

Army Echoes



The Bulletin for Retired Soldiers & Families

What's inside

How the National Defense Authorization Act could affect you -- pg. 4

What didn't make it into the law -- pg. 5

AER campaign -- pg. 5

Army Strong -- pg. 6

Leading after retirement -- Troops to Teachers, JROTC -- pg. 7

Have you received your tax statement? -- pg. 8

New CRSC form -- pg. 11

Health care updates -- pgs. 12, 13

VA insurance dividends -- pg. 14

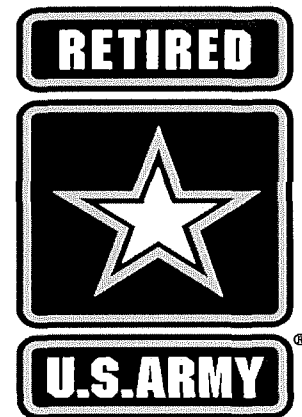
Army introduces new pin for retired Soldiers

The Army has created a new pin for retired Soldiers to emphasize your lifelong bond with the Army. The pin combines the Army logo with the word "retired" emblazoned above.

Why a new pin? The Army Chief of Staff's (CSA) Retiree Council recommended replacing the "Retired, Still Serving" lapel pin. The Council asked for a larger pin that could be recognized from afar, be worn on clothing other than a suit jacket, and that would show the continuing bond between the retired Soldier and the Army.

Will you get one? Over the next few months, a packet containing the new pin will be mailed to retired Soldiers. It will also include a letter from the CSA and the Sergeant Major of the Army, underlining the unending commitment between the Army and its retired Soldiers. Completing the packet will be news on the Army Strong theme and the recently increased recruiting referral bonus. It will be sent to the correspondence address on file at the Defense Finance and Accounting Service's Retired Pay Center.

The mailing will occur over four months so you may hear from retired Soldiers who receive the pin before you do. A goal is to have all pins in the mail by late spring. Be looking for your special mailing.



Recruiting referral bonus raised to \$2,000

ARNEWS - Bonuses have doubled to \$2,000 for retired Soldiers referring someone with no prior military experience to the Referral Bonus Pilot Program.

The bonus is **not** paid to those referring immediate family members, including spouses, children, parents, stepparents and siblings.

You can make referrals through the Army Referral System - Sergeant Major of the Army

Recruiting Team (ARS SMART) Web site at <http://www.usarec.army.mil/smart>. To use ARS SMART, you'll need an Army Knowledge Online (AKO) user name and password. To make a referral, you'll have to establish a user account and submit personal information such as your social security number to facilitate payment of the bonus. You can also make referrals by calling

1-800-223-3735, ext. 6-0473.

The bonus is paid in two lump sums. The first half is paid when the Soldier begins basic training, and the second half is paid after the Soldier graduates from One-Station Unit Training or Advanced Individual Training.

The bonus increase is **not** retroactive. Those who made referrals before Nov. 13, 2006 are eligible only for the \$1K bonus.

Highlights from headquarters

Greetings Retired Soldiers and Family Members,

As I am sure you noted on the front page, the Army has implemented some very exciting changes recently concerning our Retired Soldiers. The biggest visible change is the changing of the Retired Soldier pin.

Effective earlier this past fall, the CSA approved the new design of the Retired Soldier pin the Army has been issuing to our retiring Soldiers for a very long time. The old pin was circular with a green ring bordering the familiar gold center Army coat of arms. However, the pin was small and not easily read nor recognized. At the April 2006 meeting of the CSA Retiree Council, it was recommended that a new design be implemented that would be more recognizable and be aligned with the current Army brand that is used in Army recruiting literature, and in many other Army publications. The design you see on the front page is the approved design of the new Retired Soldier pin that will be presented to newly retiring Soldiers as they depart the Army.

As we mail out this issue of *Army Echoes*, we are concur-

rently working to distribute a package containing a letter co-signed by the CSA and the Sergeant Major of the Army to over 720,000 Retired Soldiers announcing this change and including your new pin, a CD which describes the new Army campaign theme of "Army Strong", plus a window decal that can proudly be displayed on the rear window of your vehicle. The letter begins and ends with a big THANK YOU to all of you for your past service, and then encourages each Retired Soldier to find a way to reconnect with the Army you all helped to create — a time many of you have told me constituted "the best years of your life". We at HQDA are proud of what you did for our Army and Nation, and invite you "back to the Army" in whatever capacity you feel appropriate.

This coming spring, summer and fall will be filled with installation Retiree Appreciation Days again this year. As I have mentioned before, I hope you can attend one of these events. Each year I am invited to attend many of these important gatherings and give a short presentation regarding our

perspectives from here at HQDA. Each time I go, I am impressed not only with your local installation retirement services officer, who is the real workhorse of the program, but even more importantly I have the opportunity to meet YOU — Retired Soldiers, spouses, and survivors of deceased Soldiers who share with me many of your past accomplishments, needs, and expectations. It is inspirational to meet you and to feel your sense of pride and commitment to our great Army—past—present—and in the future!!

Remember our Soldiers and their families during this new year. Political winds will blow in many directions regarding the future of our country and our Army. Of this I am certain: our troops and families will need, and deserve, the strongest possible support of our citizens across the country regardless of political perspective.

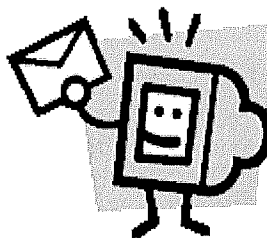
It remains my honor to serve you. Keep chargin'!!

John W. Radke
Chief, Army Retirement Services

Help us control costs

As you may have read, postal rates might go up later this year. Even if the rate increase is cancelled (or postponed), we need you to help us cut our printing and mailing costs! Would you like to stop your paper copy and start getting your *Echoes* electronically? You can sign up for e-Echoes (and view the current and past issues) by going to <http://www.armyg1.army.mil/rso/echoes.asp> and clicking on "Register Now." This will take you to a secure section of the site where you can sign up to stop your paper copy and start your electronic copy.

More than 14,000 readers have volunteered for e-Echoes. Thank you for your support!!



Army Echoes is an authorized bulletin published three times a year, IAW AR 25-30. Its purpose is to keep retired Soldiers abreast of their rights and privileges, to inform them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about Echoes should be sent to Editor, Army Echoes, HQDA DAPE-HRP-RSO, Alexandria, VA 22332-0470. E-mail: Laura.Paul@us.army.mil (NEW ADDRESS). Direct all other questions to your Retirement Services Officer (see pgs. 9-10). See pg. 16 for how to change your address for Echoes.
 Editor/PAO: Laura C. Paul
 Chief, Army Retirement Services:
 John W. Radke
 Deputy Chief of Staff, G-1:
 LTG Michael D. Rochelle
 Co-chairmen, Chief of Staff, Army, Retiree Council: LTG(Ret.) Frederick E. Vollrath
 SMA(Ret.) Jack L. Tilley

Army gives installation support command status

The Army has activated the Installation Management Command (IMCOM) to consolidate and strengthen installation support services to Soldiers and their families through the full authority of command. The new command places the former Installation Management Agency, the former Community and Family Support Center and the former Army Environmental Center under a single command as a direct reporting unit. The full authority of command is vital to effectively direct the vast resources necessary to support troop deployments while meeting the needs of families, Army officials said in announcing IMCOM.

(Note: As reported in the Army's 2006 Game Plan (table below), the Major Army Commands and specified headquarters have been adapted to produce the most effective, efficient command and control structure to support our modular warfighting forces.)

IMCOM Commander LTG Robert Wilson commented, "Our job is to support the all-volunteer force by providing a broad range of capabilities. Those capabilities are embodied in the phrase 'Installations

as Flagships', which is all about Soldier and family readiness."

"Retired Soldiers are important members of the Army community and the Installation Management Command is committed to providing them the support they have earned and deserve," LTG Wilson said.

"IMCOM brings installation, environmental, and morale, welfare and recreation functions together under one command." He added that, "Consolidating installation support services under one command makes us more agile and more effective in serving the entire range of customers — mission commanders, Soldiers, family members, DA civilians and retired Soldiers alike."

"Retirees volunteer countless hours on installations to help Soldiers and their families. From Army Community Services to the chapels, you see retired Soldiers proudly serving their country. Their continued service is greatly appreciated and means so much to the people whose lives they touch everyday," LTG Wilson said.

New Army Structure (from 2006 Army Game Plan)

Organizational Level	Functions	Organization
Army Command	Performs multiple Army Service Title 10 functions across multiple disciplines.	US Army (USA) Forces Command (FORSCOM) USA Training and Doctrine Command (TRADOC) USA Materiel Command (AMC)
Army Service Component Command (ASCC)	Comprised of operational organizations serving as the Army component for a combatant commander.	USA Europe (USAREUR) USA Central (USARCENT) USA North (USARNORTH) USA South (USARSO) USA Pacific (USARPAC) USA Special Operations Command (USASOC) Military Surface Deployment and Distribution Command (SDDC) USA Space and Missile Defense Command (SMDC) Eighth U.S. Army (EUSA)
Direct Reporting Unit (DRU)	One or more units with institutional or operating functions providing broad general support to the Army in usually a single, unique discipline not otherwise available elsewhere in the Army.	USA Network Enterprise Technology Command (NETCOM) USA Medical Command (MEDCOM) USA Intelligence and Security Command (INSCOM) USA Criminal Investigation Command (CIDC) USA Corps of Engineers (USACE) USA Military District of Washington (MDW) USA Test and Evaluation Command (ATEC) U.S. Military Academy (USMA) USA Reserve Command (USARC) USA Acquisition Support Center (USAASC) USA Installation Management Command (IMCOM)

How the National Defense Authorization Act could affect retired Soldiers and families

Following are sections of the 2007 National Defense Authorization Act (NDAA) (Public Law {PL} 109-364, Oct. 17, 2006) which could affect retired Soldiers and families.

Many of these provisions involve health care — what it costs the government, what it costs beneficiaries, and the benefits it provides. These provisions were Congress's response to DoD's proposal to partially offset rising costs by increasing fees for retirees and families who were not yet Medicare-eligible. (Medicare-eligible retirees and family members are covered by TRICARE for Life which was not included in this proposal.)

In addition to health-related topics, the 2007 NDAA also addressed ID cards, the recruiting referral bonus, and Survivor Benefit Plan (SBP) insurable interest elections.

We will report any updates that occur between now and the next issue of *Echoes* in the Current News section of our homepage at <http://www.armyg1.army.mil/RSO/currentnews.pdf>.

Health care

P.L. 109-364:

- states that DoD may **not** increase TRICARE fees, deductibles or copayments, including pharmacy, until after Sep. 30, 2007.
- transfers \$186,000,000 to the DoD Medicare-Eligible Retiree Health Care Fund.
- states that employers may not give TRICARE-eligible employees financial incentives for not enrolling or terminating enrollment in a group health plan which would be a primary plan. States that TRICARE-eligible employees should have the same opportunity to participate in a group health plan as employees who aren't TRICARE-eligible. This does not apply to employers with fewer than 20 employees. This section is effective Jan. 1, 2008.
- requires that a task force be established within 90 days after the enactment of the Act to examine the future of military health care and requires the task force to report within 12 months of appointment. (Note: DoD created this task force in January.)
- requires an audit of DoD health care costs and DoD's proposed cost-saving measures, known as "Sustaining the Benefit", by the Comptroller General and Director of the Congressional Budget Office. The audit will examine the calculations used in creating "Sustaining the Benefit", including the figures used in comparing benefits provided by DoD in 1995 and 2005.
- directs the Comptroller General to conduct a study of the DoD pharmacy program, including the success of the uniform formulary, in achieving savings, and the composition of the boards that recommend the status of drugs in the formulary. This report must be completed within nine months.

- requires a demonstration project which would allow particular over-the-counter drugs to be included in the uniform formulary. Drugs in the uniform formulary are usually available at military medical treatment facilities (MTFs) and through the TRICARE Retail and Mail Order Pharmacy for a copayment. The law states that this project must begin by May 1, 2007 and may include all TRICARE regions or a limited number of sites.
- requires that, within 180 days of the enactment of this Act, the Secretary of Defense submit a report to the House and Senate Armed Services Committees on actions taken in response to the July 2001 DoD Healthcare Quality Initiatives Review Panel report.
- directs the Secretary of Defense to conduct a study of providing chiropractic health care services and benefits which would include retirees and eligible family members.

Other topics

Other changes made by NDAA, by topic, are as follows:

ID cards for disabled dependents

- authorizes issuing permanent ID cards to permanently disabled dependents of retirees. Note: DoD is writing the policy and software changes needed before this new law can take effect. We will report any update in the next *Echoes* and in the Current News section of our homepage <http://www.armyg1.army.mil/RSO/currentnews.pdf>. Reminder: A previous law change authorized permanent ID cards for retirees' dependents age 75 and older.

Survivor Benefit Plan (SBP)

- permits SBP participants with insurable interest elections to elect a new beneficiary if the insurable (pls. see pg. 5)

How the NDAA could affect you

(from pg. 4)

interest beneficiary dies. This election must be made within 180 days of the death of the previous beneficiary.

Recruiting Referral Bonus

- increases the Recruiting Referral Bonus to a maximum of \$2,000. See page 1 for more information.

Bonus for mobilized retirees

- authorizes the Secretary of Defense to pay a bonus to a retired member who agrees to serve on active duty to alleviate the need for members in high-demand, low-density military capability or in any other specialty designated by the Secretary as critical to

meet wartime or peacetime requirements. This bonus may not exceed \$50,000.

(**Note:** Although Congress authorized this bonus, it did not provide funding. DoD is determining whether this bonus would support the Military Services' needs and whether or not it can be funded under current funding levels.)

Armed Forces Retirement Home

- requires the Secretary of Defense to report to the Congressional Defense Committees on the leadership and management of the Armed Forces Retirement Home, especially the effects of recent changes in management structure and the current composition of the board of trustees.

Proposals that were NOT in final 2007 NDAA

Why are we reporting on what was NOT included in the final 2007 National Defense Authorization Act (NDAA)? We are reporting on these provisions because they were part of earlier versions of the bill and we want to make sure you know their final status. The NDAA, like other laws, goes through many changes from the time the original bills are proposed in the House and Senate until they're combined to form one bill, approved by Congress and signed into law by the President.

As the 2007 NDAA developed, you may have read about provisions that were changed or taken out before it became law. Here are examples which could have affected retired Soldiers and families, but DID NOT become law:

- The law does NOT eliminate the reduction of the SBP spouse/former spouse annuity by the VA's Dependency and Indemnity Compensation (DIC).
- The law does NOT move up the SBP "paid-up" effective date. (It's still Oct. 1, 2008 for those who have paid premiums for 360 months and reached age 70.)
- The law does NOT give immediate concurrent receipt to those rated 100% Unemployable by the VA. (The effective date for that change is still Oct. 1, 2009.)
- The law does NOT lower the Reserve retirement age.
- The law does NOT provide additional incentive payments to doctors to take TRICARE patients in areas with physician shortages.
- The law does NOT mandate use of TRICARE

Mail Order Pharmacy for all refills of maintenance medications.

- The law does NOT eliminate TRICARE copays for most drugs dispensed through the mail-order system, and it does NOT require drug companies to give TRICARE-equal price discounts on drugs dispensed through retail pharmacies.

Help your fellow Soldiers through AER

This year, retired Soldiers will be able to help fellow Soldiers in your area by contributing directly to the Army Emergency Relief (AER) campaign through the Army installation closest to your home.

Every 75 minutes, 365 days a year, somewhere in the world, a retired Soldier or a surviving spouse receives emergency financial assistance through AER. In the past 28 years, AER has assisted more than 250,000 retired Soldiers and surviving spouses, with more than \$34 million.

In March, each retired Soldier will receive a mailing which will include a brochure describing AER assistance, a contribution form, and a letter announcing the fundraising campaign from the Army senior leadership.

If you do not receive a packet, call the AER office at the nearest Army installation or AER HQ at 1-866-878-6378. You can also contribute online with an allotment from your retired pay at http://www.aerhq.org/Camp_Allotment_Info.htm.

'Army Strong' — a slogan for all Soldiers

ARNEWS - After 18 years of “Be all you can be” and five years as an “Army of one,” the Army has adopted “Army Strong” as its new slogan and the focus of a new advertising campaign that showcases the strength of Soldiers past, present and future.

The Army Strong campaign builds on the foundation of previous recruiting campaigns by highlighting the Army's transformative power. Army Strong captures the defining experience of U.S. Army Soldiers.

“Army Strong is a strength personified by every U.S. Army Soldier — Active Duty, Army Reserve, National Guard, Cadet and Retired,” LTG Robert Van Antwerp Jr., Commander of the US Army Accessions Command, said. “This campaign will show Americans that there is strong, then there’s Army Strong. I am both inspired and confident that the campaign will build on the positive momentum within our recruiting program.”

Army Strong was developed to address the interests and motivations of those considering a military career. The campaign also speaks to those who understand and support the decision of a family member, friend or employee to serve.

The new campaign was announced by Secretary of the Army Francis J. Harvey at the 2006 Association of the U.S. Army (AUSA) Annual Meeting in Washington, DC. The campaign highlights the strength the Army finds and forges in young Americans. Soldiers consistently take pride in making a difference for themselves, their families, their communities and the Nation. Army Strong conveys the message that there is a career, a challenge, a mission, and the opportunity to become a stronger person waiting in the U.S. Army.

The Secretary illustrated the importance of the Army slogan and advertising campaign when he told those gathered, “To meet our objectives, the total Army must recruit far more people than the Navy, Air Force, and Marine Corps combined.”

The Army exceeded its recruiting goal by enlisting more than 175,000 men and women in fiscal year 2006 and hopes to bring in even more with the new ad campaign, Harvey added.

Army Strong is the creation of the McCann Worldgroup, the Army’s marketing communications agency. To develop the campaign, McCann conducted research among prospective Soldiers and their influencers, and interacted with hundreds of Soldiers. Some agency members went to Ft Jackson, SC, to take part in a three-and-a-half day Basic Combat Training Camp. Others did some skydiving with the Golden Knights, the Army's Parachute Demonstration Team.

You’ve probably seen Army Strong television ads which started airing right before Veterans’ Day. You should also be starting to see print ads which were scheduled to begin running in publications in January.

Most of the commercials were taped on and around Ft Riley, KS, as well in as Ft Lewis, WA. Soldiers were filmed at physical training, an obstacle course and air assault training. You can meet ten of these Soldiers and an Army Mom (there's also a separate section of the site just for parents) and hear about their experiences at <http://www.goarmy.com/strong>. The site also features a virtual Soldier, SGT Star, who chats with visitors to the site and answer questions about the Army.

SBP annuities to increase with May check

April 1st will mark another step in the phase out of the reduction of Survivor Benefit Plan (SBP) annuity for annuitants age 62 and older.

Originally, annuitants received 55% of the base amount selected (usually, but not always, the retired pay amount) until age 62 when the benefit was reduced to 35% of the base amount as eligibility for Social Security began.

Congress changed the law to eliminate this reduction and to phase in the increase at 5% increments.

This April, the post-age 62 benefit will increase to 50% of the base amount, which annuitants will see in your May check. The final increase will take place Apr. 1, 2008, when all SBP annuitants will receive 55% of the base amount elected, regardless of age.

(Note: A small group of annuitants who had their post-age 62 annuity calculated using the old Social Security offset method may already be receiving 50% of the base amount. If you are an SBP annuitant who is already receiving 50% of the base amount, your benefit will not change this April. It will increase to 55% in 2008. No annuitant will lose any benefits.)

Troops to Teachers passes 9,500 mark

DANTES - Troops to Teachers, the government program helping former military members become public school teachers, has broken the 9,500 mark in hires.

Latest data shows that 9,502 teachers have been hired through the program since 1994, with Troops to Teachers represented in more than 3,000 school districts across the country.

Troops to Teachers is administered by DoD and the Department of Education and managed by the Defense Activity for Non-Traditional Education Support

(DANTES). The program helps eligible military personnel begin second careers as public school teachers by providing referral assistance, placement services, and — for those electing to teach at high-need schools — financial stipends and bonuses.

In addition to providing more teachers, the program is also providing the types of teachers that are in highest demand:

- 82% of teachers entering through Troops to Teachers are male, compared to 18% of all teachers.

- 37% of Troops' teachers are persons of color, compared to 15% overall.
- 46% of Troops' teachers teach sciences (biology, geology, physics, and chemistry), versus 18% overall.
- 27% are teaching math, versus 7% overall.
- 44% of Troops' teachers are teaching special education classes, compared to 19% overall.

For more information, go to <http://www.ProudtoServeAgain.com>, or call 1-800-231-6242 or (850) 452-1111.

Help form better citizens through JROTC

Would you like an opportunity to teach as an Army Junior Reserve Officers' Training Corps Instructor (JROTC)? JROTC is designed to teach high school students citizenship, leadership, service to the community, personal responsibility, and a sense of accomplishment, while instilling in them self-esteem, teamwork, and self-discipline.

The program encourages students to graduate from high school and provides information on opportunities for college education and employment.

The JROTC Program has changed greatly over the years. Today's citizenship program was once looked upon primarily as a

source of enlisted recruits and officer candidates. The program has discontinued most of its early military content; however, it has kept its military structure and the goal of instilling a sense of discipline and order in its student cadets. JROTC also teaches students military history as it relates to the country's culture, as well as the purpose and structure of the military services.

From a start of six units in 1916, JROTC has expanded to 1,645 schools in every state and at American schools overseas. Enrollment has grown to 286,000 cadets with 4,000 professional instructors in the classrooms.

Comprised solely of active duty Army retirees, the JROTC instructors serve as mentors developing the outstanding young citizens of our country.

To qualify as an instructor, you must be a commissioned or non-commissioned officer (E-6 through O-6), **retired no more than three years** and receiving retired pay. You must also be certified as an instructor by the U.S. Army Cadet Command. Instructions and information on certification are on the JROTC Web site. For more information, go to <http://www.usarmyjrotc.com>; e-mail jrotcim@usaac.army.mil; or call 1-800-347-6641 or (757) 788-4001.

**Make a
difference
--
Volunteer!**

National Volunteer Week will be Apr. 15-21 this year. Many Army communities have activities and recognition events during this week. Check with your Army Volunteer Coordinator to find out what's happening in your community.

If you're not volunteering yet, you can create a list of the opportunities available in your geographic area and area of interest with the click of a mouse.

Go to <http://www.myarmylifetoo.com>. On the left side of the screen under topics, click on "Become a Volunteer" and then "Search for Volunteer Opportunities". The "Opportunity Locator" will let you generate a list by location and area of interest.

If you don't have a computer, contact the Army Volunteer Coordinator at the nearest Army installation or unit.

Have you received your 1099R?

Have you received your 1099R (tax statement) yet? The Defense Finance and Accounting Service (DFAS) finished mailing paper copies of retiree and annuitant tax statement by the end of December. If you're expecting a paper copy of your 1099R, you should have received it by now.

If you have not received your 1099R, don't wait until April to request a replacement. Call DFAS at 1-800-321-1080 or go online to myPay (<https://myPay.dfas.mil>)

where you can access your pay or annuity record and print your 1099R. myPay users were able to access their tax and pay statements online at the beginning of December. Note: myPay users will not receive a 1099R through the mail unless they use myPay to request a hard copy.

DFAS also mailed the retiree and annuitant account statements in December. These statements can be accessed through myPay.

What else can you do through

myPay? You can view your account information from any computer with Internet access, virtually 24/7. You can also change your correspondence address; change your federal or state tax withholding; and start or change your allotments from your retired pay (this option does not apply to annuitants). Currently, 34% of retirees and 7.5% of annuitants use the myPay system. For myPay support, call 1-888-332-7411 or (216) 522-5096.

Retroactive payment of CRSC, CRDP

DFAS and the Department of Veterans Affairs (VA) are reviewing records of retirees receiving Combat-Related Special Compensation (CRSC) or Concurrent Retirement and Disability Payments (CRDP) to determine who might be owed back pay.

Note: If you are not receiving either CRSC or CRDP, you are not affected by this situation.

Of about 130,000 retired pay accounts to be reviewed, more than 42,000 had been completed as we went to press. More than 10,000 of these accounts had been found up-to-date, requiring no retroactive payments. The remainder of this group will receive back pay from DFAS, the VA or both. Accounts found in need of a retroactive pay will be corrected with a single lump sum payment.

DFAS and VA officials won't know if a payment is due until a pay account has been reviewed. Retirees entitled to payments will be notified when payments are made to explain why they are receiving the additional money.

Why the additional payments? Under previous law, your military retired pay and VA disability compensation together could not be greater than your retired pay. This meant that your military retired pay had to be reduced by your disability payments. The laws creating CRSC and CRDP ended that limit on military retired pay. However, DFAS and the VA continued to use the payment policy designed for the old law. They were starting VA payments, and offsetting retired pay, on the date of the VA disability pay decision, not on the eligibility date.

This system worked under the old law when you couldn't begin disability pay until retired pay had been

reduced. However, since CRDP and CRSC allow retirees to receive a greater total benefit than retired pay alone, the old system could result in some retirees receiving less than they were entitled to, specifically for the time between the eligibility date for a disability rating and the decision date for that rating.

This policy disparity has been corrected. Those retirees receiving both military retired pay and CRSC or CRDP are having their records reviewed. More complex cases involve those retirees whose disability rating entitling them to CRSC or CRDP was later increased by the VA. In these cases, a review must be made for the initial period, as well as for each time the disability rating was increased. Also cases for qualified Chapter 61 (disability) retirees and retirees with Former Spouse and Garnishment payments are considered complex cases.

Retirees who are found due retroactive payments could receive additional money from DFAS, from the VA or from both. DFAS and the VA initially estimated a six-month period (which began in September for DFAS and October for the VA) for completing most reviews and payments. More complex cases may take an additional six months.

Who to call

For issues concerning entitlement to back pay, call 1-877-327-4457 (it's called the VA Retro Pay number), Monday through Friday, 8 a.m. to 4:30 p.m. (Eastern). For questions concerning VA disability ratings or other VA issues, call 1-800-827-1000. For questions regarding regular CRSC, CRDP or other retired pay issues, call 1-800-321-1080.

DIRECTORY

Retirement Services Officers (RSOs)

For information on benefits, SBP, Retiree Appreciation Days, etc., contact the RSO for your area or go to: <http://www.armyg1.army.mil/retire> (Note: That's the number 1 after the g.).

Stateside RSOs

(states without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal
(256) 876-2022
rso@redstone.
army.mil

• Ft Rucker
(334) 255-9124
retirees@rucker.
army.mil

ALASKA

Ft Richardson
(800) 478-7384
(AK only)
(907) 384-3500
rso@richardson.army.
mil

ARIZONA

Ft Huachuca
(520) 533-5733
fthuachucarso@
hua.army.mil

ARKANSAS

Ft Sill, OK
CALIFORNIA
Ft McCoy, WI
COLORADO
Ft Carson
(719) 526-2840
retirement-services
@carson.army.mil

CONNECTICUT

West Point, NY
DELAWARE
Ft Meade, MD
D.C.
Ft Myer, VA

FLORIDA

• Central & West
MacDill AFB
(813) 828-0163
army.rso@macdill.
af.mil

• Rest of FL
Ft Stewart, GA

GEORGIA

• Ft Benning
(706) 545-1805
benn.g1hrd.rso@
benning.army.mil
• Ft Gordon
(706) 791-2654
rso@gordon.army.mil
• Ft McPherson
(404) 464-3219

rso.mcpherson@
forscom.army.mil
• Ft Stewart
(912) 767-5013
rso@stewart.army.
mil

HAWAII

Schofield Barracks
(808) 655-1514
rso@schofield.
army.mil

IDAHO

Ft Carson, CO, or
Ft Lewis, WA

ILLINOIS

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

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

• Ft Leavenworth
(913) 684-2425
rso@leavenworth.
army.mil
• Ft Riley
(785) 239-3320
rso@riley.army.mil

KENTUCKY

• Ft Campbell
(270) 798-5280
retirement.services@
campbell.army.mil

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

LOUISIANA

Ft Polk
(337) 531-0363
rso@polk.army.mil

MAINE

Ft Drum, NY

MARYLAND

• Aberdeen Pr. Grd.
(410) 306-2320
imnearpghr@apg.
army.mil

• Ft Meade
(301) 677-9603
mderso@emh1.
ftmeade.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

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

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood
(573) 596-0947
atztatgr@wood.
army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Ft McCoy, WI

NEW HAMP.

Ft Drum, NY

NEW JERSEY

• Ft Dix
(609) 562-2666
rso@dix.army.mil
• Ft Monmouth
(732) 532-4673
rso@mail1.
monmouth.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

• Ft Drum
(315) 772-6434
rso@drum.army.mil
• Ft Hamilton
(718) 630-4552
rso@hamilton.army.
mil

• Watervliet-Wed/Thurs
(518) 266-5810
rso@wva.army.mil

• West Point
(845) 938-4217
rso@usma.army.mil

NO. CAROLINA

Ft Bragg
(910) 396-5304
braggrso@conus.
army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill
(580) 442-2645
rso.sill@conus.
army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
rso@carlisle.army.mil
• Oakdale
(724) 693-2186
sandra.ricketts@dix.
army.mil

• Tobyhanna Army
Depot(Tues/Wed/Thurs.)
(570) 895-7834
gerald.ouslander@
tobyhanna.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson
(803) 751-6715

rso@jackson.
army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

• Ft Bliss
(915) 568-5204
rso@bliss.army.mil

• Ft Hood
(254) 287-5210
fhretirementservices
@hood.army.mil

• Ft Sam Houston
(210) 221-9004
rso@samhouston.
army.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

• Ft Belvoir
(703) 805-2675
rso@belvoir.army.mil
• Ft Eustis
(757) 878-3648
rso@eustis.army.mil

• Ft Lee
(804) 734-6973
imarsoftlee@
us.army.mil
• Ft Monroe
(757) 788-2093
monr.fmretsvcoff@
monroe.army.mil
• Ft Myer
(703) 696-5948
rso@fmmc.army.mil

• Ft Hood
(254) 287-5210
fhretirementservices
@hood.army.mil

• Ft Sam Houston
(210) 221-9004
rso@samhouston.
army.mil

• Ft Belvoir
(703) 805-2675
rso@belvoir.army.mil

WISCONSIN

Ft McCoy
(800) 452-0923
rso@emh2.mccoey.
army.mil

WYOMING

Ft Carson, CO
PUERTO RICO
Ft Buchanan
(787) 707-3842
rso@buchanan.
army.mil

Overseas RSOs

Germany

06202-80-6080
usareur-rso@hq.
1perscom.army.mil

Ansbach

0981-183-7736
USAGAnsbachRSO
@cmtymail.98asg.
army.mil

Bamberg

0951-300-7522
RSOBamberg@
cmtymail.98asg.
army.mil

Baumholder

06783-6-6080
RSOBaumholder@
104asg.army.mil

Darmstadt

06151-69-7410
RSODarmstadt@
usag.heidelberg.
army.mil

Giessen

0641-402-1770
RSOGiessen@
104asg.army.mil

Grafenwoehr

09641-83-7140
imae.graf.rso@
graf.eur.army.mil

Heidelberg

06221-57-3347
RSOHeidelberg@
usag.heidelberg.
army.mil

Hessen

06181-88-1770
RSOHessen@
104asg.army.mil

Kaiserslautern

0631-411-7333
RSOKaiserslautern@
usag.army.mil

Mannheim

0621-730-2086
RSOMannheim@
usag.army.mil

Schweinfurt

09721-96-1770
RSOSchweinfurt@
cmtymail.98asg.
army.mil

Stuttgart

0711-729-2193
RSOStuttgart@usag.
stuttgart.army.mil

Wiesbaden

0611-705-7068
RSOWiesbaden@
104asg.army.mil

Wuerzburg

0931-296-4426
RSO-Franconia@
cmtymail.98asg.
army.mil

Belgium

0032-65-44-4575
RSObenelux@
benelux.army.mil

England

see Kaiserslautern
Italy/So. Europe/
Africa/Mid-East
Vicenza
0444-51-7262
RSOVicenza@usag.
vicenza.army.mil

Netherlands

46-443-7320
RSOSchinnen@
benelux.army.mil

Japan

3118-63-3940
rso@zama.army.mil

Okinawa

6117-44-4186
rso@okinawa.army.mil

Korea

505-723-5530
RSO@korea.army.
mil

DIRECTORY

Army Retirement Services: <http://www.armyg1.army.mil/retire>
 Army Echoes online: <http://www.armyg1.army.mil/rso/echoes.asp>

Address Change: See boxes on pg. 16. **DON'T send to Echoes.**
 Armed Forces Retirement Home: (Washington) 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400;
<http://www.afrh.gov>

Army & Air Force Exchange Service: <http://www.aafes.com>
 Army Career & Alumni Program: <http://www.acap.army.mil>
 Army Emergency Relief: 1-866-878-6378; (703) 428-0000;
<http://www.aerhq.org>

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Combat-Related Special Compensation: 1-866-281-3254;
<http://www.crsc.army.mil>;

Concurrent Retirement & Disability Payment: 1-800-321-1080, <http://www.dod.mil/dfas/retiredpay/concurrentretirementanddisabilitypay.html>

Death -- Report a Retiree's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call (703) 325-7990 collect.

<https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>

Arlington National Cemetery: (703) 607-8585; <http://www.arlingtoncemetery.org>

DEERS: 1-800-538-9552; (831) 583-2500

ID card records update in case of death or divorce: Contact nearest ID card facility.

Defense Commissary Agency: <http://www.commissaries.com>

Dental Plan: 1-888-838-8737; <http://www.TRDP.org>

Gulf War Homepage: <http://www.gulflink.osd.mil>

Health Beneficiary Counseling Assistance Coordinator: <http://www.tricare.mil/bcaacdao>, or contact nearest military medical facility.

Records -- Replace DD Form 214, awards: <http://vetrecs.archives.gov>

(if retired before Oct 1, 2002) National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100

(if retired on or after Oct 1, 2002) Army Human Resources Command-St. Louis; ATTN: AHRC-PAV-V; 1 Reserve Way; St. Louis, MO 63132-5200

Pay/SBP Inquiries <http://www.dod.mil/dfas>

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

(retiree) Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130 1-800-321-1080, (216) 522-5955

(SBP/RSFPP annuitant) Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; (216) 522-5955

Pay Center FAX numbers: (retiree) 1-800-469-6559; (216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459

Online account access: <https://mypay.dfas.mil>

Social Security <http://www.ssa.gov>; 1-800-772-1213 (If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.gov/foreign/phones.html> or FAX 410-597-1800.)

Medicare <http://www.medicare.gov>; 1-800-633-4227

Reserve <https://www.hrc.army.mil/site/reserve> (requires Army Knowledge Online login)

Reserve Benefits: 1-800-318-5298; (314) 592-0553

Application for Reserve Retired Pay: (You should receive packet at age 58.) Army Human Resources Command-St. Louis; ATTN: AHRC-PSP-T; 1 Reserve Way; St. Louis, MO 63132-5200

Retiree Mobilization: Army Human Resources Command-St. Louis; ATTN: AHRC-PLM-O; 1 Reserve Way; St. Louis, MO 63132-5200; (314) 592-0000, ext. 3030

VA <http://www.va.gov>

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (Telecomm. Device for Deaf) 1-800-829-4833

Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

Grave Information: 1-800-697-6947

GI Bill: 1-888-442-4551

TRICARE Information <http://www.tricare.mil>

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/bene/home>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: 1-800-444-5445; <http://www.humana-military.com/home.htm>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: 1-888-TRIWEST; <https://www.triwest.com/triwest/default.html>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: 1-888-777-8343; <http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); <http://www.tricare.mil/tfl/default.cfm>

TRICARE Mail Order Pharmacy: 1-866-363-8667; <http://www.tricare.mil/pharmacy/tmop.cfm>

TRICARE Retail Pharmacy: 1-866-363-8779; <http://www.express-scripts.com>.

Email: tricare_help@otsg.amedd.army.mil

Recreation Centers <http://www.armymwr.com>

Hale Koa Hotel, Hawaii: (808) 955-9424, 1-800-367-6027; FAX 1-800-425-3329 http://halekoa.com/index_secure.htm

Eidelweiss Resort, Bavaria: 011-49-8821-9440; FAX 011-49-8821-944-4135 <http://www.edelweisslodgeandresort.com>

Shades of Green, FL: (888) 593-2242; (407) 824-3665

<http://www.shadesofgreen.org/reservations.htm>

Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576; reservations@dhl.korea.army.mil

Sister Service Retiree Publications

Air Force Afterburner: <http://ask.afpc.randolph.af.mil>, select "Retirees", then select "Afterburner"

Coast Guard Evening Colors: <http://www.uscg.mil/hq/psc/eveningcolors>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil>, select "Veteran Marine", then select "Semper Fidelis"

Navy Shift Colors: <http://www.npc.navy.mil/ReferenceLibrary/Publications>

New claim form makes it easier to apply for CRSC

Combat-Related Special Compensation (CRSC) provides dual compensation for eligible military retirees with combat-related injuries. This benefit provides a monthly tax-free compensation for certain military retirees that supplements VA disability payments and military retired payments.

The Army's CRSC Division reports that it hears from retired Soldiers that the CRSC claim form (DD Form 2860) is too difficult and time-consuming to complete. Many tell the CRSC Division they have started the claim form and set it aside because it was too overwhelming, they did not understand the supporting documentation requirements, or it was just too hard to read.

Based on feedback from all branches of service and numerous military retirees, DoD has made several improvements to the CRSC claim form. The new form makes it easier than ever to apply for this compensation. As we went to press, the new form was expected to be available in the near future at <http://www.crsc.army.mil> or by calling the CRSC Service Center at 1-866-281-3254.

What's different

Simple changes such as a larger font and text boxes will make it easier to use the form. The new form also takes claimants through a sequence of eligibility questions and prompts them for documentation every step of the way.

For example, under the "Preliminary Requirements" section, the first question for Active Duty retirees asks "Did you serve at least 20 years on active duty?" and then tells applicants to attach a copy of their DD214(s) proving 20 years of active duty service. Now, there is no question of the supporting documentation needed for the CRSC claim. Everything an applicant needs to know is on the form itself.

If you still have questions, you can visit the CRSC Web site. Once there, you can click on "Retired Veterans" to obtain information on eligibility criteria, the claim process, answers to frequently asked questions, claim resources; or even to apply online. You can call the CRSC Service Center at 1-866-281-3254.

You can be part of Soldier Registry

Retired Soldiers can record details of your service for future generations on the *Registry of the American Soldier*; an online database managed by the Army Historical Foundation (AHF) of Arlington, VA.

Retired Soldiers can enroll in the *Registry of the American Soldier* by logging on at <http://www.armyhistory.org>. Spouses, parents, children and friends can also enroll retired Soldiers, living and dead. There is no charge for enrollment.

The *Registry* is a celebration of the service and sacrifice of Soldiers from 1775 to the present day. Since the May 2006 activation of the *Registry*, more than 32,000 currently serving Soldiers and Army veterans have enrolled to record their service histories in their own words. Online, you can use the *Registry* by searching for individual names.

The *Registry* will be displayed at the National Museum of the United States Army which is scheduled to open in 2011 at Ft Belvoir, VA. The *Registry* will also remain accessible via the Internet for those not able to visit the museum.

When and how can retired and former Soldiers wear medals?

Secretary of Veterans Affairs Jim Nicholson recently urged veterans to show your pride in their service by wearing your medals on Veterans Day. He said he hoped this display of military decorations, which he called the "Veterans Pride Initiative," would become a traditional part of Veterans Day, Memorial Day, the Fourth of July and other patriotic observances.

When can retired Soldiers wear medals on civilian clothes? According to Army Regulation 670-1, Wear and Appearance of Army Uniforms and Insignia, retired Soldiers "may wear all categories of medals (described in this regulation) on appropriate civilian clothing. This includes clothes designed for veteran and patriotic organizations on Veterans Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-size or miniature medals. Personnel who wear medals on civilian clothes should place the medals on the clothing in approximately the same location and in the same manner as on the Army uniform, so they look similar to medals worn on the Army uniform."

Nursing care, long-term care — what's covered?

TRICARE — While TRICARE covers medically-necessary, skilled nursing care, it does **not** cover long-term care. If skilled services are no longer medically-necessary, but long-term care services are needed, beneficiaries will be responsible for all expenses.

TRICARE usually covers medically-necessary skilled nursing facility care if beneficiaries meet the following criteria:

- Hospitalized for at least three consecutive days, not including the day of discharge;
- Admitted within 30 days of hospital discharge (with some exceptions);
- Determined by a doctor to need medical rehabilitation and skilled services; and

• Being cared for at a facility that is both Medicare-certified and a TRICARE-participating provider.

During a skilled nursing facility stay, staff members regularly review beneficiaries' health care needs to determine the type of care required. If staff members determine beneficiaries need enough skilled services to meet the defined skilled nursing facility requirements, Medicare and TRICARE pay the facility a set amount. However, beneficiaries pay for noncovered services and appropriate cost shares and deductibles.

When beneficiaries primarily need help with "daily living activities," such as bathing, eating, dressing, personal hygiene, walk-

ing, etc., they typically transfer to a long-term care facility. As TRICARE does not cover long-term care, beneficiaries may want to consider other coverage options, such as:

1. Commercial Long-Term Care Insurance, which lets beneficiaries choose coverage; or
2. The Federal Long-Term Care Insurance Program (which can be purchased by retired military). For more information, visit <http://www.opm.gov/insure/ltc/index.asp>, or call 1-800-582-3337.

For more information on TRICARE coverage, check with your TRICARE regional contractors (see page 10), or <http://www.tricare.mil>.

TRICARE Uniform Formulary update

TRICARE has reviewed drugs in three categories — Thiazolidinedione Drugs (for Type II diabetes), Antilipidemic Agents (for high cholesterol) and Histamine-2 Antagonists and Other Gastrointestinal Protectant Agents (for digestive problems) and designated them formulary or nonformulary.

Only two Antilipidemic Agents, Caduet® and Crestor®, were declared non-formulary, effective Feb. 1, 2007. This means these drugs won't be available at military medical treatment facilities (MTFs) unless medical necessity is established and the prescription is written by an MTF provider. They will be available through the TRICARE Retail Pharmacy Network (TRRx) and the TRICARE Mail Order Pharmacy (TMOP) for a \$22 copayment.

If you're taking one of these drugs, you should ask your health care provider if a formulary alternative could produce the same results or if medical necessity could be established. For forms and criteria, go to <http://www.tricare.mil/pharmacy/medical-nonformulary.cfm>.

The other drugs were placed in the first or second tier of the formulary. First tier drugs (formulary generics) are available through TRRx for \$3 for up to a 30-day supply and through TMOP for \$3 for up to a 90-day supply. Second tier drugs (formulary brand-

name) cost \$9 for the same number of days. Beneficiary copayments are higher at non-network retail pharmacies.

(Note: Not all formulary drugs are available at MTF pharmacies. For more information, go to <http://www.tricareformularysearch.org/dod/medicationcenter/default.aspx>.)

The Histamine-2 Antagonists and Other Gastrointestinal Protectant Agents reviewed — Axid®, Carafate®, Cytotec®, Pepcid®, Tagamet®, Zantac®, all with generics available — were placed in the formulary's first tier.

All of the Thiazolidinedione Drugs reviewed — Actoplus Met®, Actos®, Avandamet®, Avandaryl®, Avandia® were placed in the formulary's second tier.

Of the remaining drugs in the Antilipidemic Agent category, four drugs, all with generics available — Mevacor®, Niacor®, Pravachol®, and Zocor® — were placed in the first tier. Eight drugs — Advicor®, Altoprev®, Lescol XL®, Lescol®, Lipitor®, Niaspan®, Vytorin®, and Zetia® — were placed in the second tier.

For more information, go to <http://www.expresscripts.com/TRICARE>, or call 1-866-363-8667 for TMOP or 1-866-363-8779 for TRRx.

TRDP offers preventive care

Early diagnosis and prevention of dental disease are key to good dental health. The TRICARE Retiree Dental Program (TRDP) provides the coverage necessary to help enrollees maintain good oral health which often prevents the need for major dental treatment down the road.

(Note: TRDP premiums will increase about 6% in May; however the new costs were not available as we went to press. As soon as they're available, they'll be posted at <http://www.trdp.org> and <http://www.armyg1.army.mil/RSO/currentnews.pdf>.)

Benefits available to TRDP enrollees include diagnostic and preventive care such as regular oral exams and x-rays, routine cleanings and fluoride treatments.

Diagnostic dental procedures such as oral exams and x-rays — which are covered by TRDP at 100% of the program's allowable amount and are not applied to the annual deductible and maximums — help the dentist screen for changes and detect some diseases at a stage when they can be more successfully treated. TRDP also covers preventive services such as cleanings and fluoride treatments for adults and children at 100% of the allowable amount, with no applicable deductible or maximum.

TRDP also offers coverage for major services like crowns, bridges, partial and full dentures, and even braces for both children and adults.

Visit <http://www.trdp.org> for more information, or call Delta Dental of California, the TRDP contract administrator, toll-free, at 1-888-838-8737.

Part B premiums based on income

Medicare Part B premiums are now based on income, effective Jan. 1, 2007.

While most are paying the standard monthly Part B premium of \$93.50 this year, some people are paying a higher premium based on their modified adjusted gross income.

Your monthly premium is higher if you file an individual tax return and your annual income is more than \$80,000, or if you are married (file a joint tax return) and your annual income is more than \$160,000.

If your Part B premium was going to increase based on your income, you should have received a letter from Social Security at the end of 2006 which also told you what to do if you disagreed. For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Remember; once you are Medicare-eligible, you must be enrolled in Medicare Part B in order to be eligible for TRICARE for Life.

New TRICARE Standard handbook

TRICARE is making a new, more detailed, handbook available to all beneficiaries covered under TRICARE Standard.

Although the handbook is full of useful data from what's covered to how to file a claim, it does not include cost information. Because of annual cost changes, TRICARE created a separate summary of beneficiary costs flyer. TRICARE will update the flyer whenever the rates change.

Beneficiaries can call your regional contractor for copies of the handbook or the summary of

beneficiary costs flyer at the following toll-free telephone numbers: (Note: The states for each region are listed on page 10 of *Echoes*.) North region, 1-877-874-2273; South region, 1-800-444-5445; West region, 1-888-874-9378.

Beneficiaries may also obtain the documents from a local TRICARE Service Center or view and download them at <http://www.tricare.mil/TRICARESmart/default.aspx>. Basic information on TRICARE Standard and other fact sheets are available at <http://www.tricare.mil/Factsheets>.

TRICARE merges Web sites

TRICARE has merged its Web sites to make things easier for users. You can go to one site (<http://www.tricare.mil>) to find benefit information, schedule an appointment or track claims.

Areas of interest to retired Soldiers and spouses are:

- My Benefit – TRICARE benefit information
- My Health – you can schedule and view appointments (you will

need to register to use this function); access personal health information; use pharmacy tools; check medications; and more.

In the next phase of Web site improvements, beneficiaries will be able to enter your profiles and receive benefit information tailored to you. TRICARE expects this feature to be available in winter 2007.

VA announces annual insurance dividends

More than a million veterans will be sharing \$369 million in annual insurance dividends during 2007, according to the VA.

Dividends are paid each year to veterans holding certain government life insurance policies, who served between 1917 and 1956. These dividends will be sent to about 1.2 million holders of VA insurance policies on the anniversary date of their policies.

Dividend amounts will vary based on the age of the veteran,

the type of insurance, and the length of time the policy has been in force. Dividends will be sent **automatically** through different payment plans. **You do not need to apply for the dividend.**

VA officials caution veterans about a long-running scam in which various groups charge fees to "locate" veterans who are eligible for the dividends. Veterans eligible for the dividends have had VA life insurance policies in effect since they left the military and

have received annual notifications from VA about the policies.

The dividends come from the earnings of a trust fund into which veterans have paid insurance premiums over the years, and are linked to returns on investments in U.S. government securities.

Veterans who have questions about their policies can call 1-800-669-8477, or send an e-mail to VAinsurance@va.gov. You can also visit the Internet at <http://www.insurance.va.gov>.

VA goal: 'Employer of choice' for disabled vets

The VA is among the top three cabinet-level departments in employing disabled Americans. About 16,000 of VA's 235,000 employees — or 8% of its work force — are persons with disabilities, including the Hon. Gordon H. Mansfield, VA's Chief Operating Officer and Deputy Secretary of Veterans Affairs, who sustained a spinal cord injury in Vietnam in 1968 and uses a wheelchair for mobility.

Secretary of Veterans Affairs Jim Nicholson recently reaffirmed

his commitment to make VA the "employer of choice" for disabled veterans — and to help disabled veterans find productive jobs throughout our society.

"By increasing awareness of hiring programs for veterans, training our disabled veterans and assisting them to find jobs, we can significantly increase the employment of disabled veterans," Nicholson said.

For more information on VA hiring programs, go to <http://www.va.gov> and click on "VA Jobs".

For information on VA training for disabled veterans, click on "Benefits" and then click on "Vocational rehabilitation".

VA also tops the federal sector in contracting with businesses owned by disabled veterans. For more information, go to <http://www.va.gov> and click on "Business Opportunities". The VA also maintains a site for veterans who want to start or expand a business at <http://www.vetbiz.gov>.

You can call the VA at 1-800-827-1000.

Not updating retired pay records can cost benefits

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits **because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child.** We hear from surviving spouses who did not receive the retired pay for the portion of the last month the

retiree was alive because this money went to someone else whom the Soldier had named at retirement.

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

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Clip this article to your files as a reminder to keep your retired pay records current when your status changes.

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 360 months of paying premiums and reaching age 70 does not go into effect until Oct. 1, 2008.

Walter Reed stops 'Any Soldier' mail program

WASHINGTON – Walter Reed Army Medical Center has been overwhelmed by the tens of thousands of cards, letters, care packages and more sent to Wounded Warriors there. This has heightened security concerns, increased administrative burdens, drained resources and limited other functions. Therefore, the medical center is phasing out its "To Any Wounded Soldier" mail program.

To continue to support troops, both at Walter Reed and throughout the military, the Center suggests using Web sites such as <http://www.americasupportsyou.mil>; http://www.usocares.org/src/uso_donate.htm; <http://www4.army.mil/ocpa/tooursoldiers/>; and <http://www.redcross.org>.

For those without computer access, contacting the nearest military installation, the local National Guard or military Reserve unit to ask about supporting the troops may offer an alternative to mailing packages to Walter Reed.

"Our patients, military and civilian staff members and hospital leaders appreciate everything the general public has done to support our Soldiers," MG George W. Weightman, Commanding General of Walter Reed Army Medical Center and the North Atlantic Regional Medical Command, said. "This generosity is truly the embodiment of the American spirit."

Walter Reed has treated 5,400 patients from Operations Enduring Freedom and Iraqi Freedom since the Global War on Terror began, 1,730 of whom have been battle casualties.

Travel program offers discounts

The Army's leisure travel services program has added options through the on-base Information Ticket & Reservation (ITR) offices, and through its online services at <http://www.offdutytravel.com>.

One of companies new to the "Great Travel Deals" section of the site is GovArm.com. It provides vacation travel services for retired and other military personnel, including condominium rentals, cruises, vehicle rentals, hotel reservations, golf and campground discounts and vacation packages.

GovArm.com condo rentals start at \$294 per week. These are last-minute, discounted, luxury condominium accommodations at beaches, mountain resorts and other locations. Amenities such as

golf courses, day spas and ski slopes are available at most resorts. For more information, go to <http://www.offdutytravel.com> and click on "Great Travel Deals", or visit the ITR at the nearest Army installation.

Another option in the Great Deals section is Golf Card International. This golfers' club has a network of more than 3,600 affiliated golf courses throughout North America providing discounts on golf, lodging, pro shop purchases and range privileges. A \$48 annual membership gives the golfer free green fees or up to 50% discount and discounted weekend play at most of the affiliated courses.

For more information, go to <http://www.GolfCard.com/dod.cfm> or call 1-800-321-8269.

Have you been to a RAD recently?

Retiree Appreciation Days (RADs) are a great way to get up-to-date information. A RAD might include guest speakers, health tests, a dinner or a golf tournament. Each RAD is different. Contact the RAD host for information. See page 9 for RSO contact information and the list below for contacts for RADs not hosted by RSOs. Check <http://www.armyg1.army.mil/rso/Post/RADs.doc> for updates.

Mar 24	Orlando, FL (sponsored by Ft. Stewart, GA)
Mar 31	Dover AFB, DE (302) 998-5194
Apr 21	West Point, NY
Apr 27-28	Ft Jackson, SC
May 4	Ft Benning, GA
May 18	Ft Lewis, WA
May 19	Ft Buchanan, PR
May 19	Marysville, WA (425) 304-3775/3721
Jun 2	Ft Ord, CA (831)242-6691
Jun 16	Ft McPherson, GA
Sep 7	Ft McCoy, WI
Sep 7-8	Ft Leonard Wood, MO
Sep 8	Carlisle Barracks, PA
Sep 13-15	Ft Sill, OK
Sep 15	Ft Eustis, VA
Sep 15	Ft Dix, NJ
Sep 15	Ft Belvoir, VA
Sep 22	Nellis AFB, NV (702) 652-8712
Sep 28-29	Ft Bragg, NC
Oct 3	Ft Detrick, MD (301) 619-3381
Oct 6	Korea
Oct 13	Ft Monmouth, NJ
Oct 19	Ft Riley, KS
Oct 20	Heidelberg, Germany
Oct 20	Ft Polk, LA
Oct 26	Ft Meade, MD
Oct 26-27	Ft Knox, KY
Oct 27	Ft Leavenworth, KS
Oct 27	Ft Hamilton, NY
Oct 27	Rock Island, IL (563) 322-4823
Nov 2-3	Redstone Arsenal, AL
Nov 3	San Diego, CA (619) 556-8987

How to change your address

Army Echoes is mailed using correspondence addresses supplied by:

- **For those in receipt of retired pay or an annuity** — DFAS-Cleveland
- **For those who will begin to receive retired pay at age 60** — the Army Human Resources Command (HRC) — St. Louis.

You must use the contact information provided in the boxes below to make address changes. If you write or FAX your address change, you must include your Social Security number on every page and you must sign your address change.

Mobilization: For mobilization purposes, ALL retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC-St. Louis (using the contact info below).

Note: The *Army Echoes* Editor cannot make address changes!

Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't put yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armyg1.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make things a little easier after your death.

Remember: You are responsible for updating your retired pay file information at DFAS-CL (Use KY mailing address below) within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

If in receipt of or entitled to retired pay, mail to:

Defense Finance and Accounting Service
 U.S. Military Retired Pay
 PO Box 7130
 London, KY 40742-7130
 Phone: 1-800-321-1080 or
 (216) 522-5955; FAX: 1-800-469-6559 (put SSN on all pages)

If in receipt of or entitled to SBP/RSFPP annuity, mail to:

Defense Finance and Accounting Service
 U.S. Military Annuitant Pay
 PO Box 7131
 London, KY 40742-7131
 Phone: 1-800-321-1080 or
 (216) 522-5955; FAX: 1-800-982-8459 (put SSN on all pages)

If a retired reservist not yet 60, mail to:

U.S. Army Human Resources Command - St. Louis
 ATTN: AHRC-PSP-A
 1 Reserve Way
 St. Louis, MO 63132-5200
 Phone: 1-800-325-2660 or
 (314) 592-0554; FAX: (314) 592-0582 (ATTN: TLM9V49)
 (put SSN on all pages)

Army Retirement Services
 ATTN: DAPE-HRP-RSO
 Alexandria VA 22332-0470
 OFFICIAL BUSINESS