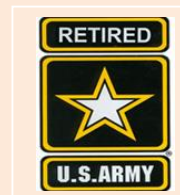




# FORT GEORGE G. MEADE MARYLAND



## RETIREMENT SERVICES BULLETIN “STILL SERVING”

Fall 2015

### *MESSAGE FROM THE FORT GEORGE G. MEADE GARRISON COMMANDER*



**COLONEL  
BRIAN P. FOLEY**



**COMMAND SERGEANT MAJOR  
RODWELL L. FORBES**



**WENDY C. MESSICK  
DIRECTORATE OF HUMAN RESOURCES**

**DIRECTOR OF HUMAN  
RESOURCES  
WENDY C. MESSICK**

Hello Team Meade Retirees!

Since assuming command of the Fort George G. Meade garrison nearly two years ago, one of my favorite duties is meeting and work for such a vibrant retiree community.

The legacy of our military retirees is proud and honorable. We are grateful for your tireless service and thankful for your willingness to share experiences through volunteer activities at Fort Meade.

Your assistance whenever help is needed is invaluable, and you are an important cog in the wheel that makes Fort Meade an outstanding community. Thank you for serving as role models for those of us still on active duty. May we be wise and selfless enough to follow in your footsteps.

On October 23, Fort Meade will celebrate its 40<sup>th</sup> Retiree Appreciation Day. This annual event is our way of saying “thank you” for all you do to make Fort Meade a better community. Our goal this year, as every year, is to make our retiree community feel comfortable and appreciated.

We hope you will be able to join us. There will be many activities happening at this event that will help you stay informed about benefits and entitlements you have earned in return for your faithful service.

The Directorate of Human Resources, Retirement Services Office, has worked diligently to design a very special day for you and your family members. Representatives of various services on and off the installation will be available to share information and answer questions related to your retiree benefits. There will also be opportunity for you to renew acquaintances and hear from distinguished guest speakers.

Additionally, RAD offers you the opportunity to explore general health and wellness issues and participate in no-cost medical screening. I sincerely hope you are able to join us and spend the day participating in these activities.

As a retiree, you have a first-hand understanding of the honor and sacrifice that comes with dedicated military service. Thank you for your service to this nation. Soldiers today are proud to follow in your footsteps.

Respectfully,

**BRIAN P. FOLEY**  
Colonel, U.S. Army  
Commanding



**Installation Retirement Services Officer**  
**Mrs. Anna M. Taylor**

**Greetings Retired Soldiers and Families,**

I would like to thank you for your many years of service and commitment. You, the Retiree, are an integral asset to the total Military community! Without the sacrifices made by men and women like you, our country would not have remained strong or preserved the liberties we all embrace. I am enthused at helping with your Retirement services needs. I hope this year's newsletter finds everyone doing well and having enjoyed their summer.

I am pleased to announce the 40<sup>th</sup> Annual Retiree Appreciation Day (RAD). My office, along with the Retiree Council, are honored to put together a day just for you. If you have not attended a RAD at Fort Meade, I highly encourage you to come out and attend this wonderful event. If you usually attend each year, we are excited for the opportunity to see you again! As well as keeping yourself abreast of important and changing information, I hope this event will afford you the chance to make new acquaintances and renew friendships. This year's RAD is scheduled to kick off at 8:00am, on October 23, 2015, located at the McGill Training Center, 8452 Zimborski Avenue, Fort Meade, Maryland 20755.

A special thank you to my staff, Ms. Christine Hopke and Ms. Lavon Gaylord for their support and dedication to the job. Also, to the retiree council for their continued support.

I look forward to seeing you all at the 40<sup>th</sup> Annual Retiree Appreciation Day. Please fill out the enclosed form and make your reservation as soon as possible. If you should have any questions, please do not hesitate to call the Retirement Services Office, telephone (301) 677-9603/9434/9600.

**Newsletter**

If you would like to receive the annual newsletter by email, please submit your email address to: [armyrsomeade@mail.mil](mailto:armyrsomeade@mail.mil). Your email will only be used to send the annual newsletter. Use "Newsletter" on the subject line and please include your name and mailing address in the email body so we are able to remove you from the mailing list. This newsletter as well as future newsletters will also be available online at <http://www.ftmeade.army.mil/directorates/dhr/mpd/rso/rso.html>.



**Retiree Council Chairperson**  
**COL (USA Retired) Bert Rice**

Greetings! I hope this finds you and your family doing well. As the recently appointed Chairman of the Fort Meade Retiree Council, it is an honor to serve in this capacity once again. I want to assist with your understanding of retiree related programs as well as those programs that might impact active and Reserve Component soldiers and their families. I cannot recall a time during my association with the military when the challenges have been more daunting because of resource constraints. We need to work through the issues and move on.

The Retiree Appreciation Day (RAD) activities conducted on 26 September 2014 were successful. The newsletter announcing RAD activities was delayed due to a system failure resulting in the newsletter not being distributed as it should have been. I received

my newsletter on the day of the RAD. This situation has been addressed by the Command Group and will be corrected for the coming RAD on 23 October 2015. In spite of the newsletter glitch, the RAD was well attended.

Planning is underway for the RAD scheduled on Friday, 23 October 2015. Unlike the symposium that was held following lunch at the last RAD, we have invited Mr. Mark E. Overberg, Deputy Chief, Army Retirement Services, Soldier for Life Office, to speak. He served as our guest speaker two years ago and did a fine job of updating us on retiree related matters.

Speaking of the Army's Chief of Staff Retiree Council, our Fort Meade Co-Chairman, CSM Midge Matlock-Williams, was selected to serve on this prestigious Council for a four-year term. She just completed the first Retiree Council session and has a lot of information to share. We congratulate and wish CSM Matlock-Williams best wishes as she continues her work in this important position!

In addition to preparing for and conducting RAD activities, the Fort Meade Council is trying to determine ways that the Council can better serve the retired community. I would like to invite you to send any suggestions you may have to the Retirement Services Office (301 677-9434 or 9600) for consideration. One area that we want to improve is better communications with retirees. The newsletter is only one method but others include the Fort Meade website, Facebook, Tweeter and the Soundoff newspaper. The Fort Meade website is: [www.ftmeade.army.mil](http://www.ftmeade.army.mil) Once you get to the website then go to Garrison on tool bar above, then to Frequently Requested Links and then to Retirement Services listed below. I hope this helps guide you to the Retirement Services link. Check it out as well as other valuable and interesting information on the Fort Meade website.

In closing, I want to acknowledge and thank Ms. Anna Taylor and her staff who do a fine job supporting a very large retiree population including their families. It is a very busy office so we extend our thanks and encourage them to continue to render invaluable support to all retirees – Thanks Anna and Staff! Additionally, we could not do what the Council does without the support of Colonel Brian P. Foley, Garrison Commander, and his staff. We are most grateful for their support!

If anyone is interested in serving on the Fort Meade Retiree Council please let the Retirement Services Office know so that we can assist in getting you the necessary application materials. We need and would like to have additional Officers and Non-Commissioned Officers join the Council.

Thanks, and I look forward to seeing you on 23 October 2015 at RAD activities!

STILL SERVING AND PROUD OF IT!



**Retiree Co-Council Chairperson**  
**CSM (USA Retired) Sandra Matlock-Williams**

Greetings all,  
I hope this note finds all well with you and your families. Thank you for this opportunity to share some information with you. COL (Ret) Bert Rice has returned as the Retiree Council Chairman. He brings with him a wealth of experience and commitment to the installation and the retiree community. He will lead the council efforts in moving forward. COL Rice, welcome back!

Have you thought about joining the council? Join us in making the council relevant to you and your concerns. As a group, we represent the retiree concerns and issues in the community. If you think we're not addressing your concerns, join us and make it happen.

Speaking of concerns and representing retirees, it is my honor and privilege to be selected to serve on the Chief of Staff of the Army's (CSA) Retired Soldier Council. I have the privilege and responsibility of representing you for the next four years. The Army, the military and Ft. Meade are changing and challenges are being addressed at all levels.

This year the CSA council addressed areas concerning accessibility and affordability of healthcare, compensation and communications. Visit the Soldier for Life webpage <http://soldierforlife.army.mil/retirement> and review the information there. Click on the link retiree link and read the council's report. Save the page as one of your favorites.

The soldier for life page is the Army's tool to keep you informed. There is a blog that is updated regularly. The Army white pages is where you can register with a DS Login (or CAC card if you have one) to communicate with others you lost contact with when you lost your AKO account and you can access the council reports.

Save the date! Mark this on your calendar! The Retiree Appreciation Day (RAD) will take place 23 Oct at McGill Recreation Center. The morning will have medical information and screening, possibly flu shots and representation from various organizations across the Ft. Meade community and area. Lunch will take place at the Dining Facility. In the afternoon please join us in welcoming Mr. Mark E. Overberg, Deputy Chief, Army Retirement Services, Soldier for Life Office, as our guest speaker.

Last year's RAD and Survivor Symposium were a success. We recognized that many of you missed it because of circumstance beyond your control. This has been fixed, because of the efforts of Ms Anna Taylor and her staff. Their support and hard work with the support of the Retiree Council is appreciated and applauded. So join us on 23 Oct 15, and celebrate with the installation as they show their appreciation of you, your service and your continued support of Ft. Meade.

Lastly, please offer your time, energy and effort in helping to keep Ft. Meade vital and strong. Consider becoming more active in the community; through volunteering at any number of activities around the installation. Utilize the services offered on the installation. Complete the satisfaction surveys around the community. Participate in the retiree council. Tell your Army story to those in your community.

I look forward to seeing you at Retiree Appreciation Day. Have a great summer, a great year and look for an opportunity to support the Ft. Meade military community and the US Army. Best wishes and thank you for your continued service.



## Military Personnel Division



**Installation Adjutant General  
Mr. Richard Lee**

## Retirement Services Office

The Fort Meade Retirement Services Office is located in the basement of building 2234 Huber Road, Room 011. We provide numerous pre and post-retirement services. For all the services we provide, please visit our website at [http://www.ftmeade.army.mil/pages/rso/rso\\_svcs.html](http://www.ftmeade.army.mil/pages/rso/rso_svcs.html) Should you have any questions or concerns, feel free to contact us at (301) 677-9603/9600/9434. We look forward to serving you.

## Casualty Assistance Center

The Fort Meade Casualty Assistance Center is located on the 2<sup>nd</sup> Floor of 2234 Huber Road, Room 202.

In most Families, the subject of death is rarely discussed before a death occurs. Think about this: when going on vacation, you may make a list of things to remember; airline tickets, identification, passports, traveler's checks, etc. You do this to prepare yourself and Family for the pending departure. With that in mind, it is also appropriate to prepare yourself and your Family for your departure from this life... You might wonder; where do we begin? What are the steps to prepare my Family members? More specifically, you may wonder; when should my wife/husband/child begin the survivor benefits process? Where do they go? Who should my Family contact first?

The Casualty Assistance Center (CAC) is here to help with all these questions and more. Our office will start by completing a detailed Casualty Report notifying the Department of the Army that we have lost a Retired Soldier. We will provide personal assistance to your Family members ensuring application(s) for benefits are completed. We will provide your loved one contact information for outside agencies that can assist as well. Please help us help you... call the Casualty Assistance Center.

Casualty Assistance Center Information:  
Open Monday – Friday / 7:30 am – 4:00 pm  
(301) 677-2206 Office  
(301) 677-6495 Fax

## Identification Card Services

The Fort Meade Identification (ID) Card Facility is located on the main level of building 2234 Huber Road. The Installation ID Card Section operates mainly by an appointment system. Walk-ins are limited and will be seen on a first come, first served basis. All Military ID cards, including those for Family Members, are renewable 90 days prior to their

(Continued)  
expiration date. Please schedule an appointment to renew your card



soon after you've reached that 90-day point. This will ensure your card will not expire prior to renewal.

Please use our on-line appointment system at <https://rapids-appointments.dmdc.osd.mil>. You can easily view all future appointment dates and times that are available and select the appointment that best meets your needs. An appointment is required for each Family member that you plan to bring. If you do not have access to the Internet, you can make an appointment via phone by calling (301) 677-3342.

In preparation to receive your new ID card, you will need to ensure you have the required documentation. Only original or certified true copies of documents are accepted into the Defense Enrollment Eligibility Reporting System (DEERS) system. The most common documents you might need are listed below.

a. **Identification:** Must have two forms of identification and at least one must be a picture ID from a local, state or government agency (i.e. military ID, driver's license, or passport). The second form can be another of the above, or a Social Security card, original or certified birth certificate or school ID. If you're unsure about having the proper ID, call us on (301) 677-3342.

b. **Social Security Card** or a letter from the Social Security Administration office which includes your Social Security Number.

c. **Divorce Decree** signed by the judge with legible file numbers.

d. **Marriage and Birth Certificate:** Must be original document with seal intact.

e. **Adding Stepchildren:** In order to add a stepchild into DEERS, we must have the original marriage certificate (even if the mother is enrolled in DEERS); original birth certificate, original social security card or letter from Social Security Administration Office.

f. **Power of Attorneys (POA) (if sponsor is not available):** Only accepted is the original POA bearing the raised seal. A special POA must specify the purpose is for DEERS enrollment/update and ID card issuance.

g. **For Common Access Card (CAC):** DoD Civilians, Contract employees, and Military personnel must have valid AKO accounts. In order to issue CAC's to contract employees, entry into the Contractor Verification System (CVS) is required.

h. **Students Over 21 Years of Age:** Must provide proof from an accredited university, or college registrar office or national student clearinghouse at <http://www.studentclearinghouse.org>, verifying they are enrolled full time in a degree program and must include the anticipated graduation date. i. Sponsor must accompany the eligible recipient unless they have a Power of Attorney.

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i. **Tricare Young Adult.** If you are enrolled in TRICARE Young Adult you are entitled to an Identification Card for medical only. Qualified adult children can purchase after eligibility for "regular" TRICARE coverage ends at age 21 (or 23 if enrolled in college). If purchased, TRICARE Young Adult is minimum essential coverage under the Affordable Care Act. You can purchase and participate in TRICARE Young Adult if you are an unmarried, adult child of an eligible sponsor. Eligible sponsors include: Active Duty Service members, Retired Service members, Activated Guard or Reserve members, Non-activated Guard or Reserve members using TRICARE Reserve Select and Retired Guard or Reserve members using TRICARE Retired Reserve and are:

- At least 21 years old, but not yet 26 years old.
- Not eligible to enroll in an employer-sponsored health plan based on your own employment.
- Not otherwise eligible for TRICARE coverage.
- If enrolled in a full course of study at an approved institution of higher learning and your sponsor provides more than 50 percent of your financial support, your

- eligibility may not begin until age 23 or upon graduation; whichever comes first.
- ID Card Section hours of operations – 7:30am - 3:45pm.
- Military in Uniform without dependents have priority Monday – Friday, 7:30 – 9:00am.

### **Identification Card Hours of Operation**

- Walk-ins service is provided 7:30am – 3:00pm, however scheduled appointments will take priority.
- ID Card Section Phone Number (301) 677-3342 or (301) 677-9601.
- ID Card Section is closed the last Wednesday of the month from 7:30am -1:00pm, for system maintenance.
- Lost ID Card, you must bring without you two forms of identification.

### **Installation Voting Assistance Officer** **Mr. Derrick L. Horsley, Ed.D Candidate**

Goal of the Army Voting Assistance Program is to inform, educate, and provide Soldiers, Retirees and their Family Member's information on their right to vote and assist them with the voting process.

The Installation Voting Assistance Office (IVAO) serves as a Voter Registration Agency and provides information on voter registration and the absentee ballot procedures. IVAO provides material on the voting process, requesting absentee ballot and mailing the complete forms.

The IVAO is located in building 2234 Huber Road, Room 108, Fort Meade, MD 20755  
Phone: 301-677-2506 DSN: 622  
E-mail: [Derrick.l.horsley.civ@mail.mil](mailto:Derrick.l.horsley.civ@mail.mil)

"Nobody will ever deprive the American people of the right to vote except the American people themselves and the only way they could do this is by not voting"  
-Franklin D. Roosevelt



### **Transition Assistance Program Manager** **Mr. George Matthews**

Soldier for Life - Transition Assistance Program (TAP), formerly Army Career and Alumni Program (ACAP), was created by the Army to provide world-class transition and job assistance services to the Soldiers and DoD Civilian employees and their eligible Family members who have selflessly served this nation. Although the TAP primarily serves Active Duty and Reserve Component Soldiers, Army Retirees may also utilize the program for the rest of their lives with the following assistance/services:

- One-on-one Employment Assistance
- Counseling
- Resume writing and editing
- Cover Letter writing and editing
- Interview practice and tips



- Reference to numerous job search websites
- Employment Assistance Workshop
- Veterans Administration Benefits Briefing
- Finding Federal Employment Seminar
- Starting a Business or Starting a Business/Franchise
- Referral Information to Numerous Agencies

The Fort Meade Soldier for Life TAP Center is located at 8501 Simmonds Avenue. For more information please feel free to contact the staff via telephone (301) 677-9871 and/or email us at [acap.meade@serco-na.com](mailto:acap.meade@serco-na.com). (A new TAP e-mail address is forthcoming).

### Fort Meade Tax Center

Tax time generally comes before you know it and the Fort Meade Tax Assistance Center is available to help. The Tax Center is located at 4217 Roberts Avenue. Hours are from 8:00 am. - 3:00 pm. with some evening and weekend hours in March and April to be announced.

Free tax preparation services and electronic filing of returns are provided for all Active Duty, Retired Service members, as well as eligible dependent Family members. Tax preparers will assist with both federal and state returns. Please bring the following information with you:

- Last year's federal tax return.
- Your W-2 (wages and earnings statement).
- Form 1099 (interest statements from bank).
- Social Security Number for all dependents you are claiming.
- Information on child care expenses you paid last year.
- Mortgage interest statement.
- Alimony information (copy of divorce or separation agreement). Original power of attorney appointing spouse (or other Family member) the authority to file.
- A voided check with routing number for direct deposit.
- Any other financial information from the tax year.

For more information, or to make an appointment call the Fort Meade Tax Assistance Center at (301) 677-9762.

### Army Community Services

Our mission is to provide comprehensive, coordinated and responsive services that support the readiness of Soldiers, DoD Civilian employees; both appropriated and non-appropriated funded, and their Families. All Active Duty and Retired personnel and their Families are eligible to utilize our services along with the Army National Guard and Reserve and their Families; however some services such as Army Emergency Relief require that National Guard and Reserve Soldiers must be on Title 10 orders for 30 consecutive days or longer.

We offer a wide variety of programs and service to assist you in meeting your needs. To discover further information on our services visit us online at <http://www.ftmeademwr.com/acs.php>, if you need further information on our programs contact us at (301) 677-5590 or visit us at 830 Chisholm Avenue, Fort Meade, MD 20755.

### Survivor Outreach Services

Survivor Outreach Services (SOS) is the official "one" Army program designed to provide long term support to Surviving

Families of Fallen Soldiers. Regardless of your loved one's Army component, duty status, location, or manner of death, SOS support staff are available to help. For additional information, contact Ms. Farmer, telephone (301) 677-4116/6930, or e-mail [voncile.c.farmer2.civ@mail.mil](mailto:voncile.c.farmer2.civ@mail.mil).

### Club Meade

Club Meade is located at 6600 Mapes Road, Fort Meade, MD 20755. This facility host meetings, conferences, reunions, birthday parties, awards ceremonies, expositions, and wedding receptions. Club Meade can accommodate a wide range of group sizes; from intimate parties of 25 to large groups up to 400. The club offers everything from casual buffet style to elegant, formal dining. Call them today at (301) 677-4333.



### **Remaining TRICARE-eligible when you become Medicare-eligible at age 65**

#### **REMAINING TRICARE-ELIGIBLE**

If you are eligible for premium-free Medicare Part A, you must have both Part A and Part B to remain TRICARE-eligible, whether you live in the United States or overseas. (*Exceptions to this rule are discussed in the "Delaying Part B Enrollment" section of this fact sheet.*) Once you have both Part A and Part B, you automatically receive TRICARE benefits under TFL.

Please continue to update your information in the Defense Enrollment Eligibility Reporting System (DEERS), the computerized database for everyone who is eligible for military benefits, including TRICARE. Keeping your DEERS information current, even after you turn 65, is key to ensuring effective, timely delivery of your TRICARE benefits.

#### **SIGNING UP FOR MEDICARE**

The day of the month you were born determines when you become Medicare-eligible and when you should visit a Social Security office to sign up for Medicare Part A and Part B. By following the guidance in this fact sheet, you can ensure continuous TRICARE coverage and avoid paying monthly late-enrollment premium surcharges.

#### **If you were born on the first day of the month:**

You become eligible for Medicare on the first day of the month **before** you turn 65.

Sign up for Medicare between **two and four months before** the month you turn 65.

Your Part A, Part B, and TFL coverage will begin on the first day of the month **before** you turn 65.

#### **If you were born after the first day of the month:**

You become eligible for Medicare on the first day of the month you turn 65.

Sign up for Medicare between **one and three months before** the month you turn 65.

Your Part A, Part B, and TFL coverage will begin on the first day of the month you turn 65.

If you live in the United States or U.S. territories (*American Samoa,*

*Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*)

and you already receive Social Security or Railroad Retirement Board benefits, you will automatically receive Medicare Part A and

Part B when you become eligible due to age. If you live in Puerto Rico and you get benefits from Social Security or the Railroad Retirement Board, you will automatically get Part A. However, you will need to sign up for Part B.

If you live outside the United States and U.S. territories, you must apply for Medicare even if you already receive benefits from Social Security or the Railroad Retirement Board.

### **PREMIUM-FREE MEDICARE PART A**

You are eligible for premium-free Medicare Part A if you worked and paid Social Security taxes for at least 10 years (*40 quarters total*). If you are not eligible through your own work history, you may be eligible for premium-free Part A through your current, divorced, or deceased spouse.

If you are not eligible for premium-free Part A through your own or your spouse's work history, please refer to the enclosed chart to learn how to remain TRICARE-eligible after you turn 65.

### **ALREADY ENTITLED TO MEDICARE**

If you are already entitled to Medicare due to a medical condition or disability, your Medicare coverage will continue without interruption after your 65th birthday. If you do not have Part B, you will automatically receive it when you become eligible due to age. If you were paying a premium surcharge, it will be removed.

### **DELAYING PART B ENROLLMENT**

Active duty service members (ADSMs) and active duty family members (ADFMs) who are entitled to premium-free Medicare Part A remain eligible for TRICARE Prime and TRICARE Standard programs without signing up for Part B. ADSMs and ADFMs may sign up for Part B during a special enrollment period without having to pay monthly late-enrollment premium surcharges. The special enrollment period is available anytime the sponsor is on active duty or within the first eight months following the month that (1) the sponsor retires, **or** (2) TRICARE coverage ends, whichever is first. To avoid a break in TRICARE coverage, ADSMs and ADFMs must sign up for Medicare Part B before the sponsor retires. Contact the Defense Manpower Data Center Support Office at **1-800-538-9552** or **1-866-363-2883** (*TDD/TTY*) to obtain a certificate of creditable coverage as evidence of your eligibility for a special enrollment period. Take the document to your local Social Security office.

You do not need Medicare Part B to remain enrolled in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR). However, you are strongly encouraged to sign up for Part B when first eligible. If you wait to sign up for Part B and are disenrolled from TRS or TRR, you will not be eligible for any other TRICARE program. You may also have to pay a monthly Part B late-enrollment premium surcharge. The surcharge for late enrollment is 10 percent for each 12-month period you could have had Medicare Part B but did not.

If you have group health plan coverage based on current employment, you may sign up later for Part B during a Medicare special enrollment period, which is within the first eight months following the month that (1) employment ends, **or** (2) group health plan coverage ends, whichever is first. However, you must have Part

B to remain TRICARE-eligible. TRICARE will not act as a secondary payer to your group health plan unless you have Part B. You should sign up for Part B before you lose group health plan coverage to ensure TRICARE coverage is effective when the group health plan coverage ends. Enrollment in an employer-sponsored

health care plan does not replace the need to enroll in Medicare Part B to retain TRICARE coverage.

### **PLAN ENROLLEES**

If you were enrolled in the US Family Health Plan (USFHP) on

September 30, 2012, and remain continuously enrolled, you remain eligible for USFHP when you become entitled to Medicare at age 65. You will not be required to have Part B to remain eligible for USFHP, but you are encouraged to sign up for Medicare Part B when first eligible. If you disenroll from USFHP after September 30, 2012, you will not be eligible to reenroll if you are entitled to Medicare.

TRICARE beneficiaries who enroll in USFHP after September 30, 2012, will lose eligibility for USFHP when they become entitled to Medicare at age 65. These beneficiaries must sign up for Medicare Part B in order to receive benefits under TFL.

TRICARE beneficiaries who are not eligible for premium-free Medicare Part A at age 65 on their own work history or their spouse's work history remain eligible to enroll in USFHP. If they later become eligible for premium-free Medicare Part A, they will be ineligible for USFHP.

### **PROVIDER CHOICE**

Under TFL, you can obtain health care services from Medicare-participating, nonparticipating, and opt-out providers. Participating and nonparticipating providers file claims with Medicare for you. Medicare pays its portion and forwards the claim to TFL for processing. If you have other health insurance (OHI), Medicare forwards your claim to your OHI for processing and payment. You will need to file a paper claim, along with the Medicare Summary Notice and the OHI explanation of benefits, with Wisconsin Physicians Service for any remaining balance.

Participating providers accept the Medicare-approved amount as payment in full. Nonparticipating providers may charge up to 115 percent of the Medicare-approved amount. Opt-out providers cannot bill Medicare. They have written agreements with beneficiaries to provide care. Opt-out providers cannot bill Medicare nor can they receive any payments from Medicare. TRICARE pays 20 percent of the TRICARE-allowable charge for covered services from opt-out providers. TRICARE beneficiaries who receive health care services from opt-out providers are responsible for billed charges minus TRICARE's payment.

TFL beneficiaries can receive care at military treatment facilities (MTFs) on a space-available basis. Alternatively, if capacity exists, you may be able to enroll in TRICARE Plus. TRICARE Plus is an MTF primary care program with TRICARE Prime access standards. Please contact the nearest MTF for information about TRICARE Plus availability.

Under TFL, Medicare is the primary payer in areas where Medicare is available (*the United States and U.S. territories*), and TRICARE pays last. Generally, you will have no out-of-pocket costs for health care services that both Medicare and TRICARE cover. If TRICARE covers a service and Medicare does not, you will be responsible for the TRICARE deductible and cost-shares. If Medicare covers a service that TRICARE does not, you will be responsible for the Medicare deductible and copayments. TRICARE is the primary payer for care received overseas and Medicare pays nothing. In this situation, you will be responsible for the TRICARE deductible and

cost-shares.

### **PRESCRIPTION DRUG COVERAGE**

As long as you remain TRICARE-eligible, you will have comprehensive TRICARE prescription drug coverage. Medicare Part D is not required to keep your TRICARE prescription drug

coverage. For most TRICARE beneficiaries, there is no advantage in Medicare Part D. The exception is TRICARE beneficiaries with limited income and resources, who may qualify for extra help paying Medicare prescription drug costs. For additional information about Medicare prescription drug plans, call 1-800-MEDICARE.



For more than 30 years, Johns Hopkins US Family Health Plan has been proud to provide health care to those who served or the families of those who currently serve. We're continuing to monitor the Plan's ability to provide outstanding health care to our members, and we're proud to share the feedback from of our recent member survey.

#### **A Cut Above**

The results are in ... and we're proud to report that USFHP has once again earned top marks in member satisfaction—well above the national average assessed by the National Committee for Quality Assurance.

“We're thrilled by the survey results,” says Mary Cooke, vice president of Johns Hopkins US Family Health Plan. “In our member survey conducted last spring respondents gave Johns Hopkins USFHP top scores in four vital areas: rating of health care, rating of personal doctor, rating of specialist and rating of health plan.

“What's more, the survey also showed that members are highly satisfied with the ease of getting an appointment with a specialist as soon as needed, and with the ease of getting tests and treatment as needed—two very important issues for patients today.”

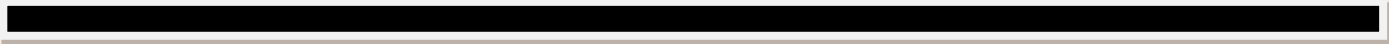
Based on survey results and other criteria, NCQA ranked USFHP the No. 2 Health Plan in the State of Maryland.

The 2014 survey feedback is incorporated into our continuous quality improvement process as we continue to work on ways to improve the lives of our plan members by providing access to high-quality, patient-centered health care.

The Johns Hopkins USFHP is a TRICARE Prime option for military families and retirees under age 65 and their family members throughout Maryland, Pennsylvania, Delaware, West Virginia and Washington, D.C. Learn more about the Plan by visiting [www.hopkinsmedicine.org/usfhp](http://www.hopkinsmedicine.org/usfhp) or calling 1-800-801-9322.

## **FORT MEADE RETIREE COUNCIL MEMBERS**

COL Bert Rice, USA Ret (Chairman)  
CSM Sandra A. Matlock-Williams USA Ret  
(Co-Chairman)  
COL Erwin Burtnick, USA Ret  
COL Jean Simmons, USA Ret  
COL Edward Uemura, USA Ret  
CSM Rhonda Haralson, USA Ret  
CSM Calvin Williams, USA Ret  
SGM J. Paul Funk, USA Ret  
SGM James Gilbert, USA Ret  
1SG Richard Gillman, USA Ret  
1SG Eugene Johnson, USA Ret  
MSG Barbara Barron, USA Ret  
MSGT Charles Plummer, USAF Ret  
SFC Amar Valentine, USA Ret  
SFC James Wafer, USA Ret  
SSG Walter Hollman, USA Ret  
Mrs. Missy Duncan  
Mrs. Catherine Eckford





**RETIREE APPRECIATION DAY**  
**October 23, 2015**  
**Reservation Form**

**Mail to: Retirement Services Office**  
**ATTN: IMME-HR**  
**2234 Huber Road**  
**Fort George G. Meade, Maryland 20755-5073**

**or Fax to: (301) 677-2142**  
**or Scan and Email to: armyrsomeade@mail.mil**

Registration Questions:	Answer
Number of individuals planning to attend.	# _____
Is Kimbrough Ambulatory Care Clinic your primary medical treatment facility?	YES/NO
Do you plan on participating in no-cost medical screening during RAD Day?	YES/NO
Are you planning on staying for lunch at the Freedom Inn Dining Facility? (Bring with you \$4.60 <b>cash only</b> per person for lunch – <b>Do not send money in.</b> )	YES/NO

**Registration Information:**

NAME (S): \_\_\_\_\_  
\_\_\_\_\_

ADDRESS: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_

E-MAIL ADDRESS (OPTIONAL): \_\_\_\_\_  
\_\_\_\_\_

\*\*If you miss advanced registration, you may sign in on the day of the event\*\*



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FALL 2015

# FORT GEORGE G. MEADE RETIREMENT SERVICES BULLETIN

**40TH ANNUAL  
FORT GEORGE G. MEADE  
RETIREE APPRECIATION DAY  
McGILL TRAINING CENTER  
23 October 2015  
0800-1500**

**INFORMATION BOOTHS, MEDICAL SCREENINGS, LUNCH AT ONE  
OF THE ARMY'S BEST DINING FACILITIES (FREEDOM INN),  
BENEFITS SYMPOSIUM, AND GREAT RAFFLE PRIZES.  
WE LOOK FORWARD TO SEEING YOU!**

**DEPARTMENT OF THE ARMY  
DIRECTORATE OF HUMAN RESOURCES  
RETIREMENT SERVICES OFFICE  
2234 HUBER ROAD (IMME-HR)  
FORT GEORGE G. MEADE, MD 20755-5073  
OFFICIAL BUSINESS**



**RETIRED SOLDIERS  
MOTTO:  
"STILL SERVING"**

**PRESORTED  
STANDARD  
US POSTAGE  
PAID  
FORT MEADE MD  
PERMIT 10022**