

**41st Annual Retiree Appreciation Day
and Health Awareness Fair
October 23, 2004**



HOME OF THE BUFFALO SOLDIER

RETIREMENT SERVICES BULLETIN

DEPARTMENT OF THE ARMY

US Army Combined Arms Center and Fort
Leavenworth

Fort Leavenworth, Kansas 66027-1361



**THE GARRISON COMMANDER
COL JOHN W. TOWERS**

**THE GARRISON COMMAND SERGEANT MAJOR
CSM GERALD A. HENDERSON**

**THE ADJUTANT GENERAL
VICTORIA L. WELLS**

**RETIREMENT SERVICES OFFICER
DARRYL M. MYERS**

The Retiree Appreciation Day will be held on October 23, 2004, this year. Our program will be presented in Harney Gym from 8:30 to 10:30 a.m. Representatives from various Government agencies, service organizations, and Fort Leavenworth activities will operate counseling booths with pertinent information for retirees from 10:30 a.m. to 1:00 p.m. Also, representatives from Munson Army Health Center will conduct a Health Awareness Fair. The Lions Club Mobile Unit will be present this year and will provide screenings in the following areas: Cholesterol, Diabetes, Hearing, Eyes, and Blood Pressure. Flu Shots will be provided by Munson Army Health Center this year.

The Commissary will have a Case lot Sale this year for your shopping convenience and various discounts throughout the store. The Post Exchange will also be running specials and have drawings for door prizes throughout the weekend.

This will be the 41st Annual Retiree Appreciation Day at Ft. Leavenworth, KS. Each year brings on exciting events, speakers, and a wealth of information. We truly look forward to seeing you and your families this year.

BULLETIN HIGHLIGHTS

PROGRAM

- 8:00 Registration
8:45 Band
9:05 National Anthem
9:15 Invocation
9:20 Opening Remarks,
COL John W. Towers,
Garrison Commander
9:30 LTG John A. Dubia
USA Retired, Chairman,
CSA, Retiree Council
10:00 COL William B. Davis,
Commander, Munson
Army Health Center
10:15 Retired Pay
10:30 Door Prize Drawings
10:40 Health Awareness Fair
1:00 Conclusion of the Health Fair

The PX Food Court will be open throughout the duration of the program for your convenience.

The food court consists of the following:

- Charlie's Steakery
- Taco Bell
- Antonio's Pizza
- Robin Hood

Burger King, and the Bowling Alley are within walking distance.

Make sure you register when you arrive. There will be drawings for free gifts at the conclusion of the program. You must register to WIN

We hope to see you and your families at the activities this year. Our goal is to provide information and services that will improve the quality of life for those who served our country honorably and unselfishly. The Retiree Appreciation Day will be held at Harney Gym this year.



Please refer to attached map for directions. If you have any questions or issues pertaining to retirement, please contact your Retirement Services Officer, Darryl M. Myers, (913) 684-2425 or email at darryl.myers@leavenworth.army.mil.

- Social Security
- Concurrent Disability Pay
- Retirement Homes
- National Records – Online
- Post Lodging
- TRICARE news
- Veteran Funeral Services
- Combat Related Special Compensation
- Retired Dental Plan
- SBP Reform
- Munson Health Center
- Useful Websites
- Retiree Council

ID CARD SECTION WILL BE OPEN FROM 11:00 – 2:00 TO UPDATE, RENEW AND ADD FAMILY MEMBERS TO THE DEERS SYSTEM. THEY ARE IN THE AG BLDG, 861 MCCLELLAN AVE.

For additional information call ID Cards/DEERS Section at (913) 684-4452/4453.

Normal hours of operation are as follows:

0730 - 1630 Mon, Tues, Thurs and Fri.
1200 - 1630 Wednesday

FT LEAVENWORTH RETIREE COUNCIL



- COL JAMES T. PITTMAN,
USA (RET)
jpittman@mitre.org
- LTC RENE RAMOS, USA
(RET) ReneRamos@aol.com
- TSGT TRACY L. ROOT,
USAF (RET) Troot@mitre.org
- CW3 WILLIAM E AGINS,
USA (RET)
- CW4 LUCIUS D. PRICE,
USA (RET)
- LTC JUNKO HALVERSON,
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- SGM CLIFFORD M.
LOVETT II, USA (RET)
Clifford.Lovett@cen.amedd.army.mil
- LTC DAVID L. NAPOLI,
USAF (RET)
dlnapoli@aol.com
- 1SGT NEAL R. DAWSON,
USA (RET), (Associate Mem)
- MRS. MARY F. TREHEY
(Military Widow)

FROM THE RETIREMENT SERVICES OFFICE

Due to minimal staffing and to better service our retired community, we have an appointment only policy. When visiting the Ft. Leavenworth area, please be mindful of our hours of operation and the training schedule. For your convenience, training holidays when the AG will be closed, are as follows:

- | | |
|----------------------|----------------------------|
| • Closed - 25 NOV 04 | Training Holiday 26 NOV 04 |
| • Closed - 24 DEC 04 | Training Holiday 27 DEC 04 |
| • Closed - 31 DEC 04 | Training Holiday 03 JAN 05 |

We appreciate your patience and understanding. Point of Contact, Darryl Myers, (913) 684-2425 or email darryl.myers@leavenworth.army.mil.

A NOTE FROM THE RETIREE COUNCIL

This year's Retiree Appreciation Day (RAD) and Health Awareness Fair activities will be held at Harney Gymnasium, Ft. Leavenworth, Kansas, on 23 October 2004. The agenda for this year's RAD is outlined in other sections of this bulletin. As in the past years, we will have an interesting and informative program and numerous installation and private organizations that provide services to military retirees will be available to assist you. These agencies work hard to bring their services to you and I hope you will take full advantage of this unique "one stop" opportunity to see them. Please remember to allow extra time for the required security checks to gain entrance to the Fort.

Our guest speaker this year is scheduled to be Lieutenant General John A Dubia, US Army, Retired, Chairman, CSA Retiree Council. General Dubia has a distinguished record of service to the Army and our nation. His concern for the welfare of the soldiers and their families has been demonstrated through his caring leadership and impact on Army programs and policy. As Chairman, CSA Retiree Council, he continues to support programs that promote the readiness of the force and assures the welfare of all soldiers (active, reserve and retired) and their families. I'm sure you will find his remarks interesting and informative. Leaders of various installation activities will also be present throughout the day to visit with you and answer your questions. I join these leaders in encouraging you to plan to attend the RAD on 23 October.

We are continuing our effort to identify military retirees (from any service) who would be interested in serving on the Ft. Leavenworth Retiree Council. If you would like to be considered for membership on the council, please touch base with a current member of the council or contact Darryl Myers, the RSO at Ft. Leavenworth. If you would like to discuss anything pertaining to the Retiree Council with me, I can be reached at (913) 727-1629 or by email at jpittman@kc.rr.com.

Please note that the location for this year's activities is Harney Gymnasium. We think this facility will provide a better environment for you, the retirees, and for the vendors and services that will be participating. Look for the directional signs as you come on post.

Remember, mark your calendar for October 23rd. I hope to see all of you at Harney Gym.

James Pittman
COL, USA (Ret)
Co-Chairman

Clifford M. Lovett
SGM, USA (Ret)
Co-Chairman

Featured Guest Speaker

**Lieutenant General John A.
Dubia, United States Army
Retired**

**Co-Chairman, Chief of Staff,
Army, Retiree Council**

General John A. Dubia was born in Dayton Ohio, the son of a career Army officer. He attended Georgetown University prior to entering the United States Military Academy, graduating in 1966 as a lieutenant of Field Artillery.

General Dubia's fourteen years of troop assignments included command of three artillery batteries, two in the 2d Armored Division, and one in combat with the 1st Infantry Division in Vietnam. He commanded a direct support artillery battalion in the 1st Armored Division in Germany, and later as a Colonel, the Division Artillery of the 1st Armored Division. He also held key staff positions with troops at battalion, brigade and division levels, to include Brigade Fire Support Officer in combat with the 1st Infantry Division in Vietnam, Division Artillery Operations Officer and Division Personnel Officer in the 1st Armored Division in Germany.

Other assignments in his career include aide-de-camp in III Corps at Fort Hood, Texas, Assistant Professor of Military Science at the University of South Dakota, staff officer at the Army Personnel Center, two tours in the Office, Chief of Staff, Army, Executive Officer

to the Commander-in-Chief, United States Army Europe, Executive Secretary for the Department of Defense, and Director of Officer Personnel Management, United States Army Personnel Command.

Prior to assuming duties as Director of the Army Staff in August 1995, General Dubia served as Commanding General of the United States Army Field Artillery Center and Commandant of the Field Artillery School.

General Dubia's military education includes the Field Artillery and Infantry Officer Advanced Courses, Command and General Staff College and the Industrial College of the Armed Forces. His civilian education includes a Masters in Business Administration from the University of South Dakota and completion of the Advanced Management Program at Rutgers University School of Business.

His decorations include: Defense Distinguished Service Medal; Legion of Merit with third oak leaf cluster; Bronze Star with second oak leaf cluster; Meritorious Service Medal with first oak leaf cluster; Air Medal with numeral 3; Army Commendation Medal with second oak leaf cluster; Army Achievement Medal; Parachutist Badge; Army Staff Identification Badge; Secretary of Defense Identification Badge.

General Dubia and his wife Maureen have three sons, John, Jr., Michael, and Christopher.

Trails West Golf Course

306 Cody Road - 651-7176

Trails West Golf Course features 190 acres of open meadows, tree lined zoysia fairways and bent grass greens. Golfers of varying skill levels will enjoy this 18-hole regulation course. Other features include a clubhouse, Pro Shop, lighted driving range, two practice putting greens, ladies and men's locker rooms.

October 23, 2004 is the 12th Annual Chili Scramble. The cost is \$45.00 per player plus green fee, if not a member.

NOW OPEN - TAYLOR MADE BBQ AND GRILL! Open 7 days a week 11:00 a.m.-2:00 p.m. and 4:00 p.m.-dusk and weekends 7 a.m.-dusk. Delicious BBQ, buffalo and angus burgers on the grill and more await you! Breakfast is also available on weekends from 7:00-10:30 a.m.

BOWLING CENTER

The Fort Leavenworth Bowling Center, open 7 days a week, offers 16 lanes with automatic scoring, a pro shop and a snack bar.

[Kegler's Grill](#) offers pizza available by the slice or whole pizzas made to order, Mexican specialties, burgers and other grill items. Check out the healthy choice menu featuring the following salads: Tex Mex - Taco - Grilled Chicken - Fried Chicken - Side.

The Bowling Center offers **special birthday party packages**, including bowling, use of a party room, invitations and more. Party packages can include hot dogs, pizza or chicken tenders.

A variety of tournaments and youth and adult leagues and special events are offered throughout the year. The Bowling Center has an active **YABA (Young American Bowling Alliance)** group that coordinates lessons, leagues and activities for young bowlers. **Bumper bowling and lessons** are also available.

For more information call 651-2195.

Fort Leavenworth Lodging

Whether you have an anniversary or birthday, have company coming to town or just need to get away for a weekend. Come stay with us and check out our new rates!

For your convenience we have a Complimentary Continental breakfast, in-room Internet service, on site fitness center and a sports lounge.

We are located within walking distance to the Bowling Center, Golf Course, PX, Commissary and Class VI Store. Call our reservationist for details at 1-800-854-8627 or (913) 684-4091 ext. 1005. You may also e-mail your reservation request to leavresv@leavenworth.army.mil.





RETIREMENT HOMES: A number of retirement and long-term treatment facilities are available to veterans. Most veterans' retirement homes impose no charges on residents, although some do ask for payments. These homes range from domiciliaries, which have communal arrangements, to nursing homes providing personal medical care. Because of long waiting lists, priority for admission to retirement facilities generally goes to those who face the most financial hardships.

Armed Forces Retirement Homes: Two facilities with a special relationship to the military are the Armed Forces Retirement Home - Gulfport and the Armed Forces Retirement Home - Washington. For residency requirements, additional information and applications for admission, contact:

* Admissions Office, Armed Forces Retirement Home - Washington, 3700 N. Capitol St. NW, Washington, DC 20317-0001; (800) 422-9988 or (202) 730-3336.

* Admissions Office, Armed Forces Retirement Home - Gulfport, 1800 Beach Drive, Gulfport, MS 39507-1597; (800) 332-3527 or (228) 897-4026.

VA Domiciliaries: These provide institutional care to veterans who are not acutely ill and do not need hospital care. They also offer short-term rehabilitation and long-term health maintenance to veterans who require minimal medical care. Patients typically stay about seven months; most then return to their communities. The VA operates domiciliaries at nearly 50 of its medical centers, providing some 6,400 beds. Some have special programs for homeless veterans.

VA Nursing Homes: For veterans requiring more intensive care, the VA operates more than 130 Nursing Home Care Units, supported by the clinical specialties of a hospital. Certain veterans with service-connected disabilities or low incomes are eligible for free nursing home care, if space and resources are available. Other veterans also can be considered for nursing home care; the criteria for placement vary by location. Higher-income veterans admitted to VA nursing homes are required to pay \$5 a day for care, plus a co-payment equal to what would be paid under Medicare, currently \$764. For information, call the nearest VA medical center. On the Web, see: www.vba.va.gov or www.va.gov .
[Source: RSO Fort Douglas UT msg 11 DEC 03]

SOCIAL SECURITY THEFT

Sometimes more than one person might use the same Social Security number (SSN), either on purpose or by accident. If you suspect that someone else is using your SSN for work or some other purpose, or you have received notice from the Internal Revenue Service of unreported taxable income that is not yours, you should report the problem to the Social Security Administration by calling 1-800-772-1213. Our representatives will take action to ensure that your Social Security records are correct.

You can check your earnings record by calling our 800 number and asking for a Form SSA-7004, Request for Earnings and Benefit Estimate Statement. The Statement will show the earnings reported to your Social Security number each year since 1951. If the information on your earnings record is incorrect, we will help correct it. Also, you may download the form or make your request online.

You can make an online request on our Web site at:

<http://www.socialsecurity.gov/statement/>

You may download Form SSA-7004 from our Web site at:

<http://www.socialsecurity.gov/online/ssa-7004.html>

Other helpful publications on SSA's web site are:

· SSA Publication No. 05-10064, "When Someone Misuses Your Social Security Number, at

<http://www.socialsecurity.gov/pubs/10064.html>.

· SSA Publication No. 05-10002, "Social Security: Your Number and Card", at

<http://www.socialsecurity.gov/pubs/10002.html>.

The Federal Trade Commission also makes available on its web site the publication:

"Identity Theft: When Bad Things Happen to Your Good Name", at

<http://www.ftc.gov/bcp/conline/pubs/credit>

[/idtheft.htm](#).

What actions should I take if I think I might be a victim of identity theft?

If your SSN has been used to run up bills or obtain credit, Social Security cannot straighten out your credit record. However, we suggest you take the following steps to straighten out your personal records:

1. Check your SSA earnings record. Verify with SSA the accuracy of the reported earnings and request correction if necessary.

2. Notify the Federal Trade Commission (FTC) 1-877-ID-THEFT (438-4338) or <http://www.consumer.gov/idtheft>.

Congress has directed the FTC to establish a centralized database to receive all allegations of identity theft and to provide victims with information to help resolve problems with identity theft.

3. File a report with the local police or the police department where the identity theft took place, and keep a copy of the police report as proof of the crime.

4. Contact the fraud units of the three major credit reporting bureaus:

· Equifax: 1-800-525-6285; or Internet:

<http://www.equifax.com>

· Trans Union: 1-800-680-7289; or

Internet: <http://www.transunion.com/>

· Experian Fraud Unit: 1-888-397-3742; or

Internet: <http://www.experian.com>

You should:

· Identify yourself as an identity theft victim.

· Request that fraud alerts be placed on your credit records requiring creditors to contact you before approving new credit or making any changes to an existing account.

· Ask for copies of your credit reports.

(There may be a cost.)

5. Call each creditor to report fraud for any account that has been tampered with or opened fraudulently.

Source: SSA Publication No. 05-10064, February 2004

SURVIVOR BENEFIT PLAN REFORM UPDATE 04

Rep. Chet Edwards, (D-TX) has introduced a discharge petition (H. Res. 584) in an effort to force a floor vote on H.R. 548, a bill sponsored by Rep. Jeff Miller (R-FL). Rep. Miller's bill would eliminate the offset of the Survivor Benefit Plan for spouses of deceased military retirees. At present, spouses face a reduction from 55 percent to 35 percent of their SBP benefits when they reach age 62. H.R. 548 currently has 301 co-sponsors; only 218 signatures are needed on the discharge petition to force a floor vote on the measure. In mid-March Rep. Miller offered an amendment on the budget that would have provided \$500 million over five years to fund H.R. 548; it was opposed by the 13 Republican members of the Budget Committee. According to officials of The Retired Enlisted Association (TREA), the effect of a discharge petition can be significant. That was evident last year when Rep. Jim Marshall (D-GA) introduced his in support of H.R. 303. Although it didn't receive the required 218 votes, it was enough to put pressure on the administration to support a partial fix for concurrent receipt. [Source: AF Retiree News Release No. 04-03-04 6 APR 04]

DEADLINE FOR HAVING DIC RESTORED

Widows or widowers of any age who lost benefits under VA's Dependency and Indemnity Compensation (DIC) program due to remarriage are eligible for reinstatement of monthly DIC payments if their subsequent marriage ends. Surviving spouses who were receiving DIC and remarried before Dec. 16, 2003 and after their 57th birthdays have **one year from Dec. 16, 2003** in which to apply to have the DIC restored.

Call the VA at 1-800-827-1000 or go to

<http://www.va.gov> for information.

(Note: If you know anyone who may be eligible for this benefit – please share this information with them!)



VA REACHES OUT TO NEWEST COMBAT VETERANS

The Department of Veterans Affairs (VA) is expanding its efforts to reach veterans of combat operations in Iraq and Afghanistan to ensure they are aware of benefits they have earned. Secretary of Veterans Affairs Anthony J. Principi is sending a personal letter to more than 150,000 veterans of Operations Iraqi Freedom and Enduring Freedom who have recently separated from the military to thank them for their service and to remind them of their eligibility for VA health care and other benefits. Principi's letter includes brochures and links to its Web pages at www.va.gov that contain more details about VA benefits, including an opportunity to apply for benefits online. As Iraqi Freedom and Enduring Freedom veterans continue to leave the active-duty military, VA expects to mail about 10,000 letters each month. VA also regularly mails information packets to all service members separating from the military to remind them of eligibility for basic VA benefits, such as VA-guaranteed home loans and education benefits. In addition, there are provisions in these programs for reservists and National Guard members. For more information, see <http://www1.va.gov/opa/pressrel/PressArtInternet.cfm?id=811>. For more veterans' information, visit the Veterans Benefits and Resources section: <http://www.military.com/NewContent/1,13190,Veteran,00.html>

The Retired Enlisted Association

You Need TREA and TREA Needs You.

As TREA grows in membership and stature, our voices grow louder in Washington, DC. The larger our numbers, the more we can accomplish in safeguarding the promised benefits we earned while serving our country.

Shouldn't you become one of the voices to protect your hard earned benefits? Won't you join us in this fight to save our benefits and to educate Congress as to the promises made to us while we were serving our Country?

If you would like to join the fight, call the National Headquarters at 1-800-338-9337, where we will be happy to help you join TREA, either by phone or by mail. You can also go to our [online application](#).

Who is Eligible?

Membership Categories:

Regular Members - Any enlisted person, retired from an active or reserve component of the Armed Forces, either for length of service or permanent medical disability shall be eligible for regular membership. A retired member advanced to commissioned or Warrent Officer status, either through recall to active duty or on the retired list shall remain eligible for regular membership as long as his/her dues are kept current. Active duty, Reserve and National Guard enlisted personnel with 10 or more years retirement creditable service shall also be eligible, but membership (including life membership) shall be withdrawn if the person fails to retire from the Armed Forces. The term "regular member" encompasses both charter and life members of TREA. E-mail: treahg@trea.org or www.treag.org

Military Officers Association of America

The 2004 edition of the MOAA Legislative Handbook summarizes MOAA's 2004 legislative goals and provides legislative tips and fact sheets on selected key issues. Each fact sheet includes a "Key Bills/Status" section indicating key bills supporting that initiative. As the year progresses, you can find updated versions for the fact sheets on MOAA's website (<http://www.moaa.org/>) to stay informed of the current status of bills throughout 2004. The on-line fact sheets will be updated monthly to help keep you informed. The MOAA 2004 Legislative Handbook is designed for use by MOAA Council and Chapter presidents, legislative chairmen, and as a reference for Chapter members. Its purpose is to further develop and strengthen MOAA's legislative activities at every level. Please let us know if this Handbook meets your needs as you work to shape and influence legislative initiatives, and tell us how we can make it better. MOAA's Government Relations Dept and the entire MOAA national staff strive to provide concise, understandable legislative information for use by Council and Chapter leaders and members to:

- Build effective state and local legislative programs;
- Increase legislative participation by all MOAA members; and
- Foster effective communications between MOAA Council and Chapter leaders and the MOAA national Government Relations Department.

I am confident that, working together, we can further strengthen MOAA's reach and effectiveness in pursuing legislation to treat the uniformed services community fairly and support a strong national defense. Sincerely, Norbert R. Ryan, Jr. For assistance call: 1800 234-MOAA.

G-1 Retirement Services, Retiree FAQ's

If you have a question and you can not find the answer within this Frequently Asked Questions section, contact your [Retirement Services Office \(RSO\)](#).

How do I change my mailing address for Army Echoes?

If you are a retiree in receipt of or entitled to retired pay, mail your address change to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130; or FAX it to: 1-800-469-6559.

If you are a surviving spouse in receipt of SBP, mail your address to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131; or FAX it to: 1-800-982-8459. Retirees entitled to retired pay and SBP/RSFPP surviving spouses can update their addresses by accessing their accounts via myPay - <http://www.dfas.mil/mypay> (customer support - 1-800-390-2348).

If you are a retired Reservist not yet age 60, mail your address change to U.S. Army Human Resources Command. ATTN: AHRC-PSP-A, 1 Reserve Way, St. Louis, MO 63132-5200; or FAX it to (314) 592-0582 (ATTN: TLM9V49).

How do I change federal or state income tax withholding from my retired pay?

To change the federal tax withholding, you must submit a Form W4 to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130.

To change your state tax withholding, you must send DFAS a letter indicating the state and the dollar amount you want withheld. Amounts of retired pay to be deducted for state income tax must be in multiples of \$10.00.

You can also change your tax withholding by accessing your account via myPay - <http://www.dfas.mil/mypay> (customer support - 1-800-390-2348).

How do I change federal or state income tax withholding from my Survivor Benefit Plan (SBP) annuity?

To change the federal tax withholding, you must submit a W4P to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131.

State income tax cannot be withheld from SBP.

You can also change your tax withholding by accessing your account via myPay - <http://www.dfas.mil/mypay> (customer support - 1-800-390-2348).

Whenever I have a question or a situation which I need resolved, who should I contact first?

An Army retiree or survivor should always contact the Army Retirement Services Officer (RSO) responsible for the area in which the retiree or survivor resides. A list of RSOs, by state, and their phone numbers appear on page 9 of every Army Echoes and are also listed on the Retiree Homepage under Army Retirement Services Offices.

What is the law that covers heroism pay for enlisted personnel?

Section 3991, Title 10 United States Code provides that enlisted retirees may receive an additional 10% in retired pay (not to exceed 75% of active duty base pay) if cited with extraordinary heroism, e.g., awarded the Medal of Honor, Distinguished Service Cross, or the Navy Cross.

www.armyg1.army.mil/RSO/retiree_information/faq.doc

Useful Websites for Information

DFAS Retired Pay Info:

www.dfas.mil

Army Retirement Services:

www.armyg1.army.mil/retire

Department of Veterans Affairs:

www.va.gov

Social Security:

www.ssa.gov

AAFES:

www.aafes.com

Ft Leavenworth Staff Judge Advocate Office

<http://leav-www.army.mil/osja/>

Ft Leavenworth Community Activities

<http://leav-www.army.mil/dca/index.htm>

Worldwide Commissary Website

www.commissaries.com

Staff Judge Advocate

www.leavenworth.army.mil/osja

My2Xcitizen

www.2xcitizen.usar.army.mil



Army Retirement Services Has A New Address

Your online source of information on military retirement benefits has a new address and a new look. Just as the Army's Deputy Chief of Staff for Personnel is now called the Army G-1, so has the Retirement Services Home Page address changed from <http://www.odcsper.army.mil/retire> to <http://www.armyg1.army.mil/retire>. The site is still full of information for soldiers and families – both those preparing to retire and those who have already retired – but it's packaged in more compact pull-down menus, making it easier to scan to the section you want, such as Retiree Information.



Vet Friends.Com

Are you, a friend, or the owner of your company a Veteran? If so, please visit the Veterans Business Directory, a nationwide directory of Veteran services, products and Veteran owned companies, located at www.vetfriends.com/biz1

People love to support Veteran professionals and Veteran owned businesses. Over 150,000 people per month visit the website and companies listed in the directory are included in our monthly business newsletter that is emailed to over 80,000 registered subscribers.

To learn more about registering your company and services, visit <http://www.vetfriends.com/biz1> and click on the "Add your Business Listing" link.

www.VetFriends.com is a website for reuniting current military and veterans with a membership of over 430,000 veterans, families and friends.

Thank you for your time and service to our country.

Best Regards,
The Veterans at VetFriends.com
Army, Navy, Air Force, Marines,
Coast Guard
Vet Friends.com
8639 B 16th Street #298
Silver Spring, MD 20910

RETIREE DENTAL PROGRAM UP, RUNNING AND STILL GROWING

The TRICARE Retiree Dental Program (TRDP) enters its sixth year of operation as a record 750,000 Uniformed Services retirees and their families now look to the program for affordable dental care. With low monthly rates based on single, two-person and full-family coverage, the TRDP represents one of the very best values available in health care.

Interest in the TRDP has been high since 1998 when the program was first introduced by Delta Dental of California, the nonprofit, dental carrier selected by the Department of Defense to administer the national program. More recently, Congress approved changes that make the program even more comprehensive. Today, enrollees enjoy immediate coverage and/or reduced waiting periods for crowns, bridges, dentures, orthodontics and dental accidents. The scope of benefits also includes routine cleanings and examinations, fillings, root canals, gum treatment and oral surgery.

Among the many program enhancements added in May, 2003 is an increase in the annual and lifetime orthodontic maximums; a shortened enrollment commitment; a single, 12-month waiting period for 50 percent of the allowed amount for coverage of crowns, bridges, dentures and orthodontics; and an expanded national dentist network for additional cost savings. Since these changes were implemented, the TRDP has welcomed an average of over 7,300 new sponsors and their family members per month into the program.

Delta has also developed and improved several “self-service” tools to make both enrollment and customer service with the TRDP easier than ever. These

include an enhanced, secure web site (at <http://www.trdp.org/>), and a new, automated

Interactive Voice Response system, or “IVR.” The “Subscriber Toolkit” available on the web site allows enrollees to verify their eligibility and review up-to-date benefits information, such as how much of their annual maximum they have used to date. Subscribers can also use the toolkit to review processed claims, reimbursements and payments made to their dentist, and to print new ID cards — all online.



With the IVR, enrollees can check their eligibility and request a list of network providers. Soon, they also will be able to use the IVR to check on the status of their dental claims as well.

“All these enhancements make the TRDP an even greater value to our current and potential enrollees,” says Tom McDavid, director of Federal Marketing and Communications for Delta Dental. “Since the program’s inception, we’ve exceeded all our enrollment projections by listening and being responsive to subscribers. The high number of enrollees who opt to remain enrolled beyond their initial commitment is probably the most powerful testament to their high satisfaction level with the program.” For more information about the TRDP or to obtain a complete enrollment package, visit the web site at www.trdp.org or call Delta toll-free at 1 (888) 838-8737.

VA BENEFITS PAMPHLET AVAILABILITY

The most current VA Publication that is assessable to each of you is the VA Pamphlet 80-04-1 (*Federal Benefits for Veterans and Dependents*). After checking with our VA POC it was learned that there were a limited number printed.

Distribution was made to all their VA field offices. The pamphlet can be ordered through US Government Information (bookstore), Superintendent of Documents, PO Box 371954, Pittsburgh, PA 15250-7954; toll-free (866) 512-1800; or thru email at www.bookstore.gpo.gov. The cost is \$7 per pamphlet. The pamphlet is also available on-line FREE on the VA home page, www.va.gov. On the left side of the page, see "Today's VA". Click on Public Affairs to get the next page. Click on Fact Sheets and go down the list until you come to *Federal Benefits for Veterans and Dependents*. Recommend you attempt to obtain a copy from your VA representative and/or print it out for your use.

Army Knowledge Online

"Army Knowledge Online," the Army's Intranet, gives active-duty and reserve soldiers, DA civilians, retirees and other authorized users a secure, computer-accessed ability to communicate worldwide and obtain access to a storehouse of information. Contrasted with the Army Homepage, which is open to the general public through the Internet, AKO is available only to those with an Army-approved user ID and password. Users can individually 'tailor' their site by placing preferred topics 'up front' on the page. To sign up for an Army Knowledge Account, go to: <http://www.us.army.mil/> and click on "I'm a New User" to register.

RETIRED MILITARY ALMANAC

The **Retired Military Almanac** is published, not only for the already retired members, but for all military personnel considering retirement. This revised 256 page edition contains information on benefits, entitlements, privileges and restrictions, as well as detailed coverage of retired pay, Concurrent Receipt military health care, TRICARE, VA and Social Security, SBP, legislation, installation listings and many other subjects of interest to retirees. Also included is important information regarding Federal and State taxes. The Retired Military Almanac is published in February each year.



Quantity	Price/Book	Postage & Handling
1-3	\$8.50	\$3.50/order + \$1/book over 1
4-9	\$8.20	\$5.50/order + \$0.50/book over 4
10-49	\$7.80	\$8.50/order + \$0.15/book over 10
50-99	\$7.35	\$14.75/order + \$0.05/book over 50
100-499	\$7.15	\$19.00 per 100 or part
500-999	\$6.75	
1000+	\$6.30	
All books shipped via Media Mail		

WWW.MILITARYALMANAC.COM

ESTIMATE EARNINGS DURING MILITARY SERVICE FOR CIVIL SERVICE

For a former military member to have their service time considered for their civil service retirement they have to "buy back" that time. In order to "buy back" military service time for civil service retirement, former military members are required to get their estimated earnings from the appropriate DFAS Center. Below are instructions on how to do this.

Use a separate request for each branch of service. Attach DD 214 or equivalent and any available records of pay or promotions to the Estimated Earnings During Military Service form provided by the civilian personnel office or available online at: www.opm.gov/forms/pdf_fill/RI20-97.pdf Individuals that do not have a DD 214 or equivalent should get an SF 180 from the personnel office, or online at: www.archives.gov/research_room/vetrecs/index.html, and have their service verified before forwarding the request form to the pay center. The pay center cannot provide estimated earnings unless verification of service is attached. Send or fax the Estimated Earnings During Military Service form to the appropriate address/fax number shown below:

Army

DFAS-Indianapolis Center
Army Military Pay Operations
Attn: Verifications Section
(Estimated Earnings)
8899 East 56th Street
Indianapolis IN 46249-0875
Phone: (317) 510-2813
Fax : (317) 510-7563

Navy

DFAS-Cleveland Center
Attn: DFAS-CL/PMMCCB
1240 East 9th Street
Cleveland, OH 44199-2005

Phone: (216) 522-6545

Fax: (216) 522-6924

Air Force

DFAS-Denver Center
Attn.: DFAS-DE/PMJO
(Estimated Earnings)
6760 East Irvington Place
Denver, CO 80279-3000
Phone: (303) 676-7408
FAX: (303) 676-4278
(Emergency request only -
deaths/short notice retirements)
**Please send routine requests to
the above address**

Marines Corps

DFAS-Kansas City Center
Attn: DFAS-KC/PMMF
1500 East 95th Street
Kansas City, MO 64197
Phone: (816) 926-7652
Fax: (816) 926-3129

National Oceanic and Atmospheric Administration

NOAA Commissioned Personnel
Center 1315 East-West Highway
Rm 12100
Silver Spring, MD 20910-3282

Coast Guard Pay and Personnel Center

444 Southeast Quincy Street
Topeka, KS 66683-3591
Phone: (785) 357-3570
Fax: (785) 295-2544

Public Health Service

Division of Commissioned
Personnel Compensation Branch
Parklawn Building Rm 4-50
5600 Fisher's Lane
Rockville, MD 20857
Phone: (301) 594-2963
Fax: (301)-443-0064

Air National Guard

Please contact the ANG Unit you
separated from.

TRICARE APPOINTMENTS

How to receive care, during and after hours. TRICARE Prime beneficiaries, enrolled at Munson Army Health Center (or Richard's Gebaur Health Clinic) can use this guide to assist in receiving healthcare services.

You must first sign up as a member

www.munson.amedd.army.mil/

Step One: Use the following table to determining the level of care required:

Emergency/Urgent: Patient requires immediate attention to prevent loss of life, limb or eyesight or patient at risk for deterioration leading to loss of life, limb or eyesight and should be seen within 2 hours. (Severe chest pain, severe asthma attack, motor vehicle accident.)

Acute: Less risk for deterioration and can be seen within 24 hours for care. A high fever, 2-day old injury to a limb, deep coughing, sinus congestion associated with a cold or flu, if illness or injury will keep you from work or performance of duties, etc.

Routine: Medical maintenance concerns or conditions that pose no threat to loss of life, limb or eyesight, can be seen within 7 days.

Wellness: Follow-ups for patients with chronic illnesses, medication refills, physical profile evaluation, illness or injury older than 3 days, pap smear, annual physical exams, etc.

Step Two: Consider options listed during and after hours:

During Normal Duty Hours (M-F 0730 - 1600)

Emergency/Urgent: Call 911 or go to the nearest Emergency Room

Acute Options:

1. Call the TRICARE Service Center at 1-888-TRIWEST(874-9378)
2. Call Munson's TRIAGE Nurses (913)684-6600, Option 5.

Routine Options:

1. Schedule your own [Appointment Online](#)
2. Call the TRICARE Service Center at 1-888-TRIWEST(874-9378)
3. For refill requests, healthcare questions, and other inquiries, consider sending an [email to Nurse Online](#).

Wellness Options:

1. Schedule your own [Appointment Online](#)
2. Call the TRICARE Service Center at 1-888-TRIWEST(874-9378)
3. For refill requests, healthcare questions, and other inquiries, consider sending an [email to Nurse Online](#).

After Duty Hours, Weekends, and Holidays

Emergency/Urgent: Call 911 or go to the nearest Emergency Room

Acute Options:

1. Between 1600-1800 on weekdays, or 0800-1600 on weekends, dial (913)684-6600, Option 5 to speak to Gentry Clinic staff.
2. Call the TRICARE Line for Care(1-888-887-4111) to receive medical advice.
3. Call the Munson Information Desk (after speaking to the TRICARE Line for Care) to speak to a healthcare provider.

Routine Options:

1. Schedule your own [Appointment Online](#)
2. Call the TRICARE Service Center at 1-888-TRIWEST(874-9378)
3. For refill requests, healthcare questions, and other inquiries, consider sending an [email to Nurse Online](#).

Wellness Options:

1. Schedule your own [Appointment Online](#)
2. Call the TRICARE Service Center at 1-888-TRIWEST(874-9378)
3. For refill requests, healthcare questions, and other inquiries, consider sending an [email to Nurse Online](#).

DoD BEGINS NEW TRICARE WEST REGION TRANSITION

Effective June 1, TRICARE beneficiaries in Oregon, Washington and northern Idaho transition to the new TRICARE West region and receive health services and support through its new regional contractor, TriWest Health care Alliance Corp. These states had been TRICARE Region 11. This transition is part of DoD's next generation of health care contracts in which three new regional contractors will provide improved customer service, easier access to care and a reduced need for transferring Prime beneficiaries' enrollments when moving.

The second of the three-phase West Region transition will take place on July 1, when beneficiaries in California, Hawaii and Alaska will become part of TRICARE West. The final phase of this new expanded West Region will take place on Oct. 1 and will include the beneficiaries located in Arizona, Colorado, Iowa, Idaho, Kansas, Minnesota, Missouri, Montana, North Dakota, Nebraska, New Mexico, Nevada, South Dakota, Utah, Wyoming and far West Texas. The West Region makes up the current TRICARE Regions 7, 8, 9, 10, 11 and 12.

The national health care information line will not be available under the new regional TRICARE contracts. Local health care information lines will be available in some locations. Beneficiaries seeking local health care information should contact their TRICARE primary care manager or local military treatment facility for assistance. Beneficiaries in the West Region may access health information by calling (888) TRIWEST, {(888) 874-9378}. The number offers options for accessing information about the TRICARE benefit, as well as health care information, including an audio health library. For information 24 hours a day, seven days a week, beneficiaries may

access the following Web sites. TRICARE online at <http://www.TRICAREonline.com> for health care information or the TRICARE Web site at <http://www.TRICARE.osd.mil> for benefit information.

For more information on the contracts and the transition schedule, visit the TRICARE Web site at <http://www.TRICARE.osd.mil/contractsimplementation/default.cfm>.

PERFORMANCE PLAN PUBLISHED

Social Security's fiscal year 2005 Annual Performance Plan has been published and is available for you to read. The plan describes Social Security's [key strategic goals](#), which are part of Social Security's long-term Agency Strategic Plan and the President's fiscal year 2005 budget for the Agency. "I believe that this Annual Performance Plan underscores the Agency's commitment to find the best ways to be [more responsive to claimants and beneficiaries](#) who depend on us for excellent service and the nation's taxpayers who fund our programs and expect sound fiscal stewardship," Commissioner Jo Anne Barnhart said. One focus of Social Security's continuing commitment to providing more responsive service to claimants and beneficiaries has been their [ongoing efforts to improve service through technology](#). People can now [apply online for Social Security retirement, spouse's and disability benefits](#). Other online services [allow people to find out if they may be eligible for benefits, or locate their local Social Security office](#). And individuals who are receiving benefits may use the website to [change their address or request a Medicare card](#). As more and more people conduct business via the Internet, these online services save significant time and effort. Applying for benefits online is only a link away. <http://www.socialsecurity.gov/applytoreire/>

CONCURRENT DISABILITY PAY INFORMATION

Public Law 108-136, the National Defense Authorization Act for Fiscal Year 2004, contained a provision to restore the retired pay currently deducted from retirees' accounts due to their receipt of Department of Veterans Affairs (VA) compensation (currently reflected on Retiree Account Statements as the "VA waiver").

This restoration of retired pay is known as Concurrent Disability Pay (CDP). It is applicable to all retirees who have a VA-rated, service-connected disability of 50% or higher with the exception of disability retirees with less than 20 years of service and retirees who have combined their military time and civil service time to qualify for a civil service retirement. The phased-in restoration began January 1, 2004 with the first payments arriving February 2, 2004. CDP will be direct deposited or mailed based on retirees' current retired pay and VA system information. The rates will automatically increase or decrease based on the percentage of disability reported by the VA:

- If rated at 100%, \$750.00
- If rated at 90%, \$500.00
- If rated at 80%, \$350.00
- If rated at 70%, \$250.00
- If rated at 60%, \$125.00
- If rated at 50%, \$100.00

These amounts will increase each year until January of 2014 when eligible members will receive their full retired pay entitlement and their VA disability compensation with no reduction. Please note that CDP pay cannot exceed gross retired pay. For example, a retiree who is rated at 100% as indicated above but whose

gross retired pay is only \$631.00 will only have \$631.00 restored.

An additional part of this legislation repeals the Special Compensation for the Severely Disabled (SCSD) program effective January 1, 2004. No further SCSD payments will be made after this date, as the higher CDP payments will replace them.

COMBAT RELATED SPECIAL COMPENSATION

DFAS is sitting on thousands of approved CRSC claims while waiting for DOD to issue an implementation policy letter because its lawyers only recently reconciled the legal connection between CRSC and Individual Unemployable (IU) and the method of determination. Months ago, it was decided to pay disabled retirees with IU rated by VA at the 100% rate when their CRSC is at least 60%. DOD has said the decision will be released soon, since it was only a procedural problem. Not a policy change. Driving the DOD internal push for resolution is the fact that the retroactive CRSC payments to many of the affected retirees now exceed \$10,000.00 each and increases each month and the congressional concern generated by retirees caught up in the procedural quagmire. Furthermore, the lack of funding for DFAS and the military departments, each of which also has its own set of processing procedure problems, is a major contributor to swift payments once the awaited policy directive regarding CRSC processing is received. Additional details regarding CRSC processing, problems, and related information can be found at www.crlegislation.com. [Source: NAUS Update 9 APR 04]

DEATH NOTIFICATION PROCEDURES FOR MILITARY RETIREES

Upon the death of a uniformed service retiree, the next of kin should call the Defense Finance and Accounting Service (DFAS), Cleveland Center. DFAS will close the retiree's pay account and send a survivor benefits package. Typically, forms will be included that instruct the next of kin on how to recoup the retiree's unpaid pay and how to initiate SBP payments if applicable. You must fill these out promptly and return them with a certified copy of the death certificate. Survivors should report retiree deaths to the DFAS Cleveland Center's casualty office at 1-800-269-5170. Faxes can be sent to the office at 1-800-469-6559.

Provide the following data in your notification:

- Retiree's full name.
- Retiree's Social Security Number.
- Retiree's date of death.
- Beneficiary name and relationship to deceased.
- Retiree's current address.

Additional actions to take are:

- Notify Social Security Administration and apply for \$255 death benefit.
- Return and cancel any pension payments received after the date of death. However, Do not return any retired payments that have been directly deposited to a bank account; DFAS will automatically reclaim the money that needs to be

returned when you notify DFAS of the retiree's death.

- Obtain a list of benefits applicable to the retiree's beneficiaries that they are entitled to.
- Notify the Local County Veteran's Service Office or Veterans Administration Regional Office and request their assistance for obtaining burial benefits.
- Apply for a new ID card for the spouse.
- Do not use any retirement, VA or Social Security payments issued after the date of death. A beneficiary can be required to pay any money back that was used after the date of death.

LAW CONCERNING ELIGIBILITY FOR HEADSTONES AND MARKERS

On December 27, 2001, President Bush signed Public Law 107-103, the Veterans Education and Benefits Expansion Act of 2001.

This law includes a provision that allows the Department of Veterans Affairs (VA) to furnish an appropriate headstone or marker for the graves of eligible veterans buried in private cemeteries, whose deaths occur on or after September 11, 2001, regardless of whether the grave is already marked with a non-government marker.

This new provision is codified at 38 U.S.C. § 2306(d).

LIFE INSURANCE

Our insurance programs were developed to provide insurance benefits for veterans and servicemembers who may not be able to get insurance from private companies because of the extra risks involved in military service, or a service connected disability.

For general information about all our VA life insurance programs, follow this link to download the VA Life Insurance Handbook: www.insurance.va.gov/inForceGliSite/GLIhandbook/glibooklet.htm or call: 1-800-669-8477

TRICARE Retail Pharmacy Program (TRRx)

After initially experiencing nationwide delays in processing prescriptions from retail pharmacies, Express Scripts Inc. (ESI) has resolved the problems associated with this delay. Prescriptions are processing in record volume as ESI continues to diligently monitor systems performance and stands ready to rapidly respond to any issues should they arise. Over the last two weeks, over 2 million prescriptions have been dispensed to our beneficiaries. As with any implementation of a very large program, there continues to be isolated instances where pharmacies are encountering difficulties in getting a prescription to process.

These implementation issues are quickly being addressed and resolved by ESI's Provider Relations team. Beneficiaries that may have paid 100 percent of the cost of a prescription for a drug normally covered by TRICARE, should ask their pharmacy to resubmit the prescription and then obtain a refund from the pharmacy once the prescription successfully processes. In instances where the pharmacy will not resubmit the prescription and provide a refund, the beneficiary should submit a paper claim (DD Form 2642) to ESI for reimbursement.

The address for paper claims submission is: Express Scripts
PO Box 66518
St. Louis, MO 63166-6518

For more information concerning this announcement, see <http://www.tricare.osd.mil/library/announcements.cfm>.

For more on TRICARE, visit our TRICARE Overview page at <http://www.military.com/Resources/ResourcesContent/0,13964,30822,00.html>

Medicare Part B Late Enrollment Penalty Waived For Military Retirees

Congressman Ed Schrock(R-VA) announced today military retirees receiving TRICARE for Life benefits will not be penalized for late enrollment in Medicare Part B. The provision, included in the language of H.R. 1, the Medicare Prescription Drug and Modernization Act of 2003, provides a waiver for TRICARE beneficiaries who pay a penalty for their late enrollment in Medicare Part B.

In 2001, Congress enacted **TRICARE** for Life, which re-established **TRICARE** healthcare coverage as a wraparound to Medicare for military retirees age 65 and older. To take advantage of the **TRICARE** for Life program, military retirees must be enrolled in Medicare Part B. Enrolling in Medicare Part B carries a late fee, but now this fee will be waived. Effective Jan 1, 2004, Medicare- eligible military retirees with 20 years of service (or classified as such) who enrolled in Medicare Part B between January 1, 2001 and December 31, 2004 will no longer pay the late enrollment penalty. There is no refund for penalties paid prior to January 2004. The Secretary is required to rebate premium penalties paid for months on or after January 2004 for which a penalty does not apply as a result of this provision, but for which a penalty was collected. "It is important to deliver the highest quality services to our military retirees. **TRICARE** for Life is a successful program that keeps a promise to our military servicemen and women. They should not be penalized by Medicare for participating in a benefit that was promised to them when they joined the military. I will be following this issue closely in the coming weeks to ensure that the law is implemented in a timely manner," states Schrock.

Secretary Thompson and the Department of Health and Human Services have the responsibility to implement this new policy. Source: NAUS Update 4 Jun 04.



**Vehicle Registration will be offered again this year for
Retiree Day !**

DOD has directed increased security measures be implemented at all military installations world wide. Fort Leavenworth has implemented vehicle registration as one measure to protect the installation and its residents and visitors. Retirees who live in the area, work on the Fort, or use the facilities are required to display the appropriate decals on the windshield of their privately owned vehicle. You may register your vehicle at the Provost Marshal Office, 410 McPherson Avenue, Monday-Friday between the hours of 0800 and 1630. Please have in your possession the following documents:

- Valid Drivers License
- Vehicle Registration
- Proof of Insurance
- ID Card

Vehicle registration will also be offered again this year at Retiree Appreciation Day to accommodate retirees who visit infrequently. For additional information, please call the PMO at (913) 684-3322 or visit our website at:

www.leavenworth.army.mil/pmo/

For those that are not able to park close enough to Harney Gym, there will be transportation available at designated areas for your convenience within the parking lots of the PX, Commissary, and Bowling Alley.

MAP RETIREE APPRECIATION DAY HARNEY GYMNASIUM

