#### **AUGUST 2012**

Serving
The Retired
Military
Communities
of Illinois,
lowa,
Michigan,
Minnesota
& Wisconsin

















# TRICARE Retiree Dental Program Enhances Self-Service Tools

In direct response to enrollee's requests for a more simplified means of managing their own benefits the TRICARE Retiree Dental Program (TRDP) has implemented several program enhancements over the last six months. Each enhancement involves making use of the latest electronic media technology. The first changes included numerous upgrades to the self-service Consumer Toolkit located at www.trdp.org. Program enrollees who log on to the toolkit can now view their processed claims, check their maximum used to date, see if they have met their deductible, print identification cards, and even make certain changes to their account. TRDPs Customer Service Department receives hundreds of calls each year requesting this information and these changes will allow enrollees the convenience of obtaining their account information and to make changes themselves at a time that is convenient for them.

Another feature added recently to the TRDP's lineup of self-service tools is the ability to sign up for "paperless" Explanation of Benefits (EOB) statements. Enrollees can save valuable time by getting their processed claim information immediately online instead of having to wait for a paper EOB. Signing up for the paperless EOBs is as easy as logging on to the Consumer Toolkit and selecting the "Go Paperless" option. Current enrollees who have not yet registered can visit the

"Current Enrollee" section and select "Manage Your Benefits Online", and then follow the instructions to register as a new member and request paperless EOBs.

Last but not least is the recent launch of TRDP tab on the Delta Dental Insurance Company Facebook page. Enrollees can click on the Facebook logo and get connected with the TRDP to obtain oral health and wellness information and tips on how to get the most from their dental plan. Delta Dental's future plans for the program include expansion into other areas of social media as well.

If you have never visited the trdp.org site you are encouraged to do so. The content and layout have been enhanced, and it is now easier than ever to view and print program materials and forms. Enrollees can sign up to receive monthly and quarterly updates via email, contact Delta Dental electronically through the online Customer Service Inquiry Form, and even locate a TRDP network dentist using the Dentist Directory search function on the website.

Additional information is available at www.trdp.org. And as always, information for those not having computer access is available by calling 866-471-8944.

In This Issue: BE INFORMED

Commander's Letter

TRICARE Corner

Midwest Area Retiree Councils Upcoming Retiree Appreciation Days (RAD's)

Page 2

Page 12

Pages 6

Page 14





Col. Steven W. Nott

### Office Of The Commander

Dear Retiree/Survivor:

I'd like to take this opportunity to introduce myself to the Fort McCoy Retired Military Community. I am Colonel Steven W. Nott and I assumed command of the Fort McCoy Garrison from Colonel David E. Chesser on February 29, 2012. Fort McCoy continues to serve a key role in supporting the readiness of the forces by serving as a training center and support site for force generation missions and I feel fortunate to be a part of the "team". Fort McCoy is a world-class installation with a continuing goal to provide excellent service and facilities to enhance the quality of life for all who train, work, or live here.

As Commander, I recognize the important role that Retirees play in today's military. Our great nation is what it is today because of the sacrifices you have made and the dedication you have demonstrated throughout your careers. Retirees deserve recognition, so do their Family members. Without their support, your accomplishments would not have been possible. My sincere thanks go out to the entire military retired community for your commitment and dedication. You are truly great Americans.

Fort McCoy is dedicated to providing you with the finest support possible. Your Retirement Service Officer (RSO), Bill Walters, is himself a Retiree and strives to do his best to ensure the retired community receives quality customer service. He is responsible for Retiree support in the states of Minnesota, Michigan, Iowa, Wisconsin, and Northern Illinois. If you have any questions or need assistance with your earned benefits, please contact Bill at 800-452-0923 or via email at william.g.walters4.civ@mail.mil.

Thanks again for your valued service.

FORT McCOY - TOTAL FORCE TRAINING CENTER

Sincerely,

Steven W. Nott Colonel, US Army

Commanding

Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Building 2187, Fort McCoy, WI. We suggest that you call for an appointment prior to visiting the office.

You can contact us at: 1-800-452-0923 or e-mail: william.g.walters4.civ@mail.mil.

The mailing address is; Retirement Services Office, 2187 South J Street, Fort McCoy, WI 54656-5150 The purpose is to assist retired military personnel and their Families in their benefits, rights and privileges.

Editor: Bill Walters



### **Letter From the Editor:**



HONORS is intended as a source of noteworthy information concerning military Retiree benefits and information. Being an annual publication, changes often occur from the date of publication to the next year's edition. Every effort is made to ensure that the articles

included in HONORS are both meaningful and accurate as of the publish date. Your comments on the newsletter are valued and encouraged as we are always looking for ways to improve. Please send your comments to, Retirement Service Office, 2187 South J Street, Fort McCoy, WI 54656 or via email to william.g.walters4civ@mail.mil

Thank you for your service. I hope you find this 2012 edition of Honors enjoyable and meaningful.



Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

# Newsletter & other information available on the internet .......

HONORS is an annual publication published each summer. It is distributed to all Army Retirees in receipt of retired pay, gray area Retirees and Army surviving



spouses residing in Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. HONORS is also available on the Fort McCoy Retirement Services Office website at, www.mccoy. army.mil, then selecting Retirees, and then Retirement Services Office. This website also offers additional information on many other Retiree issues. It includes links to all services Retiree newsletters and much more. Please

utilize this site and share it with Retirees from other services.

www.mccoy.army.mil

# **Honors Update**

### How Do I Change My Mailing Address for HONORS?

**M**ailing addresses for *HONORS* come from the same sources as those for *Army Echoes*. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to: DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130, call 1-800-321-1080, or fax to 1-800-469-6559.
- Surviving spouses in receipt of SBP should mail changes to: DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, call 1-800-321-1080, or fax to 1-800-982-8459.
- Retirees entitled to retired pay and Survivor Annuitants can also access and make changes to their accounts

- online at: www.dfas.mil and selecting the icon, "My Pay". If you already have a PIN you can access your account and make the appropriate change. If you do not have a PIN you can request one and a temporary PIN will be mailed to you. The temporary PIN is good for your initial access and you will be prompted to establish a permanent one. For those of you that have computer access this is the suggested means.
- Retired Reservists not yet age 60 should mail your change to: U.S. Army Human Resources Command, ATTN: TAG D AHRC PDR RCR, 1600 Spearhead Division Avenue Dept 420, Fort Knox, KY 40122-5402, or call 888-276-9472.

### Military Installations in the Midwest\*\*\*\*\*\*\*\*\*\*\*\*

There are many recreational activities, services and opportunities available at any of the military installations in the Midwest. Following is a list of contact telephone numbers and internet sites for the Fort McCoy service area.

#### Fort McCoy, Wisconsin

www.mccoymwr.com

The following extensions begin 608-388

Post Operator	2222
Army Community Service	3505
Auto Skills Center	3013
Recreation Center	3213
Leisure Travel Services	3213
MWR Car Wash	3213
McCOYS Community Club	2065
Pine View Campground	351 <i>7</i>
Recreation Equipment	2619
Rumpel Fitness Center	2290
Whitetail Ridge Ski Area	4498
Ski Chalet	2260

### **Great Lakes Naval Station, Illinois**

www.mwrgl.com

The following extensions begin with 847-688

Base Operator	3500
MWR	2110
RV Park	541 <i>7</i>
Willow Glen Golf Course	4593
Information/Tickets/Travel	353 <i>7</i>
Samuel Adams Brew Club	6946
Marina/Rental Center	<i>5417</i>



### **Rock Island Arsenal, Illinois**

www.rianmwr.com

The following extensions begin 309-782

Post Operator	6001
Army Community Service Leisure Travel Services Outdoor Recreation Auto Skills Center Fitness Center Arsenal Club Catering Cannon Falls Driving Range Youth and School Services	0829 5890 8630 8631 6787 1601 0090 0814

### Selfridge Air National Guard Base, Michigan

www.detroitarsenalfmwr.com

The following extensions begin 586-239

unless otherwise indicated

Post Operator	586-307-4011
MWR	586-282-0992
Mulligan's Dining/Cate	ring 233 <i>7</i>
Golf Course	4653
Commissary	5570
BX	4614
Retiree Activity Office	5580

### **Proof of Retirement Income**

There are times when you need to provide income information to financial institutions and other businesses or agencies. Your Retiree Account Statement (RAS) contains information on your pay and deductions that many potential creditors require, and your latest RAS is always available on myPay.

If your lender asks for a pay verification letter in addition to your RAS, a generic "Pay Verification Letter" is also available online at www.dfas.mil.

If you cannot access myPay and you need a hard copy RAS and verification letter mailed to you, you can call the Defense Finance and Accounting Service (DFAS) Customer Care Center at 800-321-1080.



# **Veteran Update**

### **Know Your VA Health Care Benefits**

The Veterans Administration (VA) operates the nation's largest integrated health care system with more than 1400 sites of care ranging from hospitals, to community clinics and everything in between.

A person who has served on Active Duty and discharged or released under conditions other than dishonorable may qualify for VA health care services. Reserve component members may qualify if they were called to Active Duty (other than for training) and completed the full period for which ordered.

For most veterans, entry into the VA health care system begins by applying for enrollment. To apply,

complete VA Form 10-10EZ, which can be obtained from any VA health care facility or regional benefits office or by calling 877-222-8387. You can also apply through your local County Veteran Service Office (CVSO), or many of the veteran groups. You can normally locate your CVSO in a telephone directory under County Government.

During enrollment, each veteran is assigned to a priority group, 1 through 8. Priority groups are used to balance demand for VA health care resources. A description of priority groups follows:

**Group 1:** Veterans with service-connected disabilities rated 50 percent or more and/or veterans determined by VA to be unemployable due to service-connected conditions.

**Group 2:** Veterans with service-connected disabilities rated 30-40 percent.

**Group 3:** Veterans with service-connected disabilities rated 10-20 percent, former POWs, veterans awarded a Purple Heart or Medal of Honor, and veterans enrolled in a VA Vocational Rehabilitation program.



**Group 4:** Veterans receiving aid and attendance or housebound benefits and/or veterans determined by VA to be catastrophically disabled.

**Group 5:** Veterans receiving VA pension benefits or eligible for Medicaid programs, and nonservice-connected veterans and non-compensable, zero percent service-connected veterans whose annual household income and/or net worth are below the VA national income threshold.

**Group 6:** Veterans with zero percent service-connected disabilities who are receiving disability compensation benefits, veterans who served in the republic of Viet Nam between 1962

and 1975, Veterans of the Persian Gulf War that served between August 2, 1990 and November 11, 1998 and for some veterans who served in a theater of combat operations after November 11, 1998 (contact the VA for details).

**Group 7:** Veterans with gross household income below the geographically adjusted income threshold (GMT) for their resident location and who agree to pay co-pays.

**Group 8:** Veterans, enrolled as of January 16, 2003, with gross household income and/or net worth above the VA national income threshold and the geographically adjusted threshold for their resident location and who agree to pay co-pays.

Military Retirees eligible for TRICARE and VA health care may use either system but, for continuity of care purposes, it is suggested that all care be obtained using the same source.

Additional information is available on the VA website at www.va.gov, their regional customer service office at 800-827-1000 or by contacting your local County Veteran Service Office.

### \*\*\* Military Trivia \*\*\*

In 1920 there were 204,000 Active Soldiers and 6,000 Retired Soldiers. In 2011 there were 566,045 Active Soldiers with 835,669 Retired Soldiers.

### Midwest Retiree Area Councils\*

Retiree Councils serve as a vital link for the Retiree community. The Councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The Councils also plan and implement programs/Retiree Appreciation Days (RADs) to provide up to date information on benefits and entitlements to the retired community. Fort McCoy currently supports seven Area Councils in the Midwest. These Area Councils are subordinate to the Fort McCoy Main Council and each has representation on the Main Council.

Councils are located in the Quad Cities, Fort Sheridan, Duluth, Twin Cities, Des Moines, Wisconsin Area and Lower Michigan. Although these councils are sponsored by Fort McCoy, membership is open to Retirees from all services. Council contact numbers are listed in this article. Please feel free to contact any of them if you have issues to discuss or if you are interested in serving as a member.

Main and Area Council membership applications are available by contacting the Fort McCoy Retirement Service Office at 608-388-3716 or via email at william.g.walters4.civ@mail.mil.

Being a member of a council offers Retirees an opportunity to stay involved with Retiree benefits and activities. It provides a valuable link through the chain-of-command and is a means of giving back to the Retiree community. Area Councils rely on Retirees in their local community to be effective and new members are always welcome. Vacancies exist in each of the Fort McCoy sponsored councils so don't be shy. The Duluth Area Council is currently in need of new members and would be glad to hear from you.

Midwest Area Councils sponsored by Fort McCoy are listed below with contact numbers of their chairperson or Retiree Activity Office:

Twin Cities Area Council	507-474-9297
Quad Cities Area Council	563-322-4823
Duluth/Superior Area Council	218-722-0071
Sheridan Area Council	262-639-7327
Lower Michigan Area Council	586-239-5580
Wisconsin Area Council	608-788-1478
Des Moines Area Council	515-277-6113

In addition to these councils, there is also assistance available for Retirees at the following Retiree Activity Offices (RAOs).

### Selfridge, MI

Tuesday-Friday, 0900-1500 Selfridge Air National Guard Base Email address: selfrao@greatlakes.net www.detroitarsenalfmwr.com/community/rso.htm 586-239-5580

#### Madison, WI

Tuesday & Thursday, 0730-1130 2400 Wright Street Email: widma.Retiree@wisconsin.gov 800-335-5147, ext 3115

#### Milwaukee, WI

Tuesday & Wednesday, 1000-1400 1835 East Grange Avenue 414-944-8212

#### Chicago, IL

Monday-Friday, 0900-1200 Fort Sheridan 847-266-2475

#### Chicago, IL

Monday-Friday, 0900-1500 Arlington Heights Army Reserve Center Email: oharearlingtonrao@sbcglobal.net 800-741-4650, ext 7625 or 847-506-7625

#### Minneapolis, MN

Monday-Friday, 1000-1400 Minneapolis Airport, Building 727 800-231-3517





### Retirees Are Eligible for AER Assistance \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

**A**rmy Emergency Relief has completed its annual awareness campaign. As part of the campaign, each Army Retiree should have received a letter informing them of the annual campaign, as well as giving them the opportunity to contribute.

The most important aspect of that letter is to make it clear that Retirees are still eligible for AER assistance. However, as we find out through our website and our travels, despite our efforts to "get the word out", many Retirees still don't realize that they are eligible.

Last year Retirees contributed nearly \$3.2 million to AER during the campaign and received more than \$8.8 million in assistance throughout the year.

In response to the annual campaign letter to Retirees we receive a number of emails. Many relate stories of how AER helped them in the past. Some relate stories of how they were not helped. We answer each email.

In our responses we try to highlight how AER has changed. In 2004, AER provided \$40 million in assistance. By 2008, we had upped that to \$80 million in assistance. We have been hovering around that point ever since.

In 2005 we established the Command Referral Program, under which a Company Commander or First Sergeant can immediately approve a \$1500 loan to a Soldier in need.

Based on feedback from our AER Officers in the field, we've added nine new categories for assistance in the last two years in order to minimize the need to have to ask for exceptions to policy.

In 2010, the categories that were approved for assistance were relocation travel funds, repair of HVAC equipment, repair of stoves and refrigerators, child car seats and cranial helmets. In 2011 the Board of Managers approved the addition of Family member dental care, basic furniture needs, rental vehicles and replacement vehicles.

If you are no longer near an Army installation, you can still apply for assistance at a local Navy-Marine Corps Relief Society, Air Force Aid Society, Coast Guard Mutual Assistance or American Red Cross office.

AER would like to thank all Army Retirees for their service to the country and their past support to Army Emergency Relief. For more information, and to find your nearest AER office, check out the AER website at: www.aerhq.org. You can also follow us on our AER HQ Facebook page.

### Michigan: Has Two State Veteran Homes

Eligible Michigan veterans can receive quality nursing and health care services at either the Grand Rapids or Jacobetti homes. Honorably discharged Michigan residents who have served at least 90 days of Active Duty are eligible for admission.

The Grand Rapids Home is the 5th largest State Veterans Home in the nation and currently serves 450 long-term care veterans and offers housing for up to 120 independent veterans in their domiciliary wing. Established in 1886 for Civil War veterans the home is located on 90 park-like acres adjacent to the Grand River. The home provides long-term care and domiciliary living for veterans to maintain, restore and enhance their quality of life, dignity and health to their highest potential. Skilled nursing care, on-site rehabilitative services, in-house

pharmacy, dental and vision care, and specialty healthcare clinics are just a few of the available services. Information on the Grand Rapids Home for Veterans is available online at www.michigan.gov/veterans or by calling 616-364-5389.

The Jacobetti Veterans Home is located in Marquette with a scenic view of Lake Superior. Formerly St. Mary's Hospital (Marquette General South) the home was purchased from Marquette General Hospital, Inc. on May 15, 1979. The home opened in 1981 as the second veteran's home in the State of Michigan and provides service to the Upper Peninsula and northern Lower Peninsula. The home offers 155 nursing beds, 27 specialized Alzheimer/dementia care beds and 22 domiciliary beds. Detailed information can be obtained by calling 906-226-3576.

\*\*\* Military Trivia \*\*\*

In total, 24 of 44 men who have been President have had some military service.

### Information At Your Fingertips \*

web:

**DA Retirement Services** 

http://www.armyg1.army.mil/retire

Fort McCoy Homepage

http://www.mccoy.army.mil

**DFAS-Cleveland (Retired Pay & Annuitant Pay)** 

http://www.dfas.mil

Military Legal Assistance Locator

http://legalassistance.law.af.mil/content/locator.php

Combat Related Special Compensation (CRSC)

http://www.crsc.army.mil

**Concurrent Retired Disability Pay (CRDP)** 

http://www.dfas.mil - look under "Retired Pay"

**Army Homepage** 

http://www.army.mil

**Army Knowledge Online (AKO)** 

https://www.us.army.mil

**U.S. Army Human Resource Command** 

Fort Knox - Army Reserve

https://www.hrc.army.mil/

Army Emergency Relief (AER)

http://www.aerhq.org

**Army Career and Alumni Program (ACAP)** 

http://www.acap.army.mil

**Army Retired Pin & Decal** 

http://www.aafes.com - select "Exchange Online Mall", choose USPT Gear

**Veterans Administration** 

http://www.va.gov

Veteran/Serviceman Group Life Insurance -

**VGLI & SGLI** 

http://www.insurance.va.gov/sgliSite/VGLI/

**Traumatic Serviceman Group Life Insurance** 

https://www.hrc.army.mil/tagd/tsgli

Military Funeral Honors

http://www.militaryfuneralhonors.osd.mil

**Burial & Memorial Benefits** 

http://www.cem.va.gov

**DOD Military Health Care System (TRICARE)** 

http://www.tricare.mil

**TRICARE** Retired Reserve

www.tricare.mil/trr

**NOSTRA - Military Eyeglasses** 

www.med.navy.mil/sites/nostra/order/Pages/

Retiree.aspx

**Delta Dental Plan** 

http://www.trdp.org

Express Scripts (Mail Order Pharmacy)

http://www.express-scripts.com

Federal Long Term Care Insurance

http://www.ltcfeds.com

Medicare

http://www.ssa.gov/mediinfo.htm

**Social Security** 

http://www.ssa.gov

**Space Available Travel** 

www.amc.af.mil/amctravel

Thrift Savings Plan

www.tsp.gov

**National Personnel Records Center** 

http://www.archives.gov

Military Personnel Records Request

http://archives.gov/veterans/military-service-records/

Army & Air Force Exchange Service

http://www.shopmyexchange.com

RAPIDS Site Locator (DEERS Enrollment & ID Card

**Issuing Facilities**)

http://www.dmdc.osd.mil/rsl/owa/home

MILITARY HOMEFRONT (Formerly SITES Home

Page-Information about military installations)

http://www.militaryhomefront.dod.mil

Military Living Publications

http://www.militaryliving.com

**Air Force Afterburner** 

www.Retirees.af.mil/afterburner/

**Coast Guard Evening Colors** 

www.uscg.mil/ppc/retnews/

**Marine Corps Semper Fi** 

www.manpower.usmc.mil click on career/

Retired Marines

**Navy Shift Colors** 

http://navy.mil click on Links of Interest

\*\*\* Military Trivia \*\*\*

The first draft lottery since 1942 was held on December 1, 1969.



# telephone:

HELPFUL TELEPHONE NUMBERS		Armed Forces Retirement Hom	es
Fort McCoy Retirement Service Office	1-800-452-0923	(Soldiers' & Airmen's Homes) Washington D.C. Gulfport, MS	1-800-422-9988 1-800-332-3527
<b>Deers Verification</b> (Update I.D. records)	1-800-538-9552	VA Regional Office (VA benefit issues)	1-800-827-1000
Defense Finance & Accounting Office (Retired & annuitant pay issues)	1-800-321-1080	Other Military Retired Affairs (	Offices 1-866-827-5672
myPay Customer Service	1-888-332-7411	Navy Reserve	1-800-535-2699
AKO Help Desk	1-703-704-4357	Marine Corps	1-800-336-4649
Combat Related Special Compensation (CRSC)	1-866-281-3254 option 4	Marine Corps Reserve Air Force Air Force Reserve/	1-800-336-4649 1-800-531-7502
Human Resource	· ·	<b>National Guard</b>	1-303-676-6438
Command-Fort Knox (Gray area Retiree issues)	1-888-276-9472		or 1-800-525-0102 extn 71227
Retiree Mobilization	1-888-276-9472	Army Recreation Centers	
VA Burial Information	1-800-535-111 <i>7</i>	Hale Koa Hotel, Hawaii Edelweiss Lodge,	1-800-367-6027
Medicare Information	1-800-772-1213	Germany	011-49-8821-9440
TRICARE North Region	1-877-874-2273	Dragon Hill, Korea	011-822-7918-222
TRICARE South Region	1-800-444-5445	Shades of Green,	
TRICARE West Region	1-888-874-9378	Florida	1-888-593-2242
TRICARE for Life	1-866-773-0404	Cape Henry Inn,	
NOSTRA		Virginia	1-757-422-8818
(Military Eyeglasses)	1-757-887-7611	Regional Commissaries	
Express Scripts	1-877-363-1303	Ellsworth AFB, SD	1-605-385-4364
(Mail Order Pharmacy)		Fort McCoy, WI	1-608-388-3542
Delta Dental	1-888-838-8737	Grand Forks, AFB, ND	1-701-747-3083
(Retiree Dental Program)		Great Lakes, IL	1-847-688-2644
Federal Long Term		Harrison Village, IN	1-317-610-7202
Care Insurance	1-800-582-3337	Minot AFB, ND	1-701-723-4559
VGLI	1-900-410-1472	Offutt AFB, NE	1-402-294-6782
(Veteran Group Life Insurance)	1-800-419-1473	Rock Island, IL	1-309-782-4614
Thrift Savings Plan	1-877-968-3778	Scott AFB, IL Selfridge ANGB, MI	1-618-256-5711 1-586-239-5570
Arlington National Cemetery	1-703-607-8585	Join 1490 7.1102, Mil	. 500 207 557 0

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\*\*\* Military Trivia \*\*\*

Eighty-three percent of veterans do not serve 20 years, and unless medically retired, leave with no retirement benefits

### I.D. Card Facilities/DEERS

Following is a listing of I.D. Card facilities within the Fort McCoy Midwest region. This listing is compiled from information available on the RAPIDS Site Locator website at www.dmdc.osd.mil/rsl/owa.mil. Please remember that I.D. card support may not be available at all sites due to unit deployment. It is suggested that you call a site prior to travelling to ensure that their office is currently doing I.D. cards and to determine their operating procedures.

ı	Ш	П	n	O	П	S

Site Name	City	Service	Phone
126 ARW	Scott AFB	ANG	618-222-5708
182 MSS	Peoria	ANG	309-633-5181
183 MSS	Springfield	ANG	217-757-1308
308 CA BDE	Homewood	USAR	708-957-2036
416 ENCOM	Darien	USAR	630-910-3213
85th Division	Arlington Hts	USAR	847-506-7616
932nd AW	Scott AFB	USAF	618-229-7531
AG HQ State	Springfield	arng	217-761-3443
330th Med Bde	Fort Sheridan	USAR	847-266-3237
Decatur NOSC	Decatur	USNR	217-875-1733
Peoria NOSC	Peoria	USNR	309-697-5755
NTC Great Lakes	Great Lakes	USN	847-688-5550
Rock Island Arsenal	Rock Island	USA	309-782-0596
Scott AFB	Scott AFB	USAF	618-256-8897

### lowa

Site Name	City	Service	Phone
132 FW	Des Moines	ANG	515-261-8530
3d COSCOM	Des Moines	USAR	515-285-4692
AG HQ State	Johnston	arng	515-252-4728
649th RSG	Cedar Rapids	USAR	319-297-8688
USAR Center	Dubuque <sup>•</sup>	USAR	563-556-2255

### Michigan

Site Name	City	Service	Phone
1/84th Division	Livonia	USAR	734-367-2474
110 FW Battle Creek	Battle Creek	ANG	269-969-3216
127 Wing Selfridge ANGB	Selfridge ANGB	ANG	586-239-4387
334th Med GP	Grand Rapids	USAR	616-735-4050
AG HQ State	Lansing	arng	517-481-9879
CRTC Alpena	Alpena	ANG	989-354-6220
Camp Grayling	Grayling	arng	989-344-6100
Defense Logistics	Lansing	DLA	269-961-7002
NOSC Grand Rapids	Grand Rapids	USNR	616-363-6889
NOSC Saginaw	Saginaw	USNR	989-754-3091
USA Garrison Detroit	Warren	USA	586-282-5941
USCG Air Station Traverse City	Traverse City	USCG	231-922-8227
USCG Grand Haven	Grand Haven	USCG	616-850-251 <i>7</i>
USCG Sector Sault Ste Marie	Sault Ste Marie	USCG	906-635-3401



hone
12-713-2041
18-788-7212
12-713-3202
12-713-1507
51-282-4579
20-616-2728
12-713-4892
20-251-7942
20-269-9284
hone
08-245-4468
14-944-8245
14-961-8685
08-249-4008
08-242-3420
15-720-3400
14-961-8685
20-832-2712
08-388-4563
20-336-2444
14-744-9764

### **Programs for Homeowners in Iowa**

The lowa Finance Authority helps make homeownership dreams come true. Their mission is to provide lowans with safe and affordable home loans. To accomplish this they offer a variety of programs for qualified military personnel and veterans, first-time buyers and repeat buyers. As a state-sponsored entity homeowners can be assured of safety, security and stability. Single Family mortgage loans and other affordable homeownership resources are available.

Programs typically offer low-cost fixed rates with 30-year terms, lower mortgage costs and low down payments – sometimes none at all.

First time homeowners may qualify to receive up to \$2,500 that may be used for down payment, closing costs or minor expenses. Eligible military service members and veterans may also qualify for a grant of up to \$5,000 that may be used toward down payment or closing costs on a qualifying home purchase through the Military Homeownership Assistance Program.

Securing a loan is just the first step in owning a home. For more information visit www.lowaFinanceAuthority.gov or call 800-432-7230.

### IIIIOIS: State Offers a Number of Special Vehicle License Plates

Are you proud of your military service? Illinois offers a number of special vehicle license plates for its service members and veterans including: Armed Forces Reserves, Armed Forces Retired, Bronze Star, Congressional Medal of Honor, Disabled Veteran, former POW, Gold Star, Illinois National Guard, Korean War Veteran, Marine Corps, Pearl Harbor Survivor, POW/MIA Illinois Remembers, Purple Heart, Silver Star, Universal Veteran, Vietnam Veteran, West Point Bicentennial,

and World War II Veteran. Fees and eligibility may differ depending on the type of license plate. Additional information is available on the Department of Motor Vehicle's website at www.cyberdriveillinois.com/departments/vehicles/liscense\_plate\_guide/specialty\_plates/military/home.html. You can also contact your local County Veteran Service Office (CVSO) for information on Special License Plates and all VA benefits, both State and Federal.

### 

#### **Changes to TRICARE Coverage**

TRICARE continues to provide health care coverage for you and your Family as you experience major life changing events. You will, however, need to take specific actions to make sure you and any of your dependents remain eligible. Updating the Defense Enrollment Eligibility Reporting System (DEERS) is required for all life changing events. Military Identification Card (I.D.) facilities are the entry point to update DEERS. Be sure to contact your nearest I.D. card facility as soon as possible to

report any changes. An I.D. card facility listing with contact numbers for Minnesota, Iowa, Michigan, Illinois and Wisconsin are included in this issue. Below are some of the most common changes that need to be made in DEERS.

Marriage – It is extremely important for sponsors to register new spouses in DEERS to ensure they are eligible for TRICARE. To register a new spouse in DEERS, the sponsor will need to provide a copy of the marriage certificate to an I.D. card facility. The new spouse will also be required to show two forms of identification. Once your spouse is registered in DEERS, he or she will receive a military dependent I.D. card and will be eligible for TRICARE. The I.D. card will serve as proof of TRICARE eligibility.

**Divorce -** Sponsors must update DEERS in the event of a divorce, dissolution, or annulment. The sponsor will need to provide a copy of the divorce decree, dissolution, or annulment along with a DD Form 214 or Statement of Service to an I.D. card facility.

**Former Spouses –** Certain former spouses are eligible to continue TRICARE coverage. See the examples below.

20-20 Rule - If the marriage lasted for at least 20 years, and at least 20 of those years overlapped creditable military service the former spouse is eligible for TRICARE coverage in his/her own rite after the date of the divorce. In this case the sponsor needs to update DEERS with the divorce information and the former spouse needs to contact an I.D. facility to obtain information on receiving a new I.D. card.

20-15 Rule – If the marriage lasted at least 20 years, and at least 15 of those years overlapped military service the former spouse is eligible for TRICARE coverage for one year from the date of divorce, dissolution, or annulment.



As with the 20-20 rule above, the sponsor needs to update DEERS with the divorce information and the former spouse needs to contact an I.D. facility to obtain information on receiving a new I.D. card.

Note - If a former spouse remarries or is covered by an employeesponsored health plan their TRICARE eligibility is lost.

Children – After a divorce, any children who retain eligibility under the sponsor remain TRICARE eligible up to 21 (or 23 if enrolled as a full-time student and the sponsor provides at least 50 percent of the financial support). To extend benefits for your college student beyond his or her 21st birthday, contact DEERS to verify what documentation is needed. Although a child normally does not get an I.D. card until age 10, a child younger than 10 should have an I.D. card if the child does not reside with the sponsor. Patient privacy may be a factor for divorced parents attempting to obtain information about received health care services.

Note – Children with disabilities may remain TRICARE eligible beyond the normal age limits. Check with DEERS for eligibility criteria.

Having a Baby or Adopting A Child – Children are automatically covered on TRICARE Standard or Extra for 365 days. Coverage will be continuous as long as you register your child in DEERS within 365 days of birth or adoption. A birth certificate or certificate of live birth from the hospital is required. If a child is not registered in DEERS within one year after the date of birth or adoption, DEERS will show a loss of eligibility and the child will no longer be TRICARE eligible until registered in DEERS.

Children may be covered during the pre-adoptive period. A court document placing a child in the sponsor's custody along with a birth certificate and social security card are required. After adoption the final court papers along with a corrected birth certificate and social security card are required to register a child in DEERS.

Note – For TRICARE Prime, children are covered as beneficiaries for 60 days after birth or adoption as long as one other Family member is enrolled in TRICARE Prime.



Information on these and all other TRICARE benefits is available at www.tricare.mil or by contacting your regional health care contractor or local or installation service office listed below.

Latin America and Canada 706-787-2424 www.tricare.mil/tlac

Pacific 011-81-6117-43-2036 www.tricare.mil/pacific

TRICARE North Region 877-874-2273 www.healthnetfederalservices.com

TRICARE South Region 800-444-5445 www.humana-military.com TRICARE West Region 888-874-9378 www.triwest.com

Fort McCoy Health Benefit Advisor 608-388-2246

Selfridge ANGB Health Benefit Advisor 586-282-5273

Rock Island Arsenal Health Benefit Advisor 309-782-0800

TRICARE Service Center - Minneapolis 952-854-1602, ext. 53702



# Fact or Fiction: Social Security\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

**S**ocial Security is an important part of retirement. Below are a few "Questions and Answers" that are often discussed.

Q1: My spouse has never worked. What if any will his/her Social Security benefit be?

**A:** Your spouse will be entitled to as much as one-half of your benefit amount if he/she starts benefits when they reach full retirement age. If your spouse wants to get Social Security benefits before full retirement age, the amount will be reduced. The amount of reduction depends on when they will reach full retirement age.

**Q2:** I received a notice from Social Security recently saying that my name and Social Security number do not match. What should I do?

**A:** It is critical that your name and Social Security number, as shown on your card, match your employer's payroll records and W-2 form. Be sure to provide your employer the correct information exactly as shown on your card and contact your Social Security office at www.socialsecurity.gov/locator or call 800-772-1213.

Q3: I have been told that I shouldn't carry my Social Security Card on my person. Is this true?

**A:** You are encouraged to keep your card at home in a safe place. Do not carry it with you unless it is requested.

**Q4:** My father receives Social Security benefits, and I will be in charge of his estate when he dies. Should that occur, do I need to report his death to Social Security or will his benefits automatically be stopped?

A: Be sure to notify Social Security as soon as possible by calling 800-772-1213. Another person, such as a spouse, may be eligible for survivors benefits based on his record. Also, a one-time payment of \$255.00 may be available to assist with funeral expenses.

**Q5:** I want to estimate my retirement benefits at several different ages. Is there a way to do that?

**A:** You can obtain estimates online at www.socialsecurity.gov/estimator and create as many "what if" scenarios as you would like. You can also contact your local Social Security office or call 800-772-1213.

**Q6:** If both my spouse and I are entitled to Social Security benefits, is there any reduction in our payments?

**A:** No. Benefits are calculated independently to determine each benefit amount, and married couples are not penalized When each member of the couple meets eligibility to receive benefits, each spouse receives a monthly benefit based on his or her own earnings. If one member of the couple earned low wages or failed to earn enough credits to be insured retirement benefits, he or she may be eligible to receive benefits.

**Q7:** My favorite. Do members of Congress have to pay into Social Security?

**A:** Yes. Members of Congress, the President and Vice President, federal judges, and most political appointees, have paid taxes into Social Security since 1984. They pay into the system just like everyone else, no matter how long they have been or remain in office.



# UPCOMING Retiree APPRECIATION DAYS



#### Des Moines/Altoona, Iowa August 15, 2012

Prairie Meadows Race Track and Casino 0800-1515 515-964-3782 dadshine@aol.com Pre-Registration is required form included



### Twin Cities, Minnesota August 24, 2012

0800-1600 763-516-2931 or 612-861-6589 National Guard Armory & Community Center Rosemount, Minnesota Pre-Registration is required form included



### Camp Ripley - Little Falls, Minnesota August 25, 2012

763-441-2630 Training/Community Center Pre-registration is required form included



### Fort McCoy, Wisconsin September 7, 2012

0715-1500 800-452-0923 William.g.walters4.civ@mail.mil Pre-registration is required form included



### Twin Ports/Duluth, Minnesota **September 14, 2012**

Black Bear Carlton Casino 0800-1300 715-398-3152 twinportsrad@gmail.com Pre-registration is required form included



### Twin Cities, Minnesota **September 22, 2012**

Mystic Lake Casino - Hotel 0730-1700 800-231-3517 or 612-713-4664 or 612-713-1516 Pre-registration is required-Call for registration information or visit

www.metrojrad.blogspot.com



### Selfridge, Michigan **September 22, 2012**

Joint Dining Facility 0800-1500 586-239-5580 selfrao@greatlakes.net Pre-registration required form included



#### **Great Lakes, Illinois** October 6, 2012

Great Lakes Naval Museum, Bldg 42 847-688-3603, extension 118 **Call for Registration Information** 



#### Rock Island, Illinois October 27, 2012

Rock Island Army Arsenal, Bldg 60 0700-1300 563-322-4823 Pre-registration is required form included

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RADS .....

Are organized for you....

Please plan to visit one in your area.



### Retiree Appreciation Day (RAD)

### **Registration Form**

Please use the following RAD registration form to register for any of the Midwest RADs at Fort McCoy, Duluth, Twin Cities, Selfridge, Des Moines, Camp Ripley and Rock Island. Please complete your individual information and then follow the specific instructions for the RAD of your choice. Advance registration is required for each of these RADs. Please note that you will not receive Registration Confirmation for your selected RAD.

Please com	plete and ma	il this registrat	ion early	•			
Name	- 1/4			Guest	Name(s)		
Rank/RateService			Total Number Attending				
Address							
Phone			E	-Mail			
Circle the R	AD you will b	e attending ar	d follow	the specific i	nstructions.		
Fort McCoy	Des Moines	Camp Ripley	Duluth	Twin Cities	Selfridge	Rock Island	

**Des Moines, IA – August 15, 2012,** 0800 – 1515. Prairie Meadows Racetrack & Casino, 4th floor, Altoona, IA. Sign in starts at 0800 followed by the program at 0900. A registration fee of \$14.00 is required to cover a continental breakfast, lunch and gratuities. Make checks payable to "Central lowa Military Retiree Council" and include with your registration. Registration is limited to the first 100 attendees. For additional information call 515-964-3782.

Mail Registration to: Retiree Appreciation Day • 1055 63rd Street • Des Moines, IA 50311

**Twin Cities, MN - August 24, 2012,** 0800 – 1600. National Guard Armory and Community Center, 13885 South Roberts Trail, Rosemount, MN 55068. Please return registration form with \$13.00 per person to pay for facilities, a morning snack and lunch. Make checks payable to Twin Cities Army Retiree Council and mail no later than August 15, 2012. The conference facility auditorium is limited to 300. All reservations beyond 300 will be returned. Additional information is available by calling 612-861-6589 or 763-516-2931.

Mail Registration to: Retiree Appreciation Day • 851 East Bellview St, Apt 109 • Winona, MN 55987

**Camp Ripley, MN – Little Falls, Minnesota, August 25, 2012,** Training and Community Center. Sign in starts at 0800 followed by the program at 0900. A registration fee of \$7.50 per person is required to cover miscellaneous administrative costs and break items. Make checks payable to TREA Chapter 115 and include with your registration.

**Mail Registration to:** Retiree Appreciation Day • 906 Lookout Place • Elk River, MN 55330 For more information call 763-441-2630.

#### RETIREMENT \* SERVICES \* NEWSLETTER

**Fort McCoy, WI - September 7, 2012,** 0745 – 1500. Sign in starts at 0700. Bldg 905 (a.m) & Bldg 90 (p.m), Fort McCoy, WI 54656. I will be having lunch YES NO (Circle One) at MCCOYS for a reasonable price. For additional information please call, 608-388-3716. Submit No Later Than August 30, 2012. You may also submit your registration via email at william.g.walters4.civ@mail.mil

Mail Registration to: Retirement Service Office • 2187 South J. Street • Fort McCoy, WI 54656

**Twin Ports/Duluth, MN - September 14, 2012,** 0800 – 1300. Black Bear Carlton Casino, Twin Ports, Minnesota. There is no registration fee and coffee and refreshments will be provided. For additional information please call 715-398-3152 or email twinsportrad@gmail.com. Submit no later than September 5, 2012.

Mail Registration to: Retiree Appreciation Day • 4221 East 2nd St • Superior, WI 54880

**Selfridge ANGB, MI - September 22, 2012,** 0800 – 1500. 127th MI ANG Dining Facility, Bldg 164, Selfridge ANGB, MI 48045. Additional information is available by contacting the Selfridge ANGB Retiree Activity Office at 586-239-5580. Submit no later than September 11, 2012 but please register as early as possible as registration is limited to the first 600 attendees. You may also submit your registration via email to selfrao@greatlakes.net.

Mulligans will serve coffee, bagels and donuts in the morning and a hot buffet style lunch with a choice of two meats and vegi-lasagna for \$12 per person. If interested, please include a check with your registration or send a separate check if you will be registering via email. Make checks payable to FMCLMRAC. Your cancelled check will be your receipt.

Mail Registration to: Retiree Activities Office • 29868 George Avenue, Bldg 168 Selfridge ANGB, MI 48045

**Rock Island Arsenal, IL - October 27, 2012,** 0700 – 1300. Post Restaurant, Bldg 60, Rock Island Arsenal, IL. A photo I.D. is required for ALL personnel to access the installation. Additional information is available by calling 563-322-4823. Submit no later than October 13, 2012.

A lunch is available for \$11 per person. Make checks payable to "Arsenal Club" and include with your registration.

Mail Registration to: Retiree Appreciation Day • 916 Belmont Avenue • Davenport, IA 52804

## 

### **Casualty Assistance Checklist**

(For your convenience, fill out the form on pages 17 & 18. Detach and keep in a secure safe place.)

It is never too soon to prepare for the inevitable. Lack of knowledge by the Family regarding a deceased Retiree's personal affairs may result in considerable inconvenience and frustration to the loved ones left behind. It is advised that everyone prepare a document including personal and financial information to assist when the time comes. The Army G-1, Retirement Service Office has prepared an excellent checklist to help with this task. The checklist, and much more, is available on the G-1 website at www.armyg1.army.mil/retire. A slightly modified version of the checklist is also included in this issue of HONORS for your convenience. Small changes were made to the original in an effort to reduce it to a two page document easily removable for your use.



Name:			Social Se	ecurity #:	
Date of Birth:					
Date of Retirement:		Retirement gro	ade/rank:		
Enrolled in RSFPP, SBP (circle all that VA Claim #:				10 	
Are you eligible to draw VA disability Are you currently receiving Social Sec Is There a Living Will (circle yes or n	urity? (circl	e yes or no) YES		•	
SPOUSE INFORMATION					
Name:		Date of I	Birth:	SSN:	
MARRIAGE INFORMATION					
Date of marriage:	Place	of Marriage:			
CHILDREN INFORMATION		(Cit	y, State, Cour	ntry)	
Include Name, Birthdate, Address, Ph	one/E-mail	Are they capable	e of self-suppo	rt? (circle yes or no)	YES NO
INSURANCE POLICIES					
Policy #, Company, Amount (includes	"as of" date	) Beneficiary A	gent Phone/E-	mail/Web Site	
LONG TERM CARE INSURANCE					
Policy #, Company, Type of Coverag	•	Ąę	gent Phone/E-	mail/Web Site	
INVESTMENTS					
Type (IRA CD, Mutual Fund), Compar	y, Amount (ir	ncludes "as of" date	) Beneficiar	y Agent Phone	e/E-mail/Web Si
BANK ACCOUNTS					
			ate) Benefic	iary Agent Phone	e/E-mail/Web Si

Name & Address, Account #, Balance Due (includes "as of" date), Life Insurance? YES NO Phone/E-mail

#### RETIREMENT \* SERVICES \* NEWSLETTER

Name Relationship Address	Phone/	E-mail
CIRCLE ONE: Do you want a military honor guard?	'ES NO Cremated: YES NO Bur	ied: YES NO
Own a burial plot? YES, NO If yes, Cemetery Name	e, location:	
Do you want to be buried in uniform? YES NO If yes	s, where is uniform located:	
Do you want a memorial service? YES NO If yes, v	vhere?	
Do you have a preference of a funeral home? YES NO	O If yes, where?	
LOCATION OF DOCUMENTS	LOCATION	
Living Will		
Current Retired Pay Statement		
Marriage Certificate(s)		
Divorce Decree(s) (from previous marriage(s) of retired Soldier/spouse)		
Death Certificate(s) (from previous marriage(s) of retired Soldier/spouse)		
Birth Certificate(s)/Adoption Papers (retired Soldier/spouse/children)		
DD Form(s) 214 (Active Duty Discharge Record (for all p	eriods)	
Retirement Orders		
Safe-Doposit Box (List Contents)		
Last Will & Testament		
Vehicle Registration & Title		
Insurance Policies		
Investment Papers		
Medical/Dental Records		
Real Estate Deeds		
Tax Returns		
Other		

#### **IMPORTANT CONTACTS**

ARMY CASUALTY OPERATIONS: Contact right after Soldier's death. 1-800-626-3317; or from overseas, call collect 1-703-325-7790; E-Mail: cmaocweb@hoffman.army.mil. Web site: https://www.hrc.army.mil/site/active/TAGD/CMAOC/cmaoc.htm. RETIREMENT SERVICES OFFICER: (follow-up assistance) numbers are listed in printed *Echoes* and homepage. VA: 1-800-827-1000; VA Insurance: 1-800-669-8477; Web site: http://www.va.gov. SOCIAL SECURITY: 1-800-772-1213, Web site: http://www.ssa.gov. RETIRED AND ANNUITANT PAY:1-800-321-1080; Web site: http://www.dod.mil/dfas. UPDATE I.D. CARD INFORMATION: 1-800-538-9552; Lawyer: 1-831-583-2500.

### Wisconsin: Operates Three State Veteran's Cemeteries

The Wisconsin Department of Veteran Affairs (WDVA) operates state veteran cemeteries in Spooner, King, and Union Grove. Upon meeting eligibility standards, veterans are provided a burial at no cost, while spouses and dependent children will incur a burial fee.

Eligibility is based on a veteran meeting the following military service and Wisconsin residency criteria:

#### **Veteran Service Eligibility Requirement**

-Veteran was discharged from "Active Duty" under other than dishonorable conditions,

or

-Veteran died while on "Active Duty"

10

-Veteran served at least 20 years in the National Guard or Reserves and qualified for military retirement pay

### **Veteran Residency Requirement**

-Veteran was a Wisconsin resident at the time of entry into military service

or

-Veteran was a Wisconsin resident at the time of death

or

-Veteran was a Wisconsin resident for a least 12 consecutive months after entering service on "Active Duty"

or

-Veteran dies on "Active Duty"

Veteran Family Members including spouse, surviving spouse, and dependent children are eligible for interment even if the veteran is not buried or memorialized in a state veteran's cemetery and the veteran would have met both military service and Wisconsin residency requirements.

Pre-registration and additional information is available online at www.dva.state.wi.us/Cem\_eligibilty\_prereg.asp, by contacting your local County Veteran Service Office (CVSO), or any of the following cemeteries.

-Northern Wisconsin/Spooner -Central Wisconsin/King

715-635-5360 715-258-5586

extn 2203

-Southern Wisconsin/ Union Grove

262-878-5660

### Minnesota: Education Benefits Are Available

The Minnesota Department of Veteran Affairs was tasked with providing coordination and specialized assistance to all Minnesota campuses. As a result, the Higher Education Veterans Programs Office was created, consisting of a director and regional coordinators located throughout the state.

#### **Education Benefit for Minnesota Veterans -**

Educational benefits are provided in the form of a one-time grant to veterans who have exhausted their federal benefits, and to war orphans of veterans who died as a result of a service connected injury or disease.

#### **Eligibility:**

- Applicants must have served at least 181 days consecutive days of active military service and have been separated under honorable conditions. The length of service can be waived if service was terminated earlier by reason of disability incurred while serving on active duty.
- The veteran must have been a Minnesota resident at the time of entry into the Armed Forces, and for six months immediately preceding entry.

- The veteran must be a citizen of the United States and current resident of Minnesota.
- The veteran must have completely exhausted his/her federal educational benefits prior to the delimiting date or within the eligibility period which benefits were available. Veterans who have allowed their educational benefits to expire without completely using them do not qualify for this program.

The following is a list of additional educational benefits available to Minnesota veterans. Program and registration information is available in the last paragraph of this article.

- -Minnesota National Guard Tuition and Textbook Reimbursement
- -War Orphan Education Program
- -Minnesota Education and Training Program G.I. Bill
- -State Tuition Reimbursement

Information on educational and all Federal and State VA benefits is available on line at www.mdva.state.min.us or by contacting your local County Veteran Service Office (CVSO).



ATTN: IMMC-HRM-P 2187 South J. Street Ft. McCoy, Wisconsin 54656-5150 PRSRT STD
US POSTAGE
PAID
La Crosse, WI
Permit No. 190



Serving The Retired Military Communities of Illinois, Iowa, Michigan, Minnesota & Wisconsin

