00 to \$35.00 depending on Posts	"The American Legion" monthly magazine	Yes	Yes	Yes	Vets counseling and assist; scholarship guid and assist; assist to needy children of Vets; Nat'l Youth Baseball and Scout programs; National Security, Foreign Relations and Civil Defense programs. (www.legion.org)
American Military Retirees Association (AMRA) Admin Office-22 U.S. Oval, Suite 1200, Plattsburg, NY 12903-3334 (11,000)	All ret mbrs of U.S. Armed Forces includ Reserves and active duty	\$18.00 life mbrshp available	AMRA News Report quarterly	Yes	Yes	Yes	Legislative programs, scholarship awards, job resume bank, rental car discount.
American Retirees Association 2009 N. 14th St., Suite 300 Arlington, VA 22201 (703) 527-3065	AD, Reserve and Ret Mbrs of the Army, Navy, USAF, USMC, Coast Guard & Public Health Service	\$25.00	Bi-monthly Newsletter	Yes	No	No	Sole purpose is reform of the Uniformed Services Former Spouse Protection Act, (USFSPA), Public Law 97-252; 10 USC 1408. Also, provides counseling on (USFSPA) impact. (www.americanretirees.com)
Association of the United States Army (AUSA) 2425 Wilson Blvd. Arlington, VA 22201 (703) 841-4300 (100,000)	Any individual, military or civilian who subscribe to AUSA's aims and objectives	Based on grade. Disc for E1-E4, Life mbrshp on request	"ARMY" magazine and monthly AUSA News, both monthly	Yes	Yes	Yes	Educational programs, National & Regional Seminars; AUSA Position Papers; several discount programs, auto insurance.
American Association of Uniformed Services P.O. Box 3686 Austin, TX 78764 1-800-222-0207	Any active, retired or former member of Uniformed Services	\$25.00	quarterly newsletter	No	Yes	Yes	50% hotel disc, travel disc plan, trav accid ins, auto rental disc & RV disc. pharmacy and vision discounts.

ASSOCIATIONS AND ORGANIZATIONS

ORGANIZATION **	MEMBERSHIP ELIGIBILITY	ANNUAL DUES	MAGAZINE OR NEWSPAPER	REGIONAL OR LOCAL POSTS	LIFE INSURANCE PROGRAMS	HEALTH OR HOSP. INS. PROGRAMS	PARTIAL LISTING OF OTHER PROGRAM AND/OR SERVICES
AMVETS (American Veterans) 4647 Forbes Blvd. Lanham, MD 20706-4380 (301) 459-9600 (250,000)	American veterans who have honorably served or are serving in the Armed Forces of the US during and since WWII	\$20.00 (varies with post)	American Veteran magazine quarterly	Yes	Yes	Yes	Counseling and assistance in obtaining benefits and claims; VA hospital volunteers; legislative program; scholarship program; ROTC program; blood donor program; discount life insurance and prescription card.
Armed Forces Services Corporation 2800 Shirlington Rd, Ste 350 Arlington, VA 22206 (888) 237-2872	All branches of the Uniformed Services (active, Reserve, retired, veterans, and their widow(er)s)	Varies, based on age	annual newsletter	No	No	No	Advising on federal benefits, life insurance matters and financial counseling. Central repository service for important documents of all members.
Army and Air Force Mutual Aid Association 102 Sheridan Ave. Fort Myer, VA 22221-1110 (800) 336-4538 (62,000)	All mbrs of the Army/AF, Army/AF Guard and Reserve officers (active duty and retired under age 66). Army/AF Academy Cadets, ROTC Contract & Schlrshp Cadets		"In Your Interest" quarterly	No	Yes	No	Life insurance
Coast Guard Chief Petty Officer Association 5520G Hempstead Way Springfield, VA 22151 (703) 941-0395 (11,000)	Any E-7, E-8 ,E-9 in any service (active, retired or Reserve)	\$24.00 check or allot.	"The Chief" magazine quarterly	Yes	Yes	Yes	Scholarship awards, legislative program.
Coast Guard Enlisted Association 5520G Hempstead Way Springfield, VA 22151 (703) 941-0395 (2,000)	All services, enlisted E-6 or below (active, retired or Reserve)	\$24.00 check or allot.	"The Chief" magazine quarterly	Yes	Yes	Yes	Scholarship awards, legislative representation.
Disabled American Veterans (DAV) 807 Maine Ave., SW Washington, DC 20024 (202) 554-3501 (1,100,000)	All war disabled veterans of the US Armed Forces	Life mbrshps only	"DAV" magazine monthly	Yes	No	No	Provides counseling and assistance in obtaining veterans benefits and claims; employment assistance; VA Hospital volunteers; scholarship programs; Disaster Relief Fund; Legislative programs.
Enlisted Association of the National Guard 1219 Prince St. Alexandria, VA 22314 (75,000) (703) 519-3846	All Enlisted Army & Air NG (grades E-1 thru E-9)	\$9.00 plus State Assn add-ons	"The New Patriot" quarterly	Yes	Yes	Yes	Natl schlrshp, student loans, Visa card, trav svc, eye care, employ refer svc, state & natl legislative programs, state & natl conferences, family educ & support programs, auxiliary, CHAMPUS Supplement & AD&D. (www.eangus.org) (eangus@eangus.org)

ASSOCIATIONS AND ORGANIZATIONS

ORGANIZATION**	MEMBERSHIP ELIGIBILITY	ANNUAL DUES	MAGAZINE OR NEWSPAPER	REGIONAL OR LOCAL POSTS	LIFE INSURANCE PROGRAMS	HEALTH OR HOSP. INS. PROGRAMS	PARTIAL LISTING OF OTHER PROGRAM AND/OR SERVICES
Fleet Reserve Association (FRA) 125 N. West Street Alexandria, VA 22314-2754 (703) 683-1400; (800) FRA-1924 (147,000)	All EM of the Sea Services on AD, in the Fleet Reserve or retired & former Sea Svc pers in other services AD, Reserve, or Ret. Off's with at least 1 day AD as enl	\$20.00	"Naval Affairs" magazine monthly. On Watch AD newspaper bi-monthly	Yes	Yes	Yes	Career counseling and assistance; legislative programs; veterans claims and grievances representation with the VA; assistance with corrections of Naval Records and disability claims. CHAMPUS/Medicare supplemental insurance term life. (www.fra.org)
Jewish War Veterans of the U.S. (JWV) 1811 R St., NW Washington, DC 20009 (202) 265-6280 (100,000)	Veterans of wartime service	\$35.00	The Jewish Veteran	Yes	Yes	Yes	Legis prog; Asst to Vet Svcs Offs; Svc to homeless; annual convention; VA Hosp vol svc; scholarship program for JWV depens; blood donor post level programs. (www.penfed.org/jwv/home.htm) (jwv@erols.com)
Marine Corps League P.O. Box 3070 Merrifield, VA 22116-3070 1-800-MCL-1775 (703) 207-9588 (40,000)	All active duty, reserve or former marines with at least 90 days active duty or with honorable sep or retirement	\$12- \$25 depending on local detts.	Marine Corps League quarterly	Yes	Yes	Yes	Auto quote & purchase plan, discount lodging program, auto warranty ext prog, travel asst, service group insurance, CHAMPUS & medicare supplement plan, vet service program, claims & grief assistance.
Marine Corps Reserve Officers' Association (MCROA) 110 N. Royal St., Suite 406 Alexandria, VA 22314 (703) 548-7807 (5,000) (800) 927-6270	Any Reserve Officer of the USMC on active duty, inactive duty, or retired; Assoc. membership for others with USMC service	\$20-\$10-000 dep on grade. Life mbrship avail.	"The Word" bi-monthly	Yes	No	No	Recognition & awards program; car rental; executive employment assistance & recruiting service assistance programs. Dental programs.
Marine Corps Association P.O. Box 1775 MCCDC Quantico, VA 22134 (703) 640-6161 (800) 336-0291	All U.S. Marines, former Marines, Retired Marines, and dependents of Marines	\$17.00 Enlisted \$23.00 Officer	Leatherneck and Gazette	No	Yes	Yes	Book store, MC Birthday Ball supplies, printing services.
Military Order of the Purple Heart 5413-B Backlick Road Springfield, VA 22151-3960 (703) 642-5360 FAX (703) 642-2054	All persons who have been awarded the Purple Heart Medal by the U.S. Government	\$20.00 Life mbrship available	"Purple Heart" bi-monthly	Yes	Yes	Yes	Veteran outreach program; hotel discounts; insurance plans; auto purchase program. (www.purpleheart.org)
Military Order of the World Wars 435 North Lee Street Alexandria, VA 22314	Any commissioned or warrant officer, retired or active duty of the Uniformed Services	\$30.00	"Officer Review"	Yes	Yes	No	Patriotic, non-partisan organization established in 1919 to promote welfare of nation. Promotes national security, patriotism, good citizenship and service to country. Conducts youth leadership conferences throughout the country. (MOWWHQ@aol.com) (www.moww.org)

ASSOCIATIONS AND ORGANIZATIONS

ORGANIZATION **	MEMBERSHIP ELIGIBILITY	ANNUAL DUES	MAGAZINE OR NEWSPAPER	REGIONAL OR LOCAL POSTS	LIFE INSURANCE PROGRAMS	HEALTH OR HOSP. INS. PROGRAMS	PARTIAL LISTING OF OTHER PROGRAM AND/OR SERVICES
National Association for Uniformed Services (NAUS) 5535 Hempstead Way Springfield, VA 22151 (703) 750-1342 (160,000)	Open to all grades, ranks and components of the Uniformed Services; active duty, National Guard, Reserve, retired, and vets & their spouses, widow(er)s, and former spouses	\$15.00 (\$12.00 widows)	"USJ" bi-monthly	Yes	Yes	Yes	Legis prog; CHAMPUS/MEDICARE suppl insur, hosp indemnity, accidental death/ dismemberment, term life, dental plan, legal svcs plan, auto warranty plan, auto and home ins, Visa, Pentagon Fed Credit Union, pharm svcs, car rentals, motel disc., worldwide travel svc, disabil ins, nursing home ins.
National Guard Association of the United States (NGAUS) 1 Massachusetts Ave., NW Washington, DC 20001 (202) 789-0031 (58,000) FAX (202) 682-9358	Any officer or warrant officer who is serving or ever served, honorably in the National Guard	\$26-\$15-3 depending on grade. Life mbrshp avail.	National Guard magazine monthly	Yes, ea state has a state association	Yes	Yes	Recognition and awards programs; legislative programs; insurance program; TRICARE/CHAMPUS and Medicare supplements; Edward L. Martin Library; Museum of the National Guard. Internet home page accessible.
Naval Enlisted Reserve Association (NERA) 6703 Farragut Ave. Falls Church, VA 22042 (703) 534-1329 (16,000)	All enlisted or veterans who have served in the Naval Reserve, Marine Corps Reserve, or Coast Guard Reserve	\$20.00	"THE MARINER" quarterly	Yes	Yes	Yes	Assistance with filing for Naval Reserve retirement; legislative program; record reviews; group insurance programs. Recognition and awards program.
Naval Reserve Association (NRA) 1519 King Street Alexandria, VA 22314-2793 (703) 548-5800 (22,000)	Commis, Res, Ret, or WOs having served hon. in the Armed Forces & the spouses & widow(er)s	\$35.00 (\$90 for 3 years)	"NRA News" Monthly	Yes	Yes	Yes	Professional counseling service; CHAMPUS/Medical insurance supplement; record review service; promotional and service jacket services; legislative program.
Navy League of the U.S. 2300 Wilson Blvd. Arlington, VA 22201 (703) 528-1775 (72,000)	Citizen of the U.S., not on active duty with the Armed Forces	\$33.00	"Sea Power" magazine monthly	Yes	Yes	Yes	Education programs; support of Sea Service through seminars and awards programs; legislative programs, youth program; Sea Cadets: (www.navyleague.org) (mail@navyleague.org)
Navy Mutual Aid Association Henderson Hall 29 Carpenter Rd. Arlington, VA 22212 (800) 628-6011 (85,000)	Active duty, Reserve or retired sea service members (USN, USMC, USCG, NOAA, and USPHS)			No	Yes	No	Advising on federal benefits, life insurance matters and financial counseling. Central repository service for member's important documents. (info@navymutual.org) (www.navymutual.org)
Non Commissioned Officers Association (NCOA) P.O. Box 33610 San Antonio, TX 78265 (800) 662-2620 (120,000)	Active, Ret'd, Reserve or Nat'l Guard NCO or POs, honorably separated vets regardless of rank. All branches of Armed Forces	\$30.00	NCOA Journal bi-monthly magazine	Yes	Yes	Yes	Congressionally chartered, legislative program, scholarships, medical fund, disaster relief fund, Veterans Employment Assistance Program, recognition and awards program, national discount programs, social activities through local chapters. (ncoausa.org)
Reserve Officers Association (ROA) 1 Constitution Ave., NE Washington, DC 20002 (202) 479-2200 (80,000)	Any officer, active or retired, regular or Reserve of the Uniformed Services	\$40.00	"The Officer" magazine monthly	Yes	Yes	Yes	Congress chartered for national security; supports legislation affecting active & Reserve Forces & retirement; counsels on retirement & career questions or problems; discount on car rent/leases; insurance; scholarships.

ASSOCIATIONS AND ORGANIZATIONS

ORGANIZATION **	MEMBERSHIP ELIGIBILITY	ANNUAL DUES	MAGAZINE OR NEWSPAPER	REGIONAL OR LOCAL POSTS	LIFE INSURANCE PROGRAMS	HEALTH OR HOSP. INS. PROGRAMS	PARTIAL LISTING OF OTHER PROGRAM AND/OR SERVICES
The Retired Enlisted Association (TREA) 1111 S. Abilene Court Aurora, CO 80012 (800) 338-9337 (100,000)	Any enlisted, retired from the Armed Forces of the USA for length of svc or perm medically ret'd. Any active duty enlisted with 10 or more years of service	\$15.00	"THE VOICE" monthly magazine	Yes	Yes	Yes	Var progs; legis: vets counseling and assist; scholarship; CHAMPUS & Medicare supple, car rental; prescription drug; counsels member retirement rights, benefits & privileges; discount eye care program. (www.trea.org)
The Retired Officer Association (TROA) 201 N. Washington St. Alexandria, VA 22314-2539 (703) 549-2311 (390,000)	Anyone who is or was a commissioned or warrant officer in the active or Reserve forces of the Uniformed Services and their widow(er)s	\$20.00	"The Retired Officer Magazine" monthly	Yes	Yes	Yes	Employment assist, including resume writing assist, placement counseling, and computer job refer svc; legis prog; insur and supp; counseling in matters relating to entitlements and benefits; travel prog; survivor assist; discount legal services, educational assistance. (www.troa.org)(member@troa.org)
Soc. of Military Widows (SMW) 5535 Hempstead Way Springfield, VA 22151 (703) 750-1342 (6,000)	Widows of former servicemen from all services	\$12.00	"USJ" bi-monthly	Yes	No	Yes	(See above for NAUS-SMW members eligible for same benefits).
U.S. Army WO Association 482 Herndon Pkwy, Suite 207 Herndon, VA 20170-5234 (703) 742-7727 (5,000)	Army WO retired National Guard, Reserves and Active Duty	(Retired) \$24.00 Others \$36.00	"Newsliner" magazine Monthly	Yes	Yes	Yes	Membership service to include legislative programs, Professional Development Seminars, awards, Distinctive WO memorabilia, TRICARE/Medicare supplement; dental insurance; car rental discounts, etc. (www.penfed.org/usawoa) (usawoa@erols.com)
Veterans of Foreign Wars of the U.S. (VFW) 200 Maryland Ave., NE Washington, DC 20002 (202) 543-2239 (2,000,000)	Any AD or former member with honorable discharge who has overseas svc recognized by campaign medal or ribbon; or 30 consecutive days or 60 days on the Korean Peninsula or territorial waters	\$18.00 (average)	"VFW" magazine monthly	Yes	Yes	Yes	Assistance for any veteran, w/o regard to mbrshp or cost, who has a claim or appeal with VA or DoD; maintains svc off's in chapters to provide counseling svcs to all vets; scholarship programs; maintains Home for children of members. (www.vfw.org)
Vietnam Veterans of America 8805 Cameron St. #400 Silver Spring, MD 20910 (800) 882-1316 (45,000)	Vietnam Era Veterans	\$20.00	bi-monthly newspaper	Yes	Yes	Yes	Leading advocate for recognition of health issues affecting Vietnam era vets and family mbrs, provide representation in VA benefits cases, expanding economic opportunities, promote youth outreach, community service and scholarship programs, active nationwide in homeless veteran projects. (www.vva.org)
Women's Army Corps Veterans Association P.O. Box 5577 Ft McClellan, AL 36205 (4,100)	WAC & WAAC; Women in or former members of Army, Army Reserve & National Guard	\$10.00	The Channel 6 issues annually	Yes	No	No	Provide svc & spt to vets thru VA Hosp vol prog; annual award to outstanding female ROTC grad in 4 regions ann scholarship award; prom gen welfare of all vets, especially women

**Figures in () reflect organization membership.

RETIRED MILITARY ALMANAC

TOTAL RETIRED MILITARY LIFETIME RETIREMENT PAY (LUMP-SUM EQUIVALENT) (As of January 1, 2001)

PAY GRADE	Over 15	Over 16	Over 17	Over 18	Over 19
COMMISSIONED OFFICERS					
O-10	967,495	1,104,704	1,171,855	1,238,001	1,302,674
O-9	846,066	976,896	1,035,975	1,094,602	1,152,046
O-8	820,769	901,601	956,369	1,053,941	1,109,239
O-7	712,551	826,583	876,764	989,696	1,041,818
O-6	536,592	640,706	679,396	754,403	793,804
O-5	516,072	584,582	620,103	673,622	708,993
O-4	478,688	526,513	558,340	596,095	627,124
O-3	429,779	457,885	485,596	512,875	539,905
O-2	318,751	339,524	360,148	380,590	400,514
O-1	251,571	267,841	284,111	300,352	315,970
COMMISSIONED OFFICERS WITH MORE THAN 4 YEARS ACTIVE SERVICE AS ENLISTED MEMBERS					
O-3E	435,963	474,556	503,439	547,301	576,023
O-2E	369,065	393,426	417,245	440,769	463,922
O-1E	312,286	332,856	353,011	373,000	392,488
WARRANT OFFICERS					
W-5	459,293	489,282	519,086	548,385	577,093
W-4	376,092	415,098	440,303	481,972	507,264
W-3	329,713	364,808	387,050	423,691	445,996
W-2	295,139	326,188	345,874	378,692	398,641
W-1	273,496	302,293	320,894	351,314	369,746
ENLISTED MEMBERS					
E-9	343,120	365,575	387,830	422,436	444,513
E-8	288,585	317,281	336,785	367,372	386,651
E-7	255,920	281,061	297,946	324,087	341,226
E-6	229,788	250,736	266,043	286,007	300,939
E-5	203,089	216,481	229,424	242,449	255,244
E-4	167,016	178,014	188,921	199,438	210,089
E-3	140,032	149,094	158,405	167,112	176,021
E-2	118,161	125,789	133,438	141,086	148,442
E-1	105,379	112,312	119,012	125,745	132,489

(continued from page 241)

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