



SURVIVOR OUTREACH SERVICES

Strength *built on*
Sacrifice

Fall 2011

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Do you have events that you would like to share with other families? Please contact your SOS to have events added to the next newsletter.

Upcoming Events

- 11 Nov—Veterans Day
- 9-13 Dec—Snowball Express
- 10 Dec—Wreaths Across America

TRICARE Reduces Pharmacy Home Delivery Co Pays

FALLS CHURCH, Va. – Copayments for some medications provided through TRICARE Pharmacy Home Delivery are being reduced to zero. As of Oct. 1, 2011, Home Delivery beneficiaries may fill generic prescriptions at no cost to themselves.

Generic formulary drugs purchased through Home Delivery currently cost \$3 for a 90-day supply, but as of Oct. 1 the copayment drops to zero.

“These new co pays make using TRICARE Pharmacy Home Delivery more affordable than ever,” said Rear Adm. Christine Hunter, TRICARE Management Activity deputy director. “Home Delivery offers a great value for patients taking maintenance medications for chronic conditions.”

The following changes to the TRICARE pharmacy copayments are scheduled to go into effect Oct. 1:

- Generic formulary drugs purchased at retail pharmacies will go from \$3 to \$5.
- Brand name formulary drugs from retail pharmacies will go from \$9 to \$12.
- Non-formulary medications will go from \$22 to \$25 in both retail and Home Delivery.

* Brand name formulary drugs purchased through Home Delivery will have the same \$9 copayment. Copayments for prescriptions filled through Home Delivery cover a 90-day supply, but only a 30-day supply when purchased at a retail pharmacy.

“This is the first change to TRICARE pharmacy co pays since 2002,” Hunter said. “Our goal is to keep costs as low as possible for our beneficiaries and DoD.”

Military, their families and retirees are increasingly using Home Delivery to get their maintenance medications conveniently delivered through U.S. mail – saving TRICARE about \$30 million in 2010. Use of Home Delivery has grown in 2011 by nearly 10 percent over 2010. More than 1 million prescriptions per month are filled through the service.

For more information about TRICARE pharmacy, the new copayment rates and Home Delivery, visit www.tricare.mil/pharmacy.



North Dakota Survivor Outreach Services

Kristi Fetsch
RJB Armory, Room 329
PO Box 5511
Bismarck, ND 58506-5511
(866) 892-1282
(701) 333-3333
(701) 658-9533
kristi.fetsch@us.army.mil

Greg Kaiser
Grand Forks Armory
1501 48th Street S.
Grand Forks, ND 58201-3807
(701) 792-4519
(701) 610-0204
gregory.j.kaiser@us.army.mil

Ft. Carson ACS SOS
6990 Mekong Street, Building 6215
Fort Carson, CO 80913-4101

Angela Gunn, SOS Program Manager
(719)526.0442
angela.gunn@us.army.mil

Nannette M. Byrne-Haupt,
Support Coordinator
(719)526.0905
nannette.m.byrnehaupt@us.army.mil

Joint Base Lewis-McChord SOS ACS
Family Resource Center
PO Box 339500 MS 112,
JB Lewis-McChord, WA 98433-5000

Gene S. Fowler, Support Coordinator
(253)967.7501
gene.fowler@us.army.mil

Stacey Pennington, Financial Counselor
(253)967.3672
stacey.m.pennington.ctr@us.army.mil

Financial Precautions Safeguard Family Future

Among the tragedies in the aftermath of the 9/11 terrorist attacks of 2001 were the dire financial circumstances of many families whose breadwinners were killed or injured.

The scope of the situation brought focus to the monetary crises that often face American families after unexpected accidents or illnesses - circumstances that can be avoided by taking some basic financial precautions.

To protect your family's future, take stock of your finances and consider the following tips:

Maintain cash reserves. Long-term savings and investments form the cornerstone of financial stability. In addition to standard accounts, develop a cash or easily liquidated reserve account for emergencies; most experts recommend maintaining enough readily accessible assets to cover three to six months of expenses.

Be adequately insured. The term "risk management" refers to the combination of insurance types that best meet your particular needs. Standard categories of insurance include:

Life Insurance - While your employer may provide some coverage, it is usually wise to calculate the appropriate amount you need, and if necessary, supplement this employer provided policy with additional insurance. The types of life insurance from which you may choose include "Term," which provides coverage for a set period of time and pays benefits only in the event of death. "Whole Life," "Variable life" and "Universal life" policies, all of which include a savings component, are also available. The Life and Health Insurance Foundation for Education (LIFE) provides an online calculator to help determine the type and amount of life insurance you may need; at www.life-line.org.

Disability Insurance - Many employers also provide disability insurance, which helps cover living expenses in the event of a debilitating event. However, most families will benefit from a review of current policies to determine if additional coverage is needed.

Health Insurance - Major medical expenses can destroy a family's financial resources in a matter of months. If your employer offers health insurance, take advantage of it. In some cases, a separate or supplemental policy will provide more comprehensive coverage.

Long Term Care Insurance - Increasingly popular, this category of insurance can shelter a family's savings and the estate of the insured in case of long-term illness or disability.

Plan your estate. Estate planning involves more than writing a will; it encompasses everything you own, from property to jewelry to business interests. A comprehensive plan will also describe your wishes about your own medical care and the management of your estate; even more important, it will ease the transition and financial concerns of your family.

Keep records current. Seemingly minor issues, such as a blank in the "designated beneficiary" line of an investment account, can wreak havoc on a grieving loved one. Make sure all documents are accurate and up to date to avoid delays and legal problems.

Source: Certified Financial Planner Board of Standards, Inc.
Nafitalai (Naf) Kioa, CFP®
Personal Financial Counselor (PFC)
ND JFSAP Team
Office: 701.333.4813; Cell:
701.595.2845

Tragedy Assistance Program For Survivors (TAPS)

TAPS is the 24/7 tragedy assistance resource for ANYONE who has suffered the loss of a military loved one, regardless of the relationship to the deceased or the circumstance of the death.



<http://www.taps.org/>

Bombshellz Donate to North Dakota TAPS Fund

A roller derby team, the Bombshellz, donated a check to our local North Dakota TAPS Fund (501(c)3) in the amount of \$500. This money will be used to assist Families of our Fallen to attend the national Tragedy Assistance Program For Survivors (TAPS) event in Washington, DC.

Accepting the check on behalf of ND Families are: second from left Mrs. Adi Reis with her Grandson Trevor Hendrickson, and to the right of Trevor is Mrs. Joyce Mehrer.



Newsletter

Do you know someone that would benefit from receiving our newsletters? Please forward this newsletter on to them or contact your SOS so they can add them to the mailing list.



March to Mandaree



“I want people to think about what it’s like for those who went over there to spend that year, away from home and family, a stranger in a strange land.”

— **Sgt. Steve Fraase**

Memorial Walk - Bismarck, ND - Honor Soldiers of the 188th ADA

The Memorial Walk in honor of four Soldiers of the 188th ADA was held June 12th this year. This walk is sponsored each year on the second Sunday of June by Joyce Mehrer and Shelia Richter the Mother's of CPL Curtis Mehrer and SGT Travis Van Zoest.

Due to the flooding in the area, this year's the walk started at The Post in Mandan and culminated at the Veterans Cemetery. The many family and friends participating enjoyed remembering and honoring Curtis and Travis as well as CPL Nathan Goodiron and CPL Chris Kleinwachter.

A huge Thank You to all participants that were able to attend and those with us in thought and spirit, as well as the Patriot Guard for "Never Forgetting".

Next year's event will be June 10, 2012.

"Never Forgotten...Never Alone"



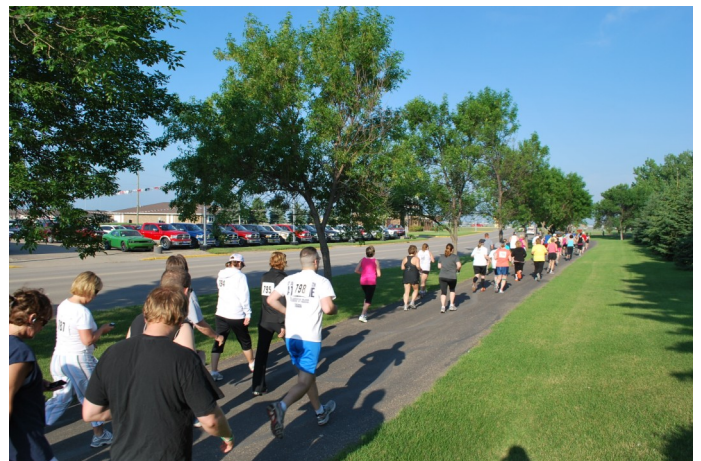
"Fallen Soldier's Run" in Devils Lake

June 25, 2011

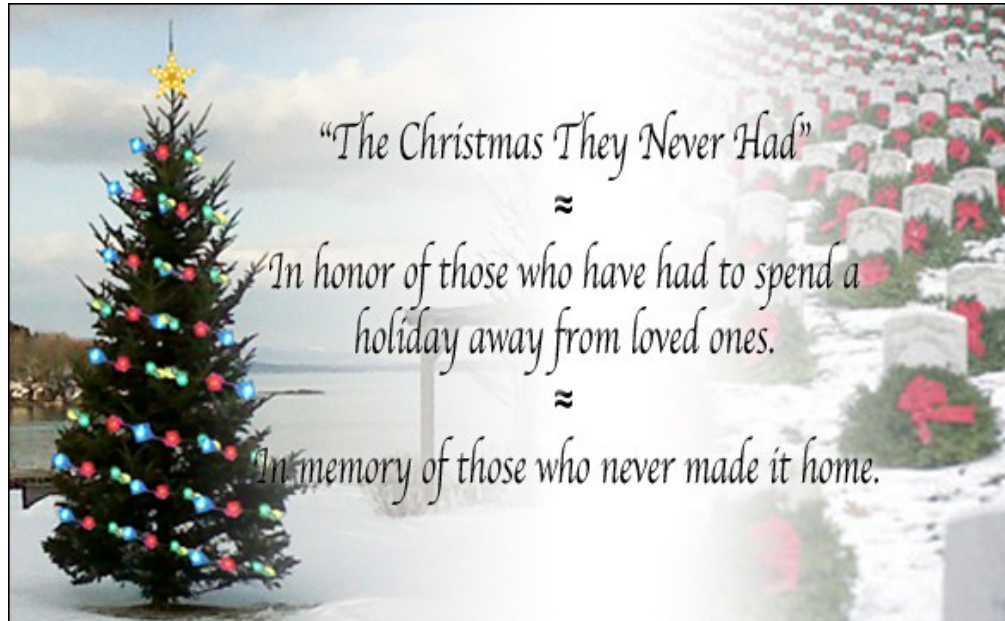
This year's run had 55 participants with 53 actual runners. This is the second year this run has been conducted.

They raised \$550 that was donated to the North Dakota TAPS fund.

Thank you to all participants and to SSG Dawn VanSteenwort and SFC Kristi Hogness organizers of this event.



Saturday, December 10, 2011 ND Veterans Cemetery



[Escort to Arlington](#)- Starts December 4, 2011 in Harrington Maine, finishes on December 10, 2011 at Arlington National Cemetery:

[State House Ceremony](#)- December 5, 2011; 12 noon EST

[Pearl Harbor Day](#)- December 7, 2011 (time TBA)

[National Wreaths Across America Remembrance Ceremony](#)- **December 10, 2011; 12 Noon EST**



To sponsor a wreath locally or for more information regarding this event at the North Dakota Veterans Cemetery please contact:

Kevin Iverson or Sean Johnson at:
701-220-8855 or email them at:
bismarckcap30@gmail.com



Boosting Your Self-Confidence

Military OneSource 2011

Knowing how to build your self-confidence will help you at every stage of life. Even if you know you have many strengths, you may have experiences that make you question your abilities. In those situations, to keep your doubts from undermining your efforts, you may need to work on boosting your self-confidence. Here are a few tips.

- **Know your positive qualities, your values, and your strengths.** Though we don't often acknowledge to ourselves what's positive about us, taking the time to do so will lift your confidence. Don't be modest; every-one has positive aspects of their personalities. Take time to write down your positive traits. For example, they may include how you use your mind, your physical appearance, your sense of humor, your curiosity, or your generosity. Then name three values that are important to you, and identify your personal strengths. If you feel stuck, ask a trusted friend to tell you what they observe about you. Use these as personal resources to build your self-confidence.
- **Keep developing new skills all through life.** Self-confidence is the belief that you can complete a task or meet a responsibility. And because your challenges will keep changing all through life, you'll need to keep developing new skills to know you can meet them. If you lack confidence in your ability to be a good father, for example, you may want to take a parenting course at an adult-education center or through your installation.
- **Praise others every day.** In order to maintain your self-confidence, you need to know that others value and appreciate your efforts. Praising others can help you feel good, too. Some experts advise that you try to give at least three compliments a day — for example, at least one at work, one at home, and one in another setting, such as a mall or store.
- **Spend time with upbeat, confident people.** Research has shown that beliefs can be contagious, and if you spend time with people whose confidence you see as well-deserved, you may —catchll their attitude. Self-confident friends and co-workers may also give you good ideas on how you can maintain your faith in your abilities. Ask them how they stay confident when they face difficulties. You may be surprised by how simple some of their strategies are, such as working out at a gym so they'll stay physically strong enough to meet their responsibilities.

If you need more information and resources about building your self-confidence, Military OneSource can help. This free 24-hour service is available to all active duty, Guard, and Reserve members (regardless of activation status) and their families. Call 1-800-342-9647 or go to www.MilitaryOneSource.com to learn more.



Tricare Dental Eligibility for Survivors

2011 legislation expands the survivor eligibility under the TRICARE Dental Program (TDP). The legislation entitles the surviving spouse and child(ren) continuation of eligibility for the TDP regardless of whether they were previously enrolled in the TDP. Prior enrollment in the TDP had been a requirement of the 2010 legislation for both the spouse and children. The period of continued eligibility for spouse will be 3 years beginning on the date of the member's death. The period of continued eligibility for children will be 3 years beginning on the date of the member's death or until age 21 (or age 23 for most full-time students). The final rule will maintain the government's payment of both the government and dependent's portion of the premium share during the period of continuous enrollment. Retroactive payment of premiums or claims paid for dental treatment during the time of loss of TDP eligibility will not be reimbursed to surviving dependents.

This legislation takes effect October 17, 2011.

1-800-866-8499.

Resources

TRICARE

(Health and Dental Insurance)

www.tricare.osd.mil

DEERS

(Eligibility Verification)

<https://www.dmdc.osd.mil/appj/addresses/login/SelectLogin.do>

Social Security Administration

www.ssa.gov

VA GI Bill

http://www.gibill.va.gov/resources/student_handouts/

National Military Families Association (NMFA)

<http://www.militaryfamily.org>

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built on
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*10 - Year Commemorative Event
September 11, 2011
Memorial to the Fallen
in the
Global War on Terrorism*

