# **AGE 60 - RETIREMENT CHECKLIST**

As of 1 March 2016

MONG Retirement requested transfer to the Retired Reserve (If applicable)
Copy of retirement documents to HRC:
DD Form 108 and DD 2656 Retirement Application submitted to HRC with:
Notification of Eligibility for Retired Pay at Age 60 (NOE) (20 Year Letter)/(15 Year Letter)
DD Form 1883 or DD Form 2656-5 (Reserve Component Survivor Benefit Plan)
Retirement Reserve Orders
Final NGB Form 23 (Retirement Points History Statement)
NGB Form 22 (Report of Separation and Record of Service)
Promotion orders for highest grade held (Reduction order if admin/voluntary reduction)
DD Form 214 & Orders of Deployment (Service after 28 Jan 2008 Early Retirement eligibility)
Age 60 Retirement Benefits Packet explained (By the Retirement Services Office):
Retirement Calculator of Pay and RCSBP/SBP Cost explained beginning at Age 60
RCSBP/SBP (adoption, marriage, divorce, remarriage, death of spouse) 1 year from event
Retiree Blue ID Card (for Sponsor and Dependents) upon receiving HRC Retiree List Orders
State Sponsored Life Insurance – (current Soldiers only), SSLI with MONGA phone: 573-632-4240 or website: <a href="www.mongaonline.com">www.mongaonline.com</a> Other Life Insurances: AAFMAA, MBA, USAA, VGLI
Casualty Checklist; Council MAP; MO Military Reserve Force; DS & My Pay logon; Report Deaths; MO Vet Cemetery; SFL explained
TRICARE Dental, Medical, and Pharmacy (Termination of Tricare-Retired Reserve ins. at age 60)
Importance of keeping address updated with RSO/HRC/DFAS
ALL Medical Records/Line of Duties:
File with Veterans Administration or Missouri Veterans Commission for claims benefits
All questions/concerns have been answered?
Date/Time of Retirement Briefing
Signature of Retiree

FOR FURTHER ASSISTANCE, CALL RETIREMENT SERVICES OFFICE AT 573-638-9500 ext 37011/39648

## Benefits

As an active RC, IRR, or Retired Reserve service member who has received a 20-year letter but has not received any retirement pay, you may be eligible to receive "gray area" benefits. The following table shows these benefits compared to the full retiree's.

Benefits	Gray Area (Active RC, IRR, or Retired Reserve)	Retiree (Age 60+; receiving retired pay)
ID Cards	Member - DD Form 2 (RES RET)	Member - DD Form 2 (RET)
Obtain a DD Form 2(RES RET) and DD Form 1173- 1 at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders.		Spouse/Dependents - DD Form 1173
Obtain a DD Form 2(Ret)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID cardissuing facility with a copy of your retirement orders.		
Military Installations, Facilities and Activities		
Local post policies and in-country directives govern the use of facilities.		
Exchanges	Yes	Yes
Commissary	Yes	Yes
Shoppettes	Yes	Yes
<b>Service Stations</b> Gasoline coupons are not available in OCONUS for retirees.	Yes	Yes
Physical Fitness Center	Yes	Yes
Other Facilities  Theater	Yes	Yes
Recreation Center Officer/NCO/Enl Clubs Laundry/dry cleaning Bowling Alleys Beverage Stores Libraries Four Seasons MWR facilities Flower Shops Optical Shop Beauty/barber shop		
Check cashing/currency exchange	,	
Medical Facilities	Member - No; except on ADT or AD (Eligible if returned to an active duty status)	Member - Yes Spouse/Dependents - Yes
	Spouse/Dependents - No	

Tricare	Member - No	Member - Yes (Until age 65)
	Spouse/Dependents - No	Spouse/Dependents - Yes (until 65) . After 65, Tricare for Life is second payor to Medicare.
TRICARE Retiree Dental Program (TRDP)	Yes (Gray Area Retirees)	Yes
Lodging /AFRC (4)  Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability.  Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691  Guest House is normally available on a limited basis.	Yes	Yes
Space-A Travel	Member - Yes; limited to CONUS  Spouse/Dependents - No	Member - Yes Spouse/Dependents - Yes (OCONUS)
SATO/Carlson Wagonlit Travel	Yes	Yes
Legal Assistance	Limited (AR 27-3)	Yes
Survivor Assistance	Yes	Yes
Casualty Assistance	Yes	Yes
Family Services	Yes	Yes
VA Benefits	Yes, if Vet	Yes
Servicemens Group Life Insurance (There are exceptions based on Reserve status. Please visit the <u>Veterans Administration webpage</u> for details.)	No	No
Veterans Group Life Insurance (There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)	Yes, if eligible and requested	Yes if eligible
State Benefits	See your State Representative	See your State Representative

Office of Servicemembers'
Group Life Insurance

OSGLI PO Box 41618 Philadelphia, PA 19176-1473

Phone: 800-419-1473 Fax: 800-236-6142

### **Veterans' Group Life Insurance Application Instructions**

You have one year and 120 days from your date of separation to apply for Veterans' Group Life Insurance (VGLI). To apply for VGLI, visit **www.benefits.va.gov/insurance**, or complete the attached application and return it to the above address.

To complete the attached application, follow these easy steps:

- 1. Veteran Information. Complete all fields under "Veteran Information". You do not have to fill out fields under "My Correct Address Information Is" if you've provided your correct address in the fields above. Complete all fields under "Additional Contact Information".
- 2. Coverage Election and Payment Method. Choose your coverage amount and billing preferences. The chart below shows the most frequently requested coverage amounts and the monthly premium. Coverage is available in \$10,000 increments. For coverage amounts not shown below, please see the rate chart at www.insurance.va.gov or call 800-419-1473.

Amount of Coverage	Age 29 & Under	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 & Over
\$400,000	\$32.00	\$40.00	\$52.00	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$920.00	\$1,840.00
\$350,000	\$28.00	\$35.00	\$45.50	\$59.50	\$77.00	\$126.00	\$234.50	\$378.00	\$525.00	\$805.00	\$1,610.00
\$300,000	\$24.00	\$30.00	\$39.00	\$51.00	\$66.00	\$108.00	\$201.00	\$324.00	\$450.00	\$690.00	\$1,380.00
\$250,000	\$20.00	\$25.00	\$32.50	\$42.50	\$55.00	\$90.00	\$167.50	\$270.00	\$375.00	\$575.00	\$1,150.00
\$200,000	\$16.00	\$20.00	\$26.00	\$34.00	\$44.00	\$72.00	\$134.00	\$216.00	\$300.00	\$460.00	\$920.00
\$150,000	\$12.00	\$15.00	\$19.50	\$25.50	\$33.00	\$54.00	\$100.50	\$162.00	\$225.00	\$345.00	\$690,00
\$100,000	\$8.00	\$10.00	\$13.00	\$17.00	\$22.00	\$36.00	\$67.00	\$108.00	\$150.00	\$230.00	\$460.00
\$50,000	\$4.00	\$5.00	\$6.50	\$8.50	\$11.00	\$18.00	\$33.50	\$54.00	\$75.00	\$115.00	\$230.00
\$10,000	\$0.80	\$1.00	\$1.30	\$1.70	\$2.20	\$3.60	\$6.70	\$10.80	\$15.00	\$23.00	\$46.00

- **3. Health Statement.** If your date of separation was less than 240 days ago, then you **do not** need to complete this section. If your date of separation was more than 240 days ago, then please be sure to complete this section.
- **4. Beneficiary Designation**. Use this section to name your beneficiaries. If you would like to name more beneficiaries than the application allows, please list those additional beneficiaries on a separate sheet of paper along with your name, Social Security Number, signature, and date. Your beneficiary designation is not valid unless it is signed, dated, and received by OSGLI prior to your death.
- 5. Authorization/Signature. Please sign and date the application and send it to OSGLI at the address above. Be sure to include your first VGLI premium payment and a copy of your DD-214 or most recent Leave and Earnings Statement with your application. Your VGLI application is not considered complete unless we receive these items with your application.

### **Questions?**

For more information about VGLI, please visit www.insurance.va.gov or call 800-419-1473 (Monday to Friday, 8:00 a.m. to 5:00 p.m. Eastern Time).

## **Application For Veterans' Group Life Insurance**

OSGLI use only



Office of Servicemembers' Group Life Insurance **IMPORTANT:** No insurance may be granted unless a completed application has been received (38 U.S.C. 1977). Please complete all fields and correct any inaccurate information.

VETERAN	INFORMATION (INFORMATION ON FILE)
First Name:	MI:
Last Name:	
Social Security #:	
Address 1:	
Address 2:	
City:	
State:	ZIP Code: Country:
Date of Birth:	Gender: Male Female Age
Branch of Service:	Date of Separation:
	M M D D Y Y Y Y
MY CORRE	ECT ADDRESS INFORMATION IS (check this box for changes)
First Name:	The second secon
Last Name:	
Address 1:	
Address 2:	
City:	Security Sec
State:	ZIP Code: Country:
ADDITION	IAL CONTACT INFORMATION
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	Please send me notices related to my bill or policy by email
Daytime Phone:	Evening Phone:

am applying for the following amount of cover knount must be in multiples of \$10,000 and cannot $\epsilon$	age: \$	A Company of the Comp	
	exceed \$400,00	0 or the amount on date of discharge (whichever is less).	
our SGLI amount on the date of your discharge was:	: \$	A company of the second	
would like my payment cycle to be: Monthly		Semi-Annually Annually	
	,		
have enclosed my first premium payment of: \$	•	· Le of Brown	
Automatic Monthly Deductions from military retir	ement pay		
Automatic Monthly Deductions from VA Compens	sation.		
My VA claim file number is:			
Have you been able to work since leaving the service	e? 🗌 Yes	☐ No	
f no, is this due to a disability incurred while in the	service?	Yes No	
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HEALTH STATEMENT (Please attach a s	separate sheet v	with details for any question answered "yes")	
Height: feet inches Weigh	nt:	pounds	
Have you had or been treated for or had known		of:	
•	Y N		Y
A. Heart trouble or abnormal pulse?  B. High blood pressure?		<ul><li>F. Disorders of kidney, bladder or urinary system?</li><li>G. Liver or gall bladder disorder?</li></ul>	
C. Diabetes or sugar in urine? D. Cancer or tumors?		H. Stomach or intestinal disorder? I. Arthritis?	Ħ
E. Lung or respiratory disorders?		i. Afuinus:	
In the past 5 years have you:	•		
	YN		Y
<ul> <li>J. Been declined or postponed for any form of life or health insurance or offered a policy with a</li> </ul>		O. Used barbiturates, heroin, opiates, or other narcotics, or been treated for alcoholism?	
higher premium because of health reasons only	?	P. Been diagnosed as having Acquired	1
K. Been absent from work for more than 5 continuous days because of sickness or injury?		Immunodeficiency Syndrome (AIDS) or AIDS-related complex (ARC)?	
L. Been advised to have a surgical procedure?		Q. Do you have any known physical impairments,	
M. Been a patient or been advised to enter a hospital or health care facility?		deformities, or ill health not covered above?	
N. Consulted, been attended, or examined by a	<u></u>	R. Do you have a service-connected disability?  If yes, what is the VA claim file number?	
doctor or other practitioner other than annual			
doctor or other practitioner other than annual or periodic physicals?			



## **BENEFICIARY DESIGNATION**

A. Primary Beneficiaries

## Beneficiary(ies) and Benefit Payment Options

I designate the following beneficiary(ies) to receive my insurance proceeds. I understand that the primary beneficiary(ies) will receive payment upon my death. The share of any primary beneficiary who dies before me will be distributed equally among the remaining primary beneficiaries. If all primary beneficiary(ies) die before me, the insurance will be paid to the secondary beneficiaries. I understand that unless I have named a beneficiary(ies) below, my insurance will be paid under the provisions of the law (38 U.S.C. 1970). The designation below cancels any prior SGLI or VGLI beneficiary designation or payment instruction.

The total for a	II primary b	eneficiaries mu	st equal 100%.					
1. Type	Child	Parent	Spouse	Other Family	Other	Estate	Charit	able Institution
(Select One) Gender:	Male	Female						
First Name:							MI:	
Last Name:	And the second s							
Other:		The second secon	The state of the s					
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Last Name:	The second secon			Control of the Contro				
Other:			Control of the contro					
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Payment:	Lump S	Sum* 36	Installments				Share:	CONTROL OF REPUBLICATION OF THE PROPERTY OF TH
To list more	beneficia	ry(ies) please	copy and attac	ch additional pages	i.	ogual 1000/	TOTAL	
					(IIIUST	equal 100%)	IUIAL L	

\* If you elect a lump sum payment, the beneficiary(ies) will be given the option of receiving the lump sum payment through the Prudential Alliance Account, by check or Electronic Funds Transfer (EFT). Alliance is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These will be paid by check.

The funds in an Alliance Account begin earning interest immediately and will continue to earn interest until all funds are withdrawn. Interest is accrued daily, compounded daily and credited every month. The interest rate may change and will vary over time subject to a minimum rate that will not change more than once every 90 days. You will be advised in advance of any change to the minimum interest rate via your quarterly Alliance Account statement or by calling Customer Support at (877) 255-4262.

The Bank of New York Mellon is the Administrator of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Draft clearing and processing support is provided by The Bank of New York Mellon. **Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC).** The Bank of New York Mellon is not a Prudential Financial company.



B. Second	ary Bene	eficiaries					
The total for a	all secondar	y beneficiaries r	nust equal 1009	%.			
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Last Name:							
Other:						A Section of the control of the cont	
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Payment:	Lump S	Sum* 36	nstallments				Share:
2. Type (Select One)	Child	Parent	Spouse	Other Family	Other	Estate	Charitable Institution
Gender:	Male	Female					
First Name:						And the second s	MI: 1
Last Name:							
Other:					And the state of t		
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							must equal 100%
AUTHORIZ	ATION/S	SIGNATURE		TT			
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I understand	that I canno	ot have combine	d SGLI and VGL	rimary Beneficiaries") I coverage for more th provisions of Federal	nan \$400,000.		dary Beneficiaries"). that unless I have named a
Veteran's Si	ignature:						
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The signature date must be the date this form is actually signed.

Submit the completed form by fax to 800-236-6142 or mail to: OSGLI, P O BOX 41618, Philadelphia, PA 19176-9913

Office of Servicemembers' Group Life Insurance (OSGLI) telephone number is 800-419-1473. Please visit www.insurance.va.gov to create an online account and see other available features.

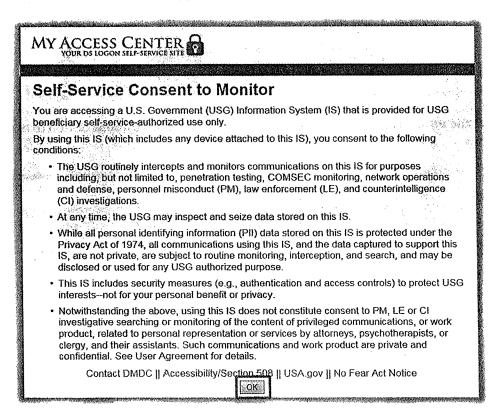
Please keep a copy of the completed form for your records.

# **Registration Using E-mail**

You can establish a DS Logon Premium (Level 2) Account online using your CAC or DoD ID card and an Email address on file in Defense Enrollment Eligibility Reporting System (DEERS). A DS Logon Premium (Level 2) Account provides access to your personal information as well as numerous applications. A DS Logon Premium (Level 2) Account allows you to view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address information, and much more.

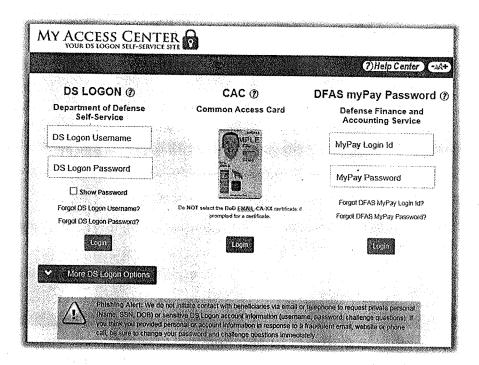
Note: You will need your CAC or DoD ID to complete this process.

1) Access the My Access Center homepage: <a href="https://myaccess.dmdc.osd.mil/identitymanagement">https://myaccess.dmdc.osd.mil/identitymanagement</a>. The Consent to Monitor screen appears.

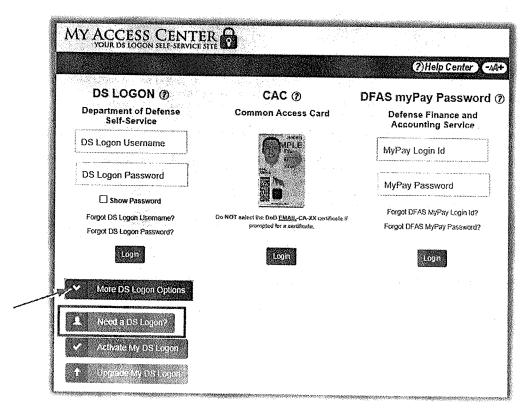


2) Select **OK** on the Consent to Monitor Screen. The Login screen appears.

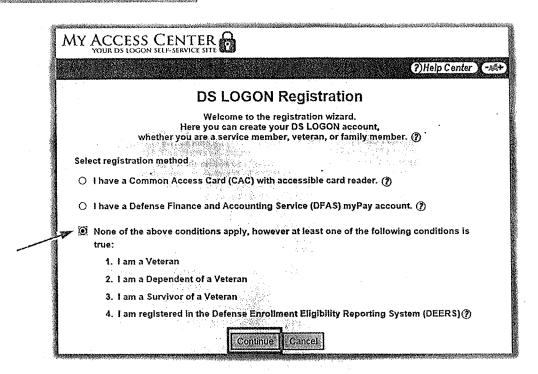




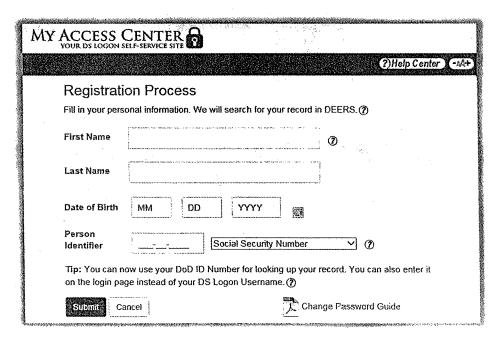
3) Select the down arrow on the left side of the More DS Logon Options button to expand the options.



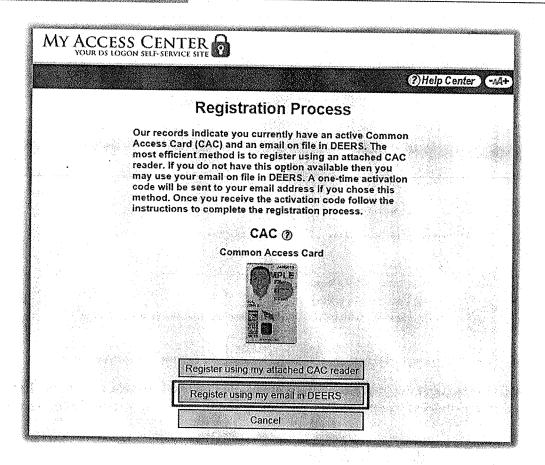
4) Select Need a DS Logon. The DS Logon Registration screen appears.



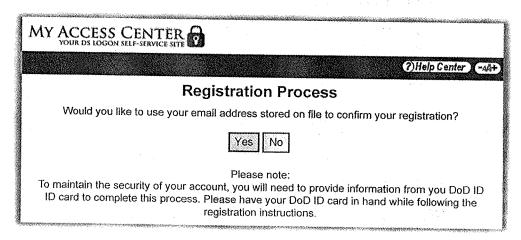
5) Select the None of the above conditions apply... option and then select Continue. The Registration Process screen appears, prompting you to enter your personal information.



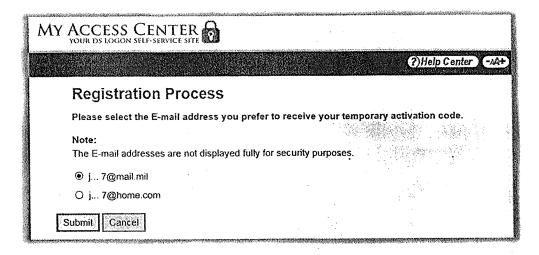
6) Enter your personal information and then select **Submit**. Your personal information must match the information on file in DEERS. If you have a CAC card, the following screen appears. If you have a DoD ID card, skip to step 8.



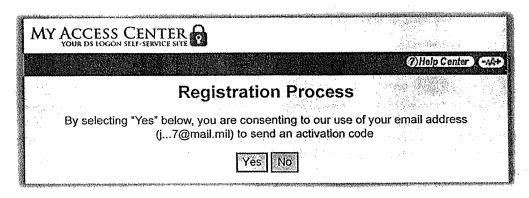
7) Select Register using my email in DEERS. A screen prompts you to confirm that you want to your E-mail address to confirm your registration.



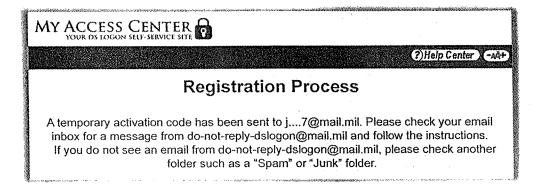
8) Select Yes to use your E-mail address for registration. If you have a single E-mail address on file, a confirmation screen appears. Skip to step 10. If you have multiple E-mail addresses on file, you will be prompted to select your preferred E-mail address.



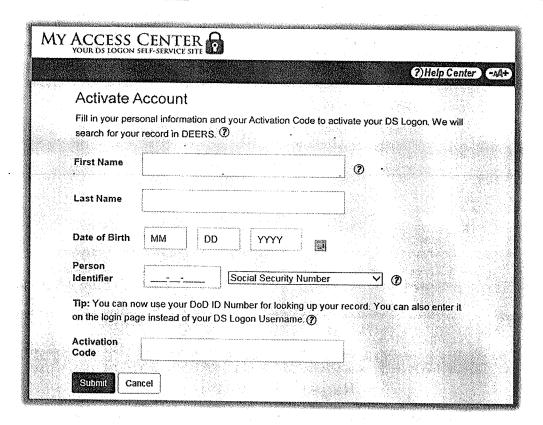
9) Select your preferred email address and then select Submit. A confirmation screen appears.



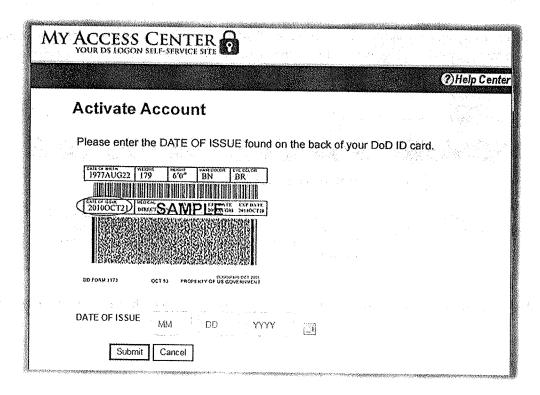
10) Select Yes to consent to the use of your E-mail address for the purpose of receiving an activation code for your DS Logon account. The system sends an activation code to your preferred E-mail address and a confirmation screen appears.



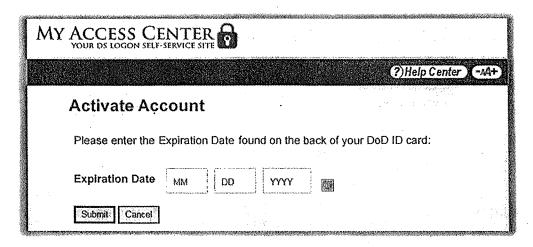
11) Open the E-mail and select the link provided in the E-mail. The Activate Account screen appears.



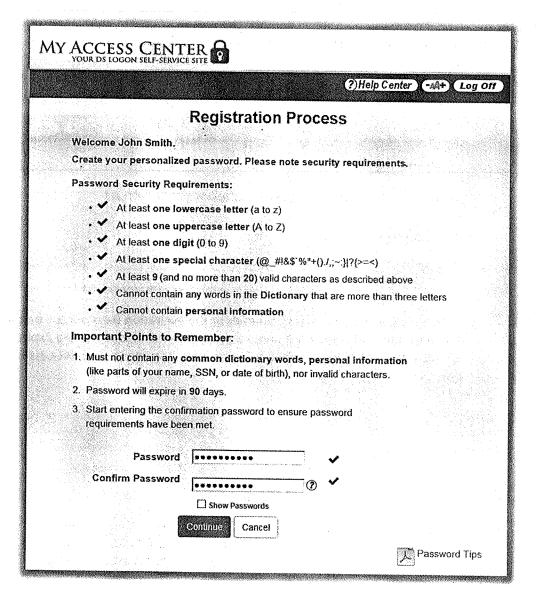
12) Enter your personal information and the activation code in the E-mail and then select **Submit**. The system prompts you to enter the Date of Issue found on the back of your CAC or DoD ID card.



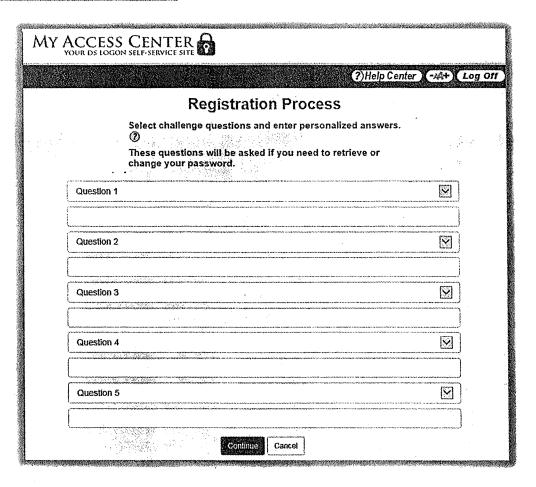
13) Enter the Date of Issue and then select **Submit**. The system prompts you to enter the Expiration Date or the DoD ID Number found on the back of your CAC or DoD ID card.



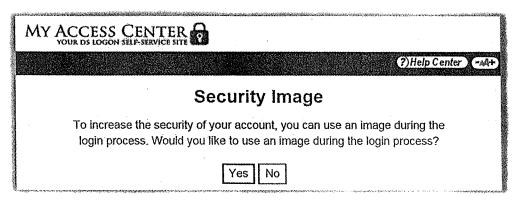
**14)** CAC holders must enter either the DoD ID Number <u>or</u> the Expiration Date printed on the card. DoD ID card holders must enter the Date of Issue printed on the card. Enter the Expiration Date or the DoD ID number in the fields and then select **Submit**. The Registration Process – Create Password Screen appears.



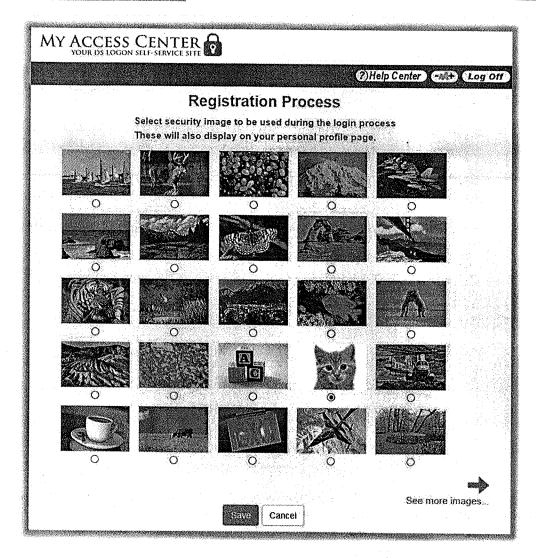
15) Create your password according to the Security Requirements, enter it in the Password field, and enter it again in the Confirm Password field. To view the password as you enter it, select the Show Passwords check box. Green checkmarks appear when the password has met each of the password security requirements listed. Select Continue. The Challenge Questions screen appears.



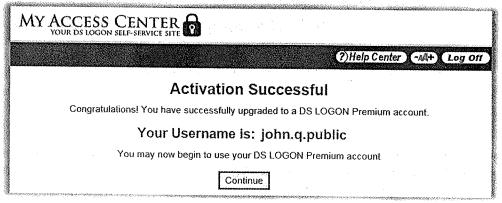
**16)** Select your challenge questions and enter your answers in the fields provided below each question. Select **Continue**. The Security Image screen appears.



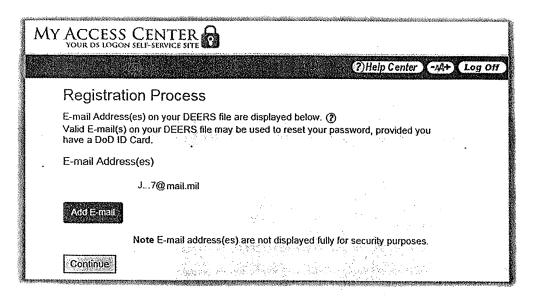
**17)** You have the option to select a security image for your account. If do not you want to select a security image, select **No** and proceed to step **12**. To set a security image, select **Yes**. The Security Image Selection screen appears.



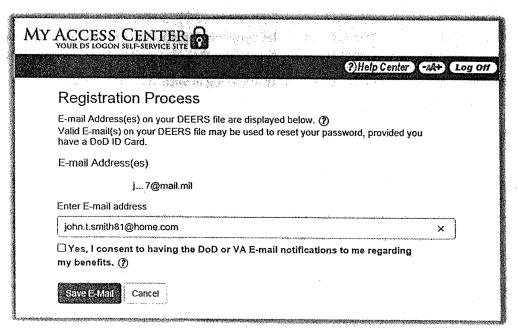
**18)** To view additional images, select the arrow at the bottom right of the screen. Select a security image and then select **Save**. A message screen appears confirming successful activation.



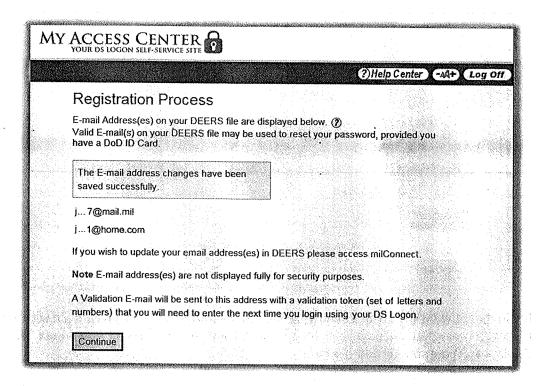
19) Select Continue. A screen listing your email address(es) on file in DEERS appears.



20) If you do not want to add an E-mail address, select Continue. You can now login with your new DS Logon username and password. If you want to add an E-mail, select Add E-mail. The screen displays the Enter E-Mail address field.



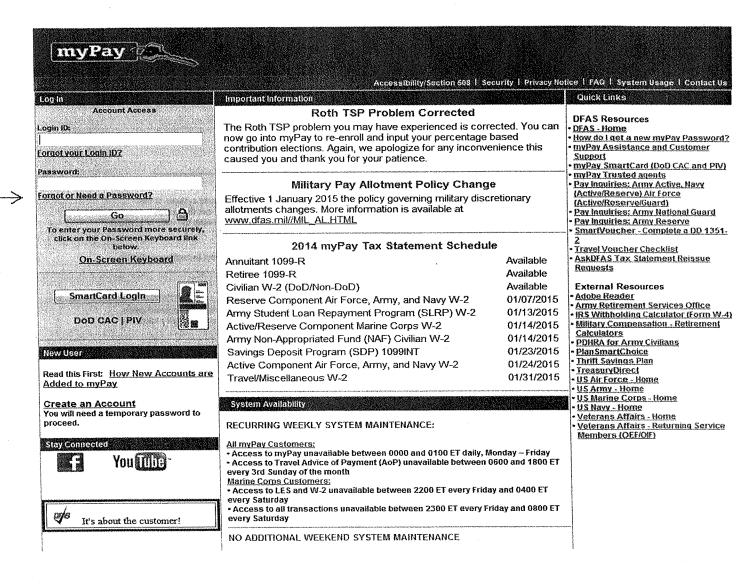
21) Enter an E-mail address and select Save E-mail. A confirmation screen appears.



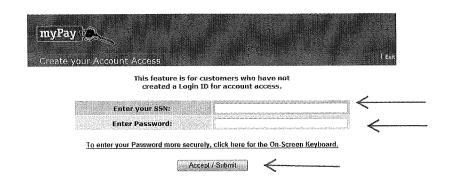
- 22) The email that you entered appears on the confirmation screen. The next time that you login, you will be prompted to enter the validation token that was sent to the E-mail address provided.
- 23) Your registration is complete. Select Continue to log in with your new account.

# How to Create a New myPay Account

1. Click the "Forgot or Need a Password" link on the *myPay* homepage to request a temporary password.



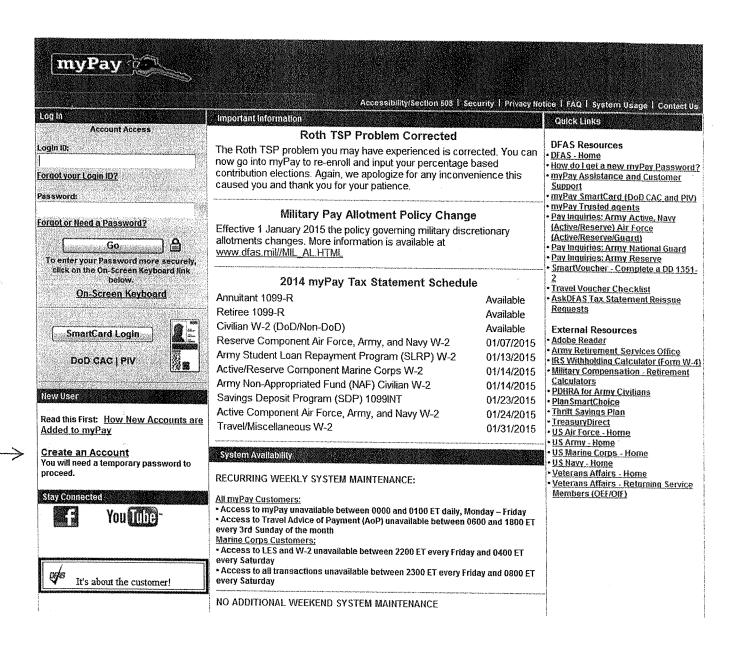
5. Create your account by entering your Social Security Number and your temporary password and click the "Accept/Submit" button.



3. Choose "mail to my address of record with Military Retired" and click the "Send me a Password" button. Your temporary password will be mailed to your address on record with Retired and Annuitant Pay. You should receive it in about 10 business days.



4. Once you receive your temporary password, return to the *myPay* homepage and click the "Create an Account" link.



# 2. Enter your Social Security Number and click the "Yes" button on the bottom right side of the page



**USE THIS PROCESS** if you have lost, do not remember or have not received a Password. This process will determine if you can reset your Password online by answering established Security Questions for Password resets, or if we can email or mail a new temporary Password.

THIS PROCESS WILL VOID YOUR CURRENT PASSWORD.

Please enter your Login ID:	
OR Please enter your Social Security Number	oer:
	<del></del>

18 U.S.C. § 1030 prohibits unauthorized or fraudulent access to government computer systems. If the credentials you enter are not your own, you are in violation of this law and should exit this system immediately. Completing this action may subject you to a fine of up to \$5,000 or double the value of anything obtained via this unauthorized access, plus up to five years imprisonment.

I am the individual associated with the information provided above and I elect to continue with this transaction.



NO return to the Home Page

Yes

YES to reset my Password online or to request a temporary Password

# DEVELOPED PRIMARILY FOR USE BY RETIREES OF ALL THE ARMED FORCES "RETIREES CASUALTY ASSISTANCE CHECKLIST"

(For later use by next of kin)

	A	s of Date:
Retirees Name	SSN	_Ser# (Other)
(First) (Middle) (Last) Military GradeDate of Retirement Address	branch of Svc	•
Date of Birth	Place of Birth	——————————————————————————————————————
Month Day Year Date of Marriage	_Place of Marriage	
Father's Name	DOB	_Place of Birth
Mother's Maiden Name	Month Day Voor	
Copies of report(s) of separation from Copy of retirement orders Copies of birth and death certificates Beneficiaries birth certificate(s) and Copies of Security data (see below) VA Insurance data (see below) VA Insurance data (see below) Plus- You should always have the foll Updated Will and "LETTER OF INSTONIANT Names of banks, credit unions, etc. Copies Insurance policies, numbers, instruction Adoption or naturalization papers (if	marriage and/or divorce data  lowing documents on har  FRUCTIONS"  (account numbers)  tions, payments, etc.	Note: See "Letter of Instructions" for location of other documents.
VA Compensation \$Disabil VA Insurance Policy nr(s) TypeAmount \$	lity Claim #Rema _/File # / Locati	rkson of Policies
Any known paid-up-add'i VA Insurar	nce \$As of o	date
Other remarks Veteran's claim nr(s) (other)	Patients data	card #
Part II – Retirement	Pay Data (see Retiree Ac	count Statements)
Retiree gross and net pay data: as of date		_For _For _For

Survivor coverage information (coverage ty	pe: spouse only, etc.):Monthly Cost: \$
Survivor Benefit Plan Annuity: 55% annuity amount 35% annuity amount \$ RSFPP Annuity: \$	Annuity Base Amount: \$  Note: See "Retiree Account Statement" for explanation of Social Security Offset/2-tier Formula
RSFPP Annuity: \$Supplemental SBP: \$	Effective
Part III —	Social Security (when applicable)
Social Security Claim #	Month Filed Beginning month of entitlement and acct. # (direct deposit) (call 1-800-772-1213)
Part IV – Miscellaneous (7	Things to know and plan for upon death of retiree)
Info required for Obituary Notice (names, relation Widows will need a new ID card (military, medical Necessary changes in your "DEERS" program of the ID card that the several months to clear estates (you contents of your safety deposit box should be a Direct deposit of Social Security benefits & milital Named beneficiaries on insurance policies become there may be some entitlement to burial beneficiaries and American flag can be obtained (check VA and The survivor should update appropriate will extra credit cards should be destroyed or cancer Appropriate changes should be made to all join Contact insurance companies as appropriate Be prepared to turn in Retirees ID card (where	f birth, father's name, mother's maiden name. etc.) on and locations of appropriate relatives, etc.) cal, commissary, base exchange, etc.) will have to be made u may require at least 8 copies of death certificates) cnown ary retirement payments (entitlements) must be immediately changed one very important (keep current) ts (headstone, payments, etc.) and Post Office)  Note:  MAKE EVERY EFFORT to retain "Original" documents (Provide Certified copies whenever possible).
Office/Organization Casualty Assistance Retiree Activities Office Hospital Legal Office (Military) VA Hotline Social Security Hotline DEERS (Information) Other Finance (DFAS – Cleveland) SBP (Annuity Pay Info) Other Pass & ID	Phone Number

Note: Spouse/Next of Kin should have a copy of this document or know where to locate it.

### **GENERAL INFORMATION**

Directions for preparing and maintaining an Emergency Medical Information Record.

- 1. Complete all applicable items on the Emergency Medical Information document, preparing an individual copy (file) for each member of the household.
- 2. Create a "water proof tube" made of 2" diameter x 11 ¾" length, Schedule #125 white PVC pipe with two (2) 2" flat PVC end caps (These materials can be secured from any irrigation or hardware supplier). Paint the two end caps RED and use a black marker to print (in large letters) EMERGENCY MEDICAL INFORMATION on the white surface of the PVC tube (label stock can also be used).
- 3. Place all documents pertaining to each individual of the household (with attachments) in an individual 8 ½" x 11" plastic sheet protector (Avery #PV119 or similar). Place the completed document in the "waterproof tube" for safety and store the tube in the kitchen refrigerator door storage area with the RED end caps installed. (It is possible that more than one (1) tube may be required, depending upon the family size.)
- 4. Instruct all family members, custodians, care givers, children or house sitters and any other assistance personnel who will be in the home, that an EMERGENCY MEDICAL INFORMATION (EMI) tube is stored in the kitchen refrigerator door storage area. In case of an emergency the EMI tube is to be made available to the Emergency Medical Service personnel -- fire, emergency aid -- when they arrive at the home. Notify the Emergency Medical Service personnel that EMERGENCY MEDICAL INFORMATION on the patient is located in the kitchen refrigerator door storage area.
- 5. Emergency Medical Service personnel will retrieve the appropriate file from the tube to assist in your medical care. They may take the individual file to the hospital to assist in the patient care.
- 6. When the patient leaves the hospital, arrange for pick-up of the individual EMI file. Return file to its storage location within the refrigerator storage area EMI tube.
- 7. Update your file on a regular basis to reflect current medical treatment, at least once a year, more often if necessary. It would also be advisable to maintain a copy in a safety deposit box or other safe place, in case the original was lost.
- 8. An information card should be prepared and attached to each vehicle registration, listing family members, address and telephone number (home and office). Also identify on the "card" that emergency medical information for each member of the family is maintained and retrievable from the EMI tube which is stored in the residence kitchen refrigerator.

## **EMERGENCY MEDICAL INFORMATION**

Either fill in or circle the correct response.

Patient:			Sex: M F SS#						
First	Initial		La	st	•				
Address: Street	(Apt.)			City		State	Zip		
	. = .			Work#: _			-		
				Cell#:					
Date of Birdi	day/month/year		1 1acc		icongion.	•			
Blood Type:	B	leedin	g Proble	ms:					
Medical Aids:	Pacemaker	yes	no	Model#					
	Heart Valve	yes	no	Name/Type					
	Implants	yes	no	Name/Type					
	Hearing Aids	•	no	#					
	Dentures	yes	no	Upper					
	Oxygen	yes	no	11					
	Others (identi	•							
Surgery				•					
· · · · · · · · · · · · · · · · · · ·			<del>,</del>		Date				
Copy Attached	#7? yes	r	10				•		
Childhood disea	ases:								
Mumps	M	leasles	3	C	hicken Po	X			
List Vaccination	ns: Type:				Date:				
List Allergies (i	if any):	************							
List Medication	ns Allergic To (	if any	):						
Copy Attached	#9? yes	1	10						
Identify location	n of all medicat	tions (	either p	escription or over-	the-counter	r) in the H	OME.		

20. Preferred Hospital:

 $2^{\rm nd}$ 

Emergency Medical Information Page 2

21.	Medical Insurance (private): yes no If yes, policy#:							
	Name of Insura Copy of Medic	_	-			yes	no	
22.	Medicare:	yes	no	If yes, po	licy#:			
	Copy of Medic	cal Insuran	ce Card A	Attached #22	?	yes	no	<u>,</u>
23.	Medicaid:	yes	no	If yes, po	licy#:			
	Copy of Medic	al Insuran	ce Card A	Attached #23	?	yes	no	
24.	Military Identification Card (if applicable)							Retired
	Copy of Milita	ry ID Card	l Attache	d #24?		yes	no	
	(M	ledical Insur	ance and M	Ailitary ID Card	ds can all l	be photocopied on	to one sheet	)
25.	Parents: Fat	her				Living?	yes	no
		Firs		Initial	L	ast		
	Mo	therFirs	st .	Maiden	L	Living?	yes	no
26.	Adopted:	yes	no					
20.	If yes provide as much information on your parents' health that you know:							
	Copy Attached	1 #26? y	res	no				
27.	Marital Status:	single	mar	ried div	orced	separated		
		widow			nificant o	•		
28.	I (have) (have not) COMPLETED a Durable Power of Attorney.							
	Copy Attached	1#28? y	es/es	no				
	Copy has been	provided	to Primar	y Physician's	yes	no		
	Location of O	riginal Doc	cument?_					
29.	I (have) (have not) COMPLETED a Directive to Physicians (living will).							
	Copy Attached	1#29? y	yes	no				
	Copy has been	provided	to Primaı	y Physician	yes	no		
	Location of O	riginal Doc	cument?_					
30.	Organ/Tissue	Donor:	yes	no				
	If YES, I have discussed donation with my family members? yes no							
	Signature of D	Onor:			Date	e:		
PRE	EPARED (DATE)	)			UPI	DATED (DATE	)	

Note: These are only general type of considerations since each C A R and individual will have their own personal requirements. Also, the individual services may have different needs and requirements.

Who should be r	mATION notified of your death Relationship	? Address	Phone#
Do you want to he do you want a ne Have you purchase Do you have a p	pe (circle one): Buery where you want to be buried in your unit nemorial service? Yl ased a burial plot? Yoreference of funeral nilitary honor guard?	form? YES NO NO If yes NO If yes, where? NO NO NO	es, where?  If yes, which one?
Did you disense VA Claim # Eligible to draw Receiving Socia	l Security: Yes No es No (circle one)	es No (circle one)	in receipt): Yes No (circle one hich first received:
Date of Marriage	e: Place of I	Marriage (City, State, Countr	y):
LOCATION OF DOCUMENT Living will		WHERE LO	OCATED
	cate(s) (s)/property settleme	nts(s)	
(from previous netiree or spouse Death certificate	_		
marriages of ret	iree or spouse) /adoption papers		
	, children) - (Active Duty Discha	rge	

# DEVELOPED PRIMARILY FOR USE BY RETIREES OF ALL ARMED FORCES LETTER OF INSTRUCTIONS

		Date	):			
۱.	From Retiree:		_SSN:			
	To Spouse/Next of Ki	n:	_SSN:			
II.	l. The following forms and documents should be located and gathered up immediately upon death and the Casualty Assistance Representative at be contacted immediately at ( ) or in					
	person:					
	-Estate Planning -Military Identific	cation Card(s) Pay Statement (known as a <u>Retiree A</u> e(s)	ccount Statement)			
	copies of death	these documents, make arrangemer certificate (up to 5). Since these can perever they are accepted.	nts to purchase certified be expensive, use			
III.	away: -Notify Social S -Advise bank w -Spouse to get -Contact Private will assist in get -Change titles o	s are located, the following things ecurity (1-800-772-1213) there retirement checks are sent new identification card (Military) e Insurance Companies (Casualty As tting V.A. Insurance) on all vehicles as well as all other "Joi er interested agencies	sistance Rep. At Base			
IV.	paperwork:  -The Initial Reti -SF 1174 to be -DD Form 1184 payment of SB -VA Form 21-5	iree Death Report sent to DFAS-Cleveland for arrears if the W-4P and FMS Form 2231 to be seen to be	ent to DFAS-Denver for			

Record)(for all periods) Retirement Orders	
Safe-Deposit Box – List Contents: Will	
Vehicle Registration Vehicle Title	·
Insurance policies	
Investment papers (CDs, Mutual Funds,	(
IRA, other) Burial plot information	
Uniform for burial	
Medical and dental records	
Real Estate deeds	
Tax returns Bank Name Phone# Type of Acct	
Account# (check or savings)	
(	

# **New Child SBP Coverage**

A Retired Soldiers with no eligible children at retirement may elect child SBP within one year of acquiring the first eligible child after retirement. Follow the procedures outlined in Failure to request SBP for the first dependent child following retirement closes the child SBP category. If the Retired Soldier already has child that he/she have an additional dependent child and provide the documentation to verify the child's section, Notifying DFAS of SBP Election Changes. SBP coverage, the Soldier should notify DFAS-CL legal dependency.

# **Changing Insurable Interest Beneficiary**

beneficiary will be based on the age of beneficiary. For this election to be valid, the Retired Soldier must live two years past the effective date of the election. If the Retired Soldier dies before the end of the two years, the the new insurable interest election will be be applied retroactively to the entire period of Within 180 days of the death of his/her insurable interest beneficiary, a Retired Soldier may elect in writing a new insurable interest election is invalid and any premiums paid for The premium for the new insurable interest the new beneficiary. Any premium increases due to age difference between paid to the Retired Soldier's SBP beneficiary. the Retired Soldier and the new beneficiary will the insurable interest election.

# SBP Termination/Withdrawal

Retired Soldiers may terminate SBP coverage between the 25th and 36th month following the baid will be refunded, no annuity will be payable upon death, and SBP participation may not be resumed under any circumstance. Reservists who terminate SBP under this provision date they began to receive retired pay with spouse or former spouse concurrence. No SBP premiums

will continue to pay RCSBP premiums for RCSBP termination between the 25th and 36th month to DFAS on a DD Form 2656-2 (SBP Termination coverage previously received. Requests for following the date of receipt of retired pay (effective date of retirement) will be submitted Request).

of active duty. Withdrawal is allowed because the Retired Soldiers may withdraw if they have been rated by the VA as 100% service-connected disabled for ten or more continuous years or not less than five continuous years from the last date Veterans Administration (VA) will presume the Retired Soldier's death is service connected and the withdrawal requires the written consent of the beneficiary. When the Retired Soldier dies, the surviving spouse will receive VA Dependency and Indemnity Compensation. A request for surviving spouse will be entitled to a refund of all SBP premiums paid.

Federal civilian retirement may do one of the Retired Soldiers that combine their military and following: (1) drop military SBP in favor of the Civil Service Survivor Annuity; (2) keep military SBP, decline the Civil Service Survivor Annuity, and pay SBP costs directly to DFAS.

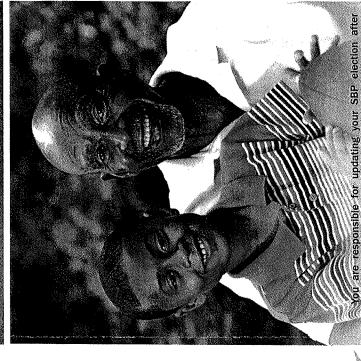
may voluntarily terminate coverage at any time without the beneficiary's concurrence with the A Retired Soldier with insurable interest coverage exception of an insurable interest election for former spouse prior to November 8, 1985.







# 



retirement! Every issue of Army Echoes reminds Retired Soldlers to update their Survivor Benefit Plan (SBP) election as gaining a child, marriage, divorce, or death. Ignoring this reminder can result in a Retired Soldier or surviving spouse within one year of events that change your dependents such accumulating a substantial debt or, in some cases, losing SBP **NEED TO DO! WHAT YOU** coverage for a dependent,





# Notifying DFAS of SBP Election Changes

Jobr Election Lnanges

To change an SBP election, unless otherwise noted, submit a DD Form 2656-6 (SBP Election Change Certificate) to the Defense Finance And Accounting Service (DFAS) with supporting documentation (divorce decree, marriage certificate, death certificate, birth certificate, adoption decree, or guardianship decree). The address is on the DD Form 2656-6.

You can contact the nearest Retirement Services Officer (RSO) for assistance. RSO contact information is available on the Army G-1 RSO Homepage at http://www.armyg1.army.mil/rso/rso.asp.

# SBP Premiums When You Have No Eligible Beneficiary

SBP premiums are suspended when DFAS is properly notified there is no eligible SBP beneficiary for an SBP category. However, a retired Reserve Soldier will continue to pay child RCSBP costs for the RCSBP coverage previously received even when there is no eligible child.

# Marriage or Remarriage after Retirement

Within one year of remarriage, a Retired Soldier with suspended spouse SBP coverage must choose one of three options: (1) decline coverage for the new spouse and any future spouse; (2) increase coverage if the previous SBP election was for reduced spouse coverage; or (3) resume previous spouse coverage.

The Retired Soldier must inform DFAS of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. The new spouse is the SBP beneficiary on the first anniversary of the marriage and the Retired Soldier owes SBP premiums from that date.

X

# No Spouse at Retirement

A Retired Soldier, who was unmarried at retirement, is eligible to elect spouse SBP coverage during retirement. However, the Retired Soldier must provide DFAS an SBP election for the new spouse within one year of the marriage or the spouse SBP category is closed for that spouse and any future spouse. SBP Premiums for the new spouse election start on the first anniversary of the marriage.

# Marriage after Retirement Spouse Eligibility

When a Retired Soldier marries after retirement, the spouse is not an eligible SBP beneficiary until the first anniversary of the marriage. There are two exceptions that provide the spouse immediate SBP coverage: (1) marriage is to the spouse the Retired Soldier elected spouse coverage for at retirement or during the 21 Sep 72 - 20 Mar 74 SBP open enrollment (SBP coverage and costs are effective immediately); (2) Retired Soldier remarries and has a child of that marriage, the new spouse is an eligible SBP beneficiary and premiums start effective at the birth of the child or at the one year anniversary of the marriage, whichever is first.

# Retired Soldier SBP Actions at Divorce

If the Retired Soldier had spouse SBP coverage, the court may award former spouse SBP coverage in the divorce. The Retired Soldier has one-year from the date of the divorce to request voluntary or court-ordered former spouse SBP coverage. Former spouse SBP requests must be submitted to DFAS on a DD Form 2656-1 (SBP Election Statement for Former Spouse Coverage) with the divorce decree and any subsequent court orders. Former spouse SBP premiums are retroactive to the date of divorce. If the Retired Soldier takes no action within one year of divorce,

the Retired Soldier is precluded by law from changing the SBP to former spouse.

Retired Soldiers who do not want to change their SBP elections to former spouse, either voluntarily or court ordered, must submit a DD Form 2656-6 (Survivor Benefit Plan Election Change Certificate) to DFAS with a copy of the divorce decree. DFAS will change the spouse SBP to suspended spouse coverage and stop the spouse SBP premiums retroactive to the date of divorce.

# Former Spouse "Deemed" SBP Election

If the court awarded former spouse SBP, the former spouse has one year from the date of the first court order that addressed and awarded the former spouse SBP to "deem" the election. Deeming the SBP election allows the former spouse to ensure the SBP election is changed to former spouse.

The Retired Soldier can only change the SBP election within one year of the divorce. If the court order awarding former spouse SBP is one year or more after the date of the divorce, only the former spouse can change the SBP election by deeming former spouse coverage.

To deem former spouse SBP, the former spouse must submit a DD Form 2656-10 (SBP/RCSBP Request for Deemed Election) to DFAS with a copy of the divorce and court order awarding former spouse SBP or if a written agreement, provide the written agreement awarding former spouse SBP and the court order incorporating, ratifying, or approving the written agreement.





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A MESSAGE FROM

# THE CO-CHAIRS CHIEF OF STAFF, ARMY RETIRED SOLDIER COUNCIL

JUN-SEP 2019

# Features

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# New authorization expands eligibility for guests at Edelweiss

# **Articles**

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# TRICARE provider types

# Implementation of Military Health System

## Celebrating the legacy and evolution of the GI Bill

# ID cards, the next generation

# Helping veterans and active duty military members 10

# Waiting for SBP open enrollment season?

# Now available on a screen near you: mobile-friendly myPay

# Wait! Is military retirement pay taxable or not?

# Regular Items

# Echoes from the past: News from 60 years ago

# Ask Joe: Your benefits guru

Did you know the electronic edition has 8 more pages than this edition? You can download it in the Army Echoes app or at <a href="https://soldierforlife.army.mil/retirement/army-echoes">https://soldierforlife.army.mil/retirement/army-echoes</a>.

LTG (Ret) David Halverson SMA (Ret) Raymond Chandler

Dear Retired Soldiers and Families,

As the new co-chair for the Chief of Staff, Army Retired Soldier Council, I am honored to be a Soldier for Life, a proud Retired Soldier, and to serve such an important role. My fellow co-chair, the 14th Sgt. Maj. of the Army, Ray Chandler and I are excited to serve our Army and our tremendous retired community.

First, we want to thank our mentor and good friend retired Lt. Gen. Jim Lovelace. He was the co-chair for six years and made such magnificent progress and contributions. He was a role model for all. We want to thank him from the bottom of our hearts.

As we move forward, retired Sgt. Maj. of the Army Chandler and I just hosted our annual Chief of Staff, Army Retired Soldier Council meeting here in Washington, D.C. We have an inspiring, passionate council consisting of the 14 members pictured on page 4. We had a productive week of updates from the Army Vice Chief of Staff, the current Sgt. Maj. of the Army, the entire Army Staff and special interagency leaders to include the Commissary, the Exchange, and the Defense Health Agency. We completed our report to the Chief of Staff, Army. We believe we have highlighted the most important issues that concern our Retired Soldiers. After the numerous briefings, it was clear to us all that our Army is strong; it is a dangerous world in which our Army operates; readiness is the Army's #1 priority; and we must posture and modernize for our near peer threat now.

The retired community can ensure we enable the readiness of our Army. We are a voice and a force in our communities of over 1.2 million Retired Soldiers and surviving spouses throughout our country. We are all Soldiers for Life, and they need our assistance. We must mobilize at the grassroots level for our "Hire and Inspire" mission. We must assist in any way to sustain the all-volunteer force. We are the Army's fourth and largest component. We are a resource to our Army by educating, advocating, and inspiring others to serve our Army. We can assist veterans and retirees into our communities by welcoming and mentoring them during their transition to civilian life.

Additionally, there are numerous things we can do for our Army. There are many initiatives where Retired Soldiers can volunteer their time and talents and stay engaged. We submitted a white paper from our own Director of Army Retirement Services, Mark Overberg, which highlights where we can still serve the Army. Initiatives like "Meet your Army"; recruiting; retiree councils; casualty assistance; retirement services; military treatment facilities; Reserve Officer Training Corps (ROTC); U.S. Junior ROTC; Army Community Services; retiree appreciation days; assistant voting officers; regimental associations; and military service organizations to name a few. These are positive programs that need the expertise, culture, and values of our Retired Soldiers. This calling must be a grassroots awakening and we must activate ourselves locally, regionally, nationally, and abroad.

As we move forward, we must truly work with the Army and its leadership. Our deeds, not just our words, must resonate. I look forward to serving you and our world's best Army. It is about people. We are Soldiers for Life. Hire and Inspire. Army Strong!



# STATE OF MISSOURI MISSOURI VETERANS CEMETERY PRECERTIFICATION APPLICATION

# PLEASE INDICATE CEMETERY PREFERENCE BY MARKING THE APPROPRIATE BOX

MISSOURI VETERANS CEMETERY 1.7357 STARS AND STRIPES WAY 1.00MFIELD, MO 63825 1: 573.568.3871 F: 573.568.3421	25350 HIGHWAY H DOMFIELD, MO 63825 WAYNESVILLE, MO 65583 P: 573.774.3496 F: 573.774			20109 BUSINESS HIGHWAY 13 HIGGINSVILLE, MO 64037				
AISSOURI VETERANS CEMETERY 479 COUNTY ROAD 1675 ACKSONVILLE, MO 65260 1: 660.295.4237 F: 660.295.4259		5201 SO SPRINGE	RI VETERANS CEME UTH SOUTHWOOD FIELD, MO 65804 23.3944 F: 417.82	ROAD				
LEASE READ ALL INSTRUCTIONS AND F dissouri Veterans Cemetery. A COPY OI 'ETERAN APPLICANT'S NAME, PER:	F THE VETERAN	S DISCHARGE PAPERS OR D	DD 214 IS REQUIRED	AND MUST ACCO				
1. FIRST		2. MIDDLE (or Initial)	3. LAST (L	egal Last Name; not Mai	den Name)	4. SUFFIX		
5. CURRENT ADDRESS (Number, Street)		6. CITY		7. STATE	X - 1	8. ZIP COPE		
9. DATE OF BIRTH (MM/DD/YYYY)	10 SOCIAL SECURI	TY NUMBER (XXX-XX-XXXX)	11. MARITAL STATUS:  MARRIED  SEPARATED  DIVORCED	WIDOWED SINGLE	12. GENDER MALE [ FEMALE [	VETERAN		
POUSE'S NAME AND PERSONAL II Marriage documentation must be prov		N:						
14. FIRST		15. MIDDLE (or Initial)	16. LAST (	Legal Last Name; not Ma	aiden Name)	17. SUFFIX		
18. DATE OF BIRTH (MM/DD/YYYY) 19. SOCIAL SECURITY NUMBER (XXX-XX-XXXX)			20. WILL VETERAN'S SPOUSE ALSO BE INTERRED AT THIS CEMETERY? 21. IS SPOUSE ALSO A VETERAN?  (Documentation must be provided at this time)					
22. IF SPOUSE IS ALSO A VETERAN, PLEASE CHOOS (Only if eligible and all documentation received p			e gravesite)		E INTERRED WITH CENT GRAVE/NIC	H VETERAN OR CHE OF MY OWN		
**RESONS FOUND GUILTY OF A FEDER **38 U.S.C. §2411 Summary Persons F Under 38 U.S.C. § 2411, interment or of a federal or state capital crime, for Federal officials may not inter in vete capital crime but were unavailable for this law. This prohibition is also exte 2411, interment or memorialization i offense, who was sentenced to a mir cemeteries must also adhere to this l benefits.	ound Guilty of memorialization which a sente erans cemeterie or trial due to de ended to furnish in a VA nationa nimum of life in	a Capital Crime and Perso on in a VA national cemete nce of imprisonment for li es persons who are shown eath or flight to avoid pro ning a Presidential Memor I cemetery or in Arlington nprisonment and whose co	ns Convicted of Cerery or in Arlington I fe or the death per by clear and convi- secution. Federally ial Certificate, a bu National Cemetery onviction is final. F	National Cemetery alty may be impo ncing evidence to funded state vete rial flag, and a hea is prohibited if a ederally funded st	sed and the have commierans cemeted distone or merson is conate and triba	conviction is final. tted a federal or state eries must also adhere to narker. Under 38 U.S.C. § nvicted of a Tier III sex al organization veterans		
I certify under the penalty of per interment in the Missouri Vetera Printed Name:	ins Cemetery.		l <u>all</u> of the rules, I	regulations, requ	uirements a	and obligations for		
Signature:				23. Telephone Nur	nber			
*******	*****	*****DO NOT WRITE BEL	OW THIS LINE****	******	*****	*****		
To be completed by Missouri Ve	*							
This application has been review	ed and burial	has been authorized in	the Missouri Vete	rans Cemetery.				

# Precertification Application Instructions and Requirements for Missouri Veterans Cemetery

All of the Missouri Veterans Cemeteries strive to offer the highest quality of care and provide a number of free benefits to the veteran and their eligible dependents.

# **BENEFITS**

- Burial Space
- Upright Granite Headstone
- Grave liner
- Placement of cremation remains in either a columbarium niche or in-ground burial with upright granite headstone
- Opening and closing of the grave
- Perpetual care

# **ELIGIBILITY**:

- Criteria for burial at a Missouri Veterans Cemetery is the same as for a national cemetery. For a complete
  list of eligibility criteria for veterans, spouses and dependents, please visit the National Cemetery
  Administration website at <a href="https://www.cem.va.gov/burial">www.cem.va.gov/burial</a> benefits/eligible.asp
- Marriage Veteran and spouse must be legally married. Any former spouse of an eligible veteran whose marriage to that veteran has been terminated by annulment or divorce is not eligible.

# Military Service:

 Veterans may request military records at the National Archives website at https://www.archives.gov/Veterans/military-service-records

# Residency:

• There are no residency requirements for burial in a Missouri Veterans Cemetery.

# **FEES:**

There is no charge for burial in a Missouri Veterans Cemetery.

Subject: Fwd: Sites for VA related matters.

PLEASE pass this along to any veterans you know is very helpful for all Servicemen and women of all wars.

<u>Comment:</u> Someone has gone to a lot of trouble. If this helps one person, then it was worthwhile. Please pass this on to all Veterans on your-mail list.

Below are web-sites that provide information on Veterans benefits and how to file/ask for them. Accordingly, there are many sites that explain how to obtain books, military/medical records, information and how to appeal a denied claim with the VA. Please pass this information on to every Veteran you know. Nearly 100% of this information is free and available for all veterans, the only catch is: you have to ask for it, because they won't tell you about a specific benefit unless you ask for it. You need to know what questions to ask so the right doors open for you and then be ready to have an advocate who is willing to work with and for you, stay in the process, and press for your rights and your best interests.

Appeals http://www.warms.vba.va.gov/admin21/m21\_1/mr/part1/ch05.doc

Board of Veteran's Appeals http://www.va.gov/vbs/bva/

CARES Commission <a href="http://www.va.gov/vbs/bva/">http://www.va.gov/vbs/bva/</a>

CARES Draft National Plan <a href="http://www1.va.gov/cares/page.cfm?pg=105">http://www1.va.gov/cares/page.cfm?pg=105</a>

Center for Minority Veterans <a href="http://www1.va.gov/centerforminorityveterans/">http://www1.va.gov/centerforminorityveterans/</a>

Center for Veterans Enterprise <a href="http://www.vetbiz.gov/default2.htm">http://www.vetbiz.gov/default2.htm</a>

Center for Women Veterans <a href="http://www1.va.gov/womenvet/">http://www1.va.gov/womenvet/</a>

Clarification on the changes in VA healthcare for Gulf War

Veterans <a href="http://www.gulfwarvets.com/ubb/Forum1/HTML/000016.html">http://www.gulfwarvets.com/ubb/Forum1/HTML/000016.html</a>

Classified Records - AmericanGulf War Veterans

 $Assoc\ \underline{http://www.gulfwarvets.com/ubb/Forum18/HTML/000011.html}$ 

Compensation for Disabilities Associated with the Gulf War

Service http://www.warms.vba.va.gov/admin21/m21 1/part6%20/ch07.doc

Compensation Rate Tables, 12-1-03 <a href="http://www.yba.va.gov/bln/21/Rates/comp01.htm">http://www.yba.va.gov/bln/21/Rates/comp01.htm</a>

Department of Veterans Affairs Home Page http://www.va.gov/

**Directory of Veterans Service** 

Organizations <a href="http://www1.va.gov/vso/index.cfm?template=view">http://www1.va.gov/vso/index.cfm?template=view</a>

Disability Examination Worksheets Index,

Comp http://www.vba.va.gov/bln/21/Benefits/exams/index.htm

Due Process http://www.warms.vba.va.gov/admin21/m21\_1/mr/part1/ch02.doc

Duty to Assist <a href="http://www.warms.vba.va.gov/admin21/m21">http://www.warms.vba.va.gov/admin21/m21</a> 1/mr/part1/ch01.doc Electronic Code of Federal Regulations http://www.gpoaccess.gov/ecfr/

Emergency, Non-emergency, and Fee Basis

Care http://www1.va.gov/opa/vadocs/fedben.pdf

Environmental Agents http://www1.va.gov/environagents/

**Environmental Agents** 

M10 http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=1002

**Establishing Combat Veteran** 

Eligibility http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=315

EVALUATION PROTOCOL FOR GULF WAR AND IRAQI FREEDOM VETERANS

WITH POTENTIAL EXPOSURE TO DEPLETED URANIUM

(DU) <u>http://www1.va.gov/gulfwar/docs/DUHandbook1303122304.DOC</u> and <u>http://www1.va.gov/vhapublications/ViewPublication.asp?pub\_ID=1158</u>

See also, Depleted Uranium Fact

Sheet http://www1.va.gov/gulfwar/docs/DepletedUraniumFAQSheet.doc

EVALUATION PROTOCOLFORNON-GULF WAR VETERANS WITH POTENTIAL EXPOSURE TO DEPLETED URANIUM

(DU) http://www1.va.gov/gulfwar/docs/DUHANDBOOKNONGW130340304.DOC

Fee Basis, PRIORITY FOR OUTPATIENT MEDICAL SERVICES AND INPATIENT HOSPITAL

CARE <a href="http://www1.va..gov/vhapublications/ViewPublication.asp?pub\_ID=206">http://www1.va..gov/vhapublications/ViewPublication.asp?pub\_ID=206</a> Federal Benefits for Veterans and Dependants

2005 <u>http://www1.va.gov/opa/vadocs/fedben.pdf</u> OR, <u>http://www1.va..gov/opa/vadocs/curre</u> nt benefits.htm

Forms and Records Request http://www.va.gov/vaforms/

**General Compensation** 

Provisions http://www.access.gpo.gov/uscode/title38/partii chapter11 subchaptervi .html

Geriatrics and Extended Care <a href="http://www1.va.gov/geriatricsshg/">http://www1.va.gov/geriatricsshg/</a>

Guideline for Chronic Pain and Fatigue MUS-

CPG http://www.oqp.med.va.gov/cpg/cpgn/mus/mus base.htm

Guide to Gulf War Veteran's Health <a href="http://www1.va.gov/gulfwar/docs/VHIgulfwar.pdf">http://www1.va.gov/gulfwar/docs/VHIgulfwar.pdf</a> Gulf War Subject

Index http://www1.va.gov/GulfWar/page.cfm?pg=7&template=main&letter=A

Gulf War Veteran's Illnesses

Q&A's http://www1.va.gov/gulfwar/docs/GWIllnessesQandAsIB1041.pdf

Hearings http://www.warms.vba.va.gov/admin21/m21 1/mr/part1/ch04.doc

Homeless Veterans <a href="http://www1.va.gov/homeless/">http://www1.va.gov/homeless/</a>

HSR&D Home http://www.hsrd.research.va.gov/

Index to Disability Examination Worksheets C&P

exams http://www.vba.va.gov/bln/21/benefits/exams/index.htm

Ionizing Radiation http://www1.va.gov/irad/

Iraqi Freedom/Enduring Freedom Veterans VBA http://www.vba.va.gov/EFIF/

M 10 for spouses and children

< http://www1..va.gov/vhapublications/ViewPublication.asp?pub ID=1007

M10 Part III Change

1 http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=1008

M21-1 Table of Contents http://www.warms.vba.va.gov/M21 1.html

Mental Disorders, Schedule of

Ratings http://www.warms.vba.va.gov/regs/38CFR/BOOKC/PART4/S4 130..DOC

Mental Health Program

Guidelines http://www1.va.gov/vhapublications/ViewPublication.asp?pub\_ID=1094

Mental Illness Research, Education and ClinicalCenters http://www.mirecc.med.va.gov/

MS (Multiple Sclerosis) Centers of Excellence http://www.va.gov/ms/about.asp

My Health e Vet http://www.myhealth.va.gov/NASDVA.COM http://nasdva.com/

National Association of State Directors http://www.nasdva.com/

National Center for Health Promotion and Disease

Prevention http://www.nchpdp.med.va.gov/postdeploymentlinks.asp

Neurological Conditions and Convulsive Disorders, Schedule of

Ratings http://www.warms.vba.va.gov/regs/38cfr/bookc/part4/s4%5F124a.doc

OMI (Office of Medical Inspector) http://www.omi.cio.med.va.gov/

Online VA Form 10-10EZ https://www.1010ez..med.va.gov/sec/vha/1010ez/

Parkinson's disease and related neurodegenerative

disorders <a href="http://www1.va.gov/resdev/funding/solicitations/docs/parkinsons.pdf">http://www1.va.gov/resdev/funding/solicitations/docs/parkinsons.pdf</a> and, <a href="http://www1.va.gov/padrecc/">http://www1.va.gov/padrecc/</a>

Peacetime Disability Compensation http://frwebgate.access.gpo.gov/cgi-

bin/getdoc.cgi?dbname=browse usc&docid=Cite:+38USC1131

Pension for Non-Service-Connected Disability or

Death <a href="http://www.access.gpo.gov/uscode/title38/partii">http://www.access.gpo.gov/uscode/title38/partii</a> chapter15 subchapterii .html and, <a href="http://www.access.gpo.gov/uscode/title38/partii">http://www.access.gpo.gov/uscode/title38/partii</a> chapter15 subchapteriii .html

Persian Gulf

Registry http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=1003

This program is now referred to as Gulf War Registry Program (to include Operation Iraqi Freedom) as of March 7,

2005: http://www1..va.gov/vhapublications/ViewPublication.asp?pub\_ID=1232

Persian Gulf Registry Referral

Centers http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=1006

Persian Gulf Veterans' Illnesses Research 1999, Annual Report To

Congress http://www1.va.gov/resdev/1999 Gulf War Veterans' Illnesses Appendices.doc

Persian Gulf Veterans' Illnesses Research 2002, Annual Report To

Congress http://www1.va.gov/resdev/prt/gulf war 2002/GulfWarRpt02.pdf

Phase I PGR http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=1004

Phase II PGR http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=1005

Policy Manual Index http://www.va.gov/publ/direc/eds/edsmps.htm

Power of

Attorney <a href="http://www.warms.vba..va.gov/admin21/m21">http://www.warms.vba..va.gov/admin21/m21</a> 1/mr/part1/ch03.doc Project 112 (Including Project SHAD) <a href="http://www1.va.gov/shad/">http://www1.va.gov/shad/</a>

**Prosthetics** 

Eligibility http://www1.va.gov/vhapublications/ViewPublication.asp?pub ID=337

Public Health and Environmental Hazards Home

Page http://www.vethealth.cio.med.va.gov/

Public Health/SARS http://www..publichealth.va.gov/SARS/

Publications Manuals http://www1.va.gov/vhapublications/publications.cfm?Pub=4

Publications and

Reports <a href="http://www1.va.gov/resdev/prt/pubs">http://www1.va.gov/resdev/prt/pubs</a> individual.cfm?webpage=gulf war.htm

Records Center and Vault Homepage http://www.aac.va.gov/vault/default.html

Records Center and Vault Site Map http://www.aac.va.gov/vault/sitemap.html

REQUEST FOR AND CONSENT TO RELEASE OF INFORMATION FROM

**CLAIMANT'S** 

RECORDS <u>http://www.forms.va.gov/va/Internet/VARF/getformharness.asp?formName=3</u> 288-form.xft

Research Advisory Committee on Gulf War Veterans Illnesses April 11,

2002 http://www1.va.gov/rac-gwvi/docs/Minutes April112002.doc

Research Advisory Committee on Gulf War Veterans Illnesses

http://www1.va.gov/rac-gwvi/docs/ReportandRecommendations 2004.pdf

Research and Development <a href="http://www.appc1.va.gov/resdev/programs/all-programs.cfm">http://www.appc1.va.gov/resdev/programs/all-programs.cfm</a>
Survivor's and Dependents' Educational

Assistance http://www.access.gpo.gov/uscode/title38/partiii chapter35 .html

Title 38 Index Parts 0-17

http://ecfr.gpoaccess.gov/cgi/t/text/text-

 $\frac{idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc\&c=ecfr\&tpl=/ecfrbrowse/Title38/38cfrv1\_02.}{tpl}$ 

Part 18

http://ecfr.gpoaccess.gov/cgi/t/text/text-

 $\frac{idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc\&c=ecfr\&tpl=/ecfrbrowse/Title38/38cfrv2-02.}{..tpl}$ 

Title 38 Part 3 Adjudication Subpart Pension, Compensation, and Dependency and Indemnity Compensation <a href="http://ecfr.gpoaccess.gov/cgi/t/text/text-">http://ecfr.gpoaccess.gov/cgi/t/text/text-</a>

 $\frac{idx?c=ecfr\&sid=1b0c269b510d3157fbf8f8801bc9b3dc\&tpl=/ecfrbrowse/Title38/38cfr3\ main\ 02.tpl$ 

Title 38 Pensions, Bonuses & Veterans Relief (also § 3.317 Compensation for certain disabilities due to undiagnosed illnesses found here) <a href="http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3">http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3</a> main 02.tpl Title 38 PART 4--SCHEDULE FOR RATING DISABILITIES Subpart B--DISABILITY RATINGS

http://ecfr.gpoaccess.gov/cgi/t/text/text-

 $\frac{idx?c=ecfr\&sid=ab7641afd195c84a49a2067dbbcf95c0\&rgn=div6\&view=text\&node=38:1.0.}{1.1.5.2\&idno=38}$ 

Title 38 § 4.16 Total disability ratings for compensation based on un employability of the individual. PART 4 SCHEDULE FOR RATING DISABILITIES Subpart General Policy in Rating http://ecfr.gpoaccess.gov/cgi/t/text/text-

idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&rgn=div8&view=text&node=38:1.0. 1.1.5.1..96.11&idno=38

U.S. Court of Appeals for Veterans Claims http://www.vetapp.gov/

VA Best Practice Manual for Posttraumatic Stress Disorder

(PTSD) http://www.avapl.org/pub/PTSD%20Manual%20final%206.pdf

VA Fact Sheet http://www1.va.gov/opa/fact/gwfs.html

VA Health Care Eligibility <a href="http://www.va.gov/healtheligibility/home/hecmain.asp">http://www.va.gov/healtheligibility/home/hecmain.asp</a>

VA INSTITUTING GLOBAL ASSESSMENT OF FUNCTION

(GAF) http://www.avapl.org/gaf/gaf.html

VA Life Insurance Handbook Chapter

3 http://www.insurance.va.gov/inForceGliSite/GLIhandbook/glibookletch3.htm#310

VA Loan Lending Limits and Jumbo Loans http://valoans.com/va facts limits.cfm

VA MS Research http://www.va.gov/ms/about.asp

VA National Hepatitis C Program http://www.hepatitis.va.gov/

VA Office of Research and Development http://www1.va.gov/resdev/

VA Trainee Pocket Card on Gulf War http://www.va.gov/OAA/pocketcard/gulfwar.asp

VA WMD EMSHG http://www1.va.gov/emshg/

VA WRIISC-DC http://www.va.gov/WRIISC-DC/

VAOIG Hotline Telephone Number and

Address http://www.va..gov/oig/hotline/hotline3.htm

Vet Center Eligibility - Readjustment Counseling

Service http://www.va.gov/rcs/Eligibility.htm

Veterans Benefits Administration Main Web Page http://www.vba.va.gov/

Veterans Legal and Benefits Information http://valaw.org/

VHA Forms, Publications, Manuals <a href="http://www1.va.gov/vhapublications/">http://www1.va.gov/vhapublications/</a>

VHA Programs - Clinical Programs &

Initiatives <a href="http://www1.va.gov/health">http://www1.va.gov/health</a> benefits/page.cfm?pg=13http://webmaila.juno.com/w

<u>ebmail/new/UrlBlockedError.aspx</u> >

VHA Public Health Strategic Health Care Group Home Page http:

// www.publichealth.ya.gov/

VHI Guide to Gulf War Veterans

Health http://www1.va.gov/vhi ind study/gulfwar/istudy/index.asp

Vocational Rehabilitation http://www.vba.va.gov/bln/vre/

Vocational Rehabilitation

Subsistence http://www.vba.va.gov/bln/vre/InterSubsistencefy04.doc

VONAPP online http://vabenefits.vba.va.gov/vonapp/main.asp

WARMS - 38 CFR Book C http://www.warms.vba.va.gov/bookc.html

Wartime Disability Compensation <a href="http://frwebgate.access.gpo.gov/cgi-">http://frwebgate.access.gpo.gov/cgi-</a>

bin/getdoc.cgi?dbname=browse\_usc&docid=Cite:+38USC1110

War-Related Illness and InjuryStudyCenter - New Jersey http://www.wri.med.va.gov/

Welcome to the GI Bill Web Site http://www.gibill.va.gov/

What VA Social Workers Do http://www1.va.gov/socialwork/page.cfm?pg=3

WRIISC Patient Eligibility <a href="http://www.illegion.org/va1.html">http://www.illegion.org/va1.html</a>

Print this and save it in your VA files. There may be a need for its use in the future.

# Army RSO Survivor Benefit Plan (SBP) Retiring Soldier Counseling Statement

			, by my signature,	
	(Print Rank/Full Nam	e/Last Four of SSN)	, , , , , , , , , , , , , , , , ,	
certi	fy that I previously recei	ved SBP counseling and unde	rstand the following:	
1. My my re	y retired pay stops when I die stired pay after my death.	. My participation in SBP is the only	way my eligible beneficiaries will receive a portion of	of
cover gross the S	for SBP. The spouse SBP or retired pay, to include yearly BP cost, and the SBP annuit	cost is 6.5 percent of the base amou cost of living adjustment (COLA). To SBP premiums start from the effe	pase amount is the amount of my retired pay I elect to nt. My base amount increases with any changes to This increases my retired pay, the SBP base amount ective date of my retirement, even if my retirement is annuity, and SBP cost for my SBP election.	
3. <b>S</b> E	BP Base Amount \$	; SBP Annuity \$	; Monthly SBP Cost \$	<b>•</b>
4. ln	nust complete an SBP election	on on the DD Form 2656, even if I ha	ave no eligible beneficiaries.	
5 If	for some reason. I fail to ma	ke an SRP election prior to my retire	mont data than by law my alastian will be full	

- 5. If, for some reason, I fail to make an SBP election prior to my retirement date, then, by law, my election will be full coverage for any spouse and/or children I have at retirement ("Option C").
- 6. If married and I elect less than the maximum spouse SBP coverage allowed by law, then I will require my spouse's concurrence. Spouse concurrence must be signed on or after the date I signed and prior to my date of placement on the retired list to be valid. Maximum spouse SBP and SBP costs for a REDUX retirement is full retired pay as if the retirement was "high 36" month calculation. If a lump sum is elected at retirement under BRS, then the maximum spouse SBP coverage is the full retired pay that would be received without the lump sum election.
- 7. My SBP election is generally irrevocable. I can terminate all SBP coverage between the 25<sup>th</sup> and 36<sup>th</sup> month following my retirement, with my spouse's concurrence. There is no refund of premiums for coverage I already received and I will be barred from future SBP participation.
- 8. My SBP will show as fully paid-up and I will pay no more SBP premiums after making 360 SBP payments <u>and</u> reaching at least age 70.
- 9. If my SBP beneficiaries change (e.g. birth, death, divorce, marriage) between completing my SBP election and my retirement date, then a new DD Form 2656 with an updated SBP election is required.
- 10. If, upon reaching retirement age, I elect at that time to decline SBP coverage for a spouse or a specific eligible child, then I close those SBP categories forever.
- 11. My spouse's SBP annuity ends if remarried prior to age 55. If that marriage ends, then the spouse SBP annuity restarts from that date.
- 12. If I elected "spouse and children" or "children only" SBP coverage, then all my eligible children are covered.
- 13. If I elected "spouse and children" SBP, then my spouse is the primary beneficiary. My SBP only goes to the children if my surviving spouse dies or remarries prior to age 55.
- 14. Children are eligible for SBP until age 18, or 22 if a full-time unmarried student. A child that marries at any age loses eligibility for SBP, even if that marriage ends.
- 15. If I have a child who is totally incapacitated and the incapacitation occurred at an age the child would have been eligible for SBP, then the child would receive the SBP annuity for life. The SBP annuity for an incapacitated child may be paid to a special needs trust established for the benefit of the child.
- 16. If I am unmarried at retirement and elect "child" SBP, then I have one year from my first marriage after retirement to add my new spouse to my existing "child" SBP coverage. If I did not have a child at retirement and elected "spouse" SBP, then I have one year from the date I gained the child to add a child to my existing "spouse" SBP coverage.

# Army RSO Survivor Benefit Plan (SBP) Retiring Soldier Counseling Statement

- 17. **No Beneficiary at Retirement.** If I have no beneficiary at retirement (spouse and/or child), then I understand the following: I have one year from my first marriage and/or gaining a child to notify the Defense Finance and Accounting Service (DFAS) and request SBP coverage. If I take no action within one year, then the SBP category is closed, not only for that SBP beneficiary category, but also for any future beneficiary in that SBP category. If I elect SBP, then SBP premiums and coverage normally start at the first anniversary of the marriage (for spouse) and (for a child) at one year from gaining the child.
- 18. Insurable Interest SBP Election. Insurable interest SBP only applies if I am unmarried, have no eligible children, and do not desire to elect "former spouse" SBP. I understand I can elect SBP for someone who has an insurable interest in my life. I can elect insurable interest for a child if I am not married and have only one eligible child. However, I must pay the insurable interest SBP premium cost versus the child SBP premium cost. If I elected insurable interest SBP and, after retirement, I marry or have a child, then I have one year to cancel my insurable interest SBP and elect "spouse" and/or "child" SBP or I will close that SBP category permanently. I understand that, if I am medically retired, my Insurable Interest election is not valid unless I live one year from retirement or, if I die within one year, my death must not be attributable to a medical condition for which I was medically retired. At the death of my insurable interest beneficiary, I must make an election for a new insurable interest beneficiary within 180 days or close my insurable interest election permanently.
- 19. Former Spouse at Retirement. If I divorced prior to retirement, then I can elect "former spouse" SBP coverage at my retirement. If court ordered and I do not elect "former spouse" SBP, then the court may find me in contempt of court. An election of "former spouse and children" SBP coverage only includes the children of my marriage to my former spouse. With the death of the former spouse, an election for "spouse" SBP coverage may be made. Court-ordered "former spouse" SBP can be changed to spouse if the former spouse dies. Action must be taken within one year of the former spouse's death or all the court orders can be amended to show former spouse SBP is no longer required and spouse can be elected as long as it is within one year of the marriage.
- 20. SBP and VA Disability. This section applies to Soldiers being medically retired or who have a possible future VA disability claim. If my death is determined by the VA to be service-connected, then my surviving spouse and eligible children will receive Dependency and Indemnity Compensation (DIC) from the VA. My surviving spouse's SBP is offset dollar-for-dollar by the spouse DIC. The premiums I paid for any portion of spouse SBP offset by DIC will be refunded to my surviving spouse. If my surviving spouse remarries after age 57 and is qualified for both SBP and DIC, then there is no offset of SBP by DIC. I may withdraw from SBP if the VA rates me as totally disabled, either for not less than five continuous years from the date of last active duty or, if awarded after retirement, for ten or more continuous years. If I withdraw from SBP for total disability, then my surviving spouse will receive a full refund of all spouse SBP costs paid. If I am not rated by VA as totally disabled for the above timeframes, then there is no guarantee VA will determine my death is service-connected or that my survivors will receive DIC. If my VA disability compensation completely offsets my retired pay, then I must pay my SBP premiums to DFAS through direct remittance or I may direct VA, by submitting a DD Form 2891, to pay the premiums to DFAS from my disability pay. Unpaid SBP premiums carried over into a new billing month will accrue an interest fee.
- 21. **TRICARE**. I understand that as a Gray Area Retiree, I am eligible to purchase the Tricare Retired Reserve Health Insurance. I am not eligible for Tricare Premium Free Health Insurance until I turn age 60.

Soldier's Signature:	Date:
Army SBP Counselor's Signature:	Date:
Printed Name:	Installation/Location:
Retirement Services Office: Phone:	E-Mail:
Distribution: Soldier; DFAS with DD Form 265	66: RSO with copy of DD Form 2656

# How to Report a Retiree's Death

# http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html

1. Complete a <u>Notification of Death Fast Form</u>. Upon notification, DFAS will stop monthly payments to prevent overpayment. If you need help completing the form, please read the <u>form</u> instructions.

If you cannot complete the <u>Notification of Death form</u>, call DFAS at 800-321-1080. Please have the decedent's Social Security Number and the date of death when you call.

- 2. Within 7-10 business days after reporting the death to DFAS, you should receive a letter containing the following documents:
  - SF1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service
  - Annuity account forms and instructions (if the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan)
- 3. Complete the forms you received with your letter and return them with a copy of the retiree's Death Certificate that includes cause of death to:

DFAS U.S. Military Retired Pay 8899 East 56<sup>th</sup> Street Indianapolis, IN 46249-1300 Fax: 800-469-6559

If you need assistance completing your claim forms, please call 800-321-1080 or your nearest RSO at 573-638-9500 ext. 37011 or 39648.

# When to Report a Retiree's Death

When to Report a Retiree's Death

Please report the retired service member's death as soon as possible. This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments. Eligibility for military retired pay ends with the death of the retiree. Therefore, if a retired pay payment was issued for the month in which the retiree died the bank will be notified to return the payment upon notification of death. The beneficiary of the AOP may be due a prorated amount for the month of death. Never return money yourself unless specifically asked to.

# Report a SBP Annuitant's Death

# http://www.dfas.mil/retiredmilitary/survivors/annuitant-death.html

Eligibility for Survivor Benefit Plan annuity pay ends with the death of the annuitant (beneficiary). Prompt reporting of a deceased military annuitant's death can help avoid delay and possible financial hardship to surviving family members or executors, who will be required to return any unearned payments of the decedent's annuity pay.

Please follow the steps below to report the death of an annuitant.

**Step 1** - Please call 800-321-1080 to report the death of the annuitant or you nearest RSO at 573-638-9500 ext. 37011 or 39648

Step 2 – Please send a copy of the annuitant's death certificate showing cause of death to:

DFAS U.S. Military Annuitant Pay 8899 East 56<sup>th</sup> Street Indianapolis, IN 46249-1300 FAX: 800 982-8459

Step 3 - Please inform the financial institution receiving payments about the death of the annuitant.

# **Contact List:**

In addition to notifying DFAS, you should also notify the following agencies/departments as soon as possible:

Social Security Administration at 800-772-1213.

Defense Enrollment Eligibility Reporting System at 800-538-9552.

<u>Department of Veterans Affairs</u> at 800-827-1000 for annuitants receiving Dependency Indemnity Compensation.

# **Related Links**

Apply for Arrears of Annuity

Updated 30 March 2017 with current address change to DFAS effective 1 May 2017

# **SSLI Overview**

# November 2015

Since 1963, the Missouri National Guard Association (MoNGA) has had an SSLI Program—or, State Sponsored Life Insurance Program. A SSLI Program is available in all 50 states and the District of Columbia, Puerto Rico, the Virgin Islands, and Guam. Like Missouri, the program in the other states and territories is sponsored by the state Guard association.<sup>1</sup> The general intent of the SSLI Program is to encourage persons to join and remain in the National Guard, ensure the morale and welfare of the Guard, and, simply stated, to take care of soldiers and airmen.

Guard members who elect to take part in the SSLI Program (participation is voluntary) are afforded various levels of life insurance coverage.<sup>2</sup> Participants have choices about the extent of coverage they desire. Payment for the insurance is deducted from the monthly salaries of program participants. Federal law gives authority for the salary deduction for SSLI Programs.

More narrowly, the Basic SSLI Program provides up to \$25,000 life insurance coverage on Guard members, \$25,000 on spouses, and \$10,000 on children. There is an Enhanced SSLI Program for persons who desire that provides up to \$260,000 on Guard members, \$155,000 on spouses, and \$35,000 on children. Coverage remains the same and monthly rates do not change when a member retires or leaves the National Guard. Coverage is provided until age 70. Coverage is guaranteed and can commence at any time—even after notification of a Guardsman's mobilization or assignment to a combat zone.

A professional TPA—The Shuey Group, Staunton Virginia—administers the Missouri SSLI Program. The insurance underwriter for the Missouri SSLI Program is AFBA 5Star, Alexandria, Virginia.

<sup>&</sup>lt;sup>1</sup> In the states and territories, there is also an SGLI Program, or State Guard Life Insurance Program. This program is sponsored by the various state Guard units and is separate and distinct from the SSLI Program. The SGLI Program was begun in 1974.

<sup>&</sup>lt;sup>2</sup> Participation in the SSLI Program is voluntary. However, for all persons who are active in the Missouri Guard, the Missouri SSLI Program provides a \$1,000 "no cost" death benefit—even in situations where the Guardsman has declined SSLI coverage.



# Soldiers, Military Retirees and (Gray Area Retirees)

Have you come to update your ID because of the following??

Adoption Marriage Divorce

Remarriage

Death of Spouse

If the answer is YES......

You may need to **UPDATE** your Reserve Component Survivor Benefit Plan RCSBP or SBP!!

The military Law for RCSBP/SBP states you have <u>1 YEAR from the EVENT</u> to complete and update your forms. Take care of your Survivors!!

Contact Your Retirement Services Office:

Missouri National Guard
NGMO-FWS-RS
2405 Logistics Road
Jefferson City, MO 65101-1203

Phone: 573-638-9500 ext. 37011 or 39648 Fax: 573-638-9548

Email: debra.l.havens.civ@mail.mil

or john.r.lewis2.civ@mail.mil

# IMPORTANT NOTICE! The Retiree Dental and Vision Benefit

# **TAKE COMMAND**

The current TRICARE Retiree Dental Program will end

DEC. 31, 2018.

During the 2018 Open Season, you can enroll in the Office of Personnel Management's (OPM) Federal Dental and Vision Insurance Program (FEDVIP) for dental benefits in 2019. Also, for the first time, most military retirees and their family members who are enrolled in a TRICARE health plan will have the option to enroll in vision benefits through FEDVIP.

To learn more and sign up for alerts, visit tricare.benefeds.com or tricare.mil/fedvip.



**Dental care improves oral health.** 

Given increasing connections between oral and overall health, dental coverage is critical.



Most adults need vision correction.

Approximately 66% of Americans age 18 and over report using glasses, contacts or both.

# **2019 FEDVIP Dental Plans:**

**Aetna Dental** 

**GEHA** 

**Delta Dental** 

Humana

**Dominion Dental** 

MetLife

**EmblemHealth** 

**Triple-S Salud** 

**FEP BlueDental** 

**United Concordia Dental** 

# **2019 FEDVIP Vision Plans:**

**Aetna Vision** 

**FEP BlueVision** 

**UnitedHealthcare Vision** 

**Vision Service Plan (VSP)** 

Note: Plan details and rates for the 2019 plan year will be available in fall 2018.

# **Important Dates**



**You don't need to take action now.** But, to prevent a gap in dental coverage when your TRDP plan ends, you must select and enroll in a FEDVIP dental plan during the next Federal Benefits Open Season.



**Fall 2018** 

2019 FEDVIP plan rates are available



Nov. 10-Dec 9, 2019

Federal Benefits Open Season for FEDVIP



**Jan. 1, 2019** 2019 FEDVIP plan

2019 FEDVIP plan year begins

	2020	2020 Biweekly Premium Rates			2020 Monthly Premium Rates			
Plan - Option	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Family		
UnitedHealthcare Vision - High	\$4.93	\$9.61	\$14.30	\$10.68	\$20.82	\$30.98		
JnitedHealthcare Vision - Standard	\$3.28	\$6.38	\$9.50	\$7.11	\$13.82	\$20.58		
/SP - High	\$6.65	\$13.32	\$19.99	\$14.41	\$28.86	\$43.31		
/SP - Standard	\$3.51	\$7.01	\$10.53	\$7.61	\$15.19	\$22.82		
Aetna Vision Preferred - High	\$5.77	\$11.53	\$17.29	\$12.50	\$24.98	\$37.46		
Aetna Vision Preferred - Standard	\$3.18	\$6.36	\$9.55	\$6.89	\$13.78	\$20.69		
FEP BlueVision - High	\$5.49	\$10.97	\$16.46	\$11.90	\$23.77	\$35.66		
FEP BlueVision - Standard	\$3.50	\$6.99	\$10.49	\$7.58	\$15.15	\$22.73		

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Print Cipilor   Bubble Refision   Selection   Select	2020 Federal Employees	Dental an	d Vision Insur	ance Progra	am (FEDVIP) D	ental Prem	ium Rate Ch	arts
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Delta Dental - High							•	
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March   Marc	In and Out-of-Network Benefits						,	•
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Second   S		5	\$27.06	\$54.11	\$81.17	\$58.63	\$117.24	
1   93.38   518.75   528.13   520.32   50.08   50.095	Delta Dental - Standard							
In and Out-of-Network Benefits		0	\$13.33	\$26.66	\$39.99	\$28.88	\$57.76	\$86.65
March   Marc		1	\$9.38	\$18.75	\$28.13	\$20.32	\$40.63	\$60.95
Still of the part	In and Out-of-Network Repetits		\$10.22	\$20.46	\$30.67		\$44.33	\$66.45
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In-Network Benefits Only Except for Emergency   2   59.94   519.15   528.73   520.76   541.49   562.25     In-Network Benefits Only Except for Emergency   3   510.30   320.60   320.90   322.32   344.63   566.95     Services   3   510.69   321.37   \$32.07   \$231.6   346.30   569.99     Services   541.21   \$28.41   \$42.62   \$30.79   \$561.56   \$52.34     In-Network Benefits Only Except for Emergency   3   55.66   \$11.30   \$31.76   \$11.26   \$24.48   \$36.75     In-Network Benefits Only Except for Emergency   3   56.36   \$11.30   \$31.79   \$11.26   \$24.48   \$36.75     In-Network Benefits Only Except for Emergency   3   56.36   \$11.30   \$11.78   \$15.27   \$13.10   \$37.43     In-Network Benefits Only Except for Emergency   3   56.36   \$13.15   \$15.73   \$14.26   \$26.49   \$42.75     In-Network Benefits Only Except for Emergency   3   51.25   \$15.20   \$15.82   \$13.10   \$47.43     In-Network Benefits Only Except for Emergency   4   51.25   \$22.49   \$15.82   \$13.10   \$47.43     In-Network Benefits Only Except for Emergency   2   511.25   \$22.20   \$33.37   \$24.38   \$46.02   \$83.16     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$83.16   \$12.47     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$69.07     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$69.07     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$69.07     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$69.07     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.75   \$73.13     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$60.07     In-Network Benefits Only Except for Emergency   3   511.25   \$22.50   \$33.75   \$24.38   \$46.02   \$60.07     In-Network Benefits Only Except for Emergency   3   511.25   \$21.00   \$21.24   \$21.25		5	\$13.33	\$26.66	\$39.99	\$28.88	\$57.76	\$86.65
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Nama   Out-of-Network   Renefits   1   19.20   538.38   557.58   541.60   583.16   5124.76		5	\$8.36	\$16.72	\$25.08	\$18.11	\$36.23	\$54.34
Humana Federal Advantage Plan - High	Emblemhealth FEDVIP Dental Program - High							
State	In and Out-of-Network Benefits	1	\$19.20	\$38.38	\$57.58	\$41.60	\$83.16	\$124.76
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Services			1					
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FEP BlueDental - High	- · · · · · · · · · · · · · · · · · · ·							
PEP BlueDental - High								
Name	EED Plus Dontal High	5	\$15.82	\$31.65	\$47.46	\$34.28	\$68.58	\$102.83
1   \$17.31   \$34.63   \$51.94   \$37.51   \$75.03   \$112.54     2   \$19.40   \$38.77   \$58.16   \$42.03   \$84.00   \$126.01     3   \$21.12   \$42.23   \$63.35   \$45.76   \$91.50   \$137.26     4   \$22.88   \$45.72   \$68.59   \$49.57   \$99.06   \$144.61     5   \$25.60   \$51.17   \$76.77   \$55.47   \$110.87   \$166.34     FEP BlueDental - Standard    0   \$13.63   \$27.26   \$40.89   \$29.53   \$59.06   \$88.60     1   \$9.16   \$18.32   \$27.49   \$19.85   \$39.69   \$59.56     1   \$9.16   \$18.32   \$27.49   \$19.85   \$39.69   \$59.56     1   \$9.16   \$18.32   \$27.49   \$19.85   \$39.69   \$59.56     1   \$9.16   \$18.32   \$27.49   \$19.85   \$39.69   \$59.56     1   \$9.16   \$18.32   \$27.49   \$19.85   \$39.69   \$59.56     2   \$10.04   \$20.09   \$30.13   \$21.75   \$43.53   \$65.28     3   \$11.42   \$22.83   \$34.22   \$24.74   \$49.47   \$74.14     4   \$12.33   \$24.64   \$36.94   \$26.72   \$53.39   \$80.04     5   \$13.63   \$27.26   \$40.89   \$29.53   \$59.06   \$88.60     GEHA Connection Dental Federal - High    0   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$10.06   \$30.13   \$51.75   \$50.04   \$30.17   \$34.56   \$30.17     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.	rer bidebentar - nign	0	\$25.60	¢51 17	\$76.77	Ċ55 47	\$110.97	\$166.34
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PEP Blue Dental - Standard								
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1   \$9.16   \$18.32   \$27.49   \$19.85   \$39.69   \$59.56     2   \$10.04   \$20.09   \$30.13   \$21.75   \$43.53   \$65.28     3   \$511.42   \$22.83   \$34.22   \$24.74   \$49.47   \$74.14     4   \$12.33   \$24.64   \$36.94   \$26.72   \$53.39   \$80.04     5   \$13.63   \$27.26   \$40.89   \$29.53   \$59.06   \$88.60     6   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     2   \$19.00   \$37.97   \$57.00   \$41.17   \$82.27   \$123.50     3   \$21.56   \$43.13   \$64.68   \$46.71   \$93.45   \$140.14     4   \$23.28   \$46.55   \$69.85   \$50.44   \$100.86   \$151.34     5   \$25.83   \$51.70   \$77.59   \$55.97   \$112.02   \$168.11     6   \$15.34   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$43.59   \$65.37     1   \$10.06   \$20.12   \$30.17   \$21.80   \$30.17   \$21.80   \$30.17   \$20.10     1   \$10.06   \$10.06   \$10.06   \$10.06   \$10.06   \$10.06   \$10.06   \$10.06   \$10.06	FEP BlueDental - Standard							
Signature   Sign		0		\$27.26	\$40.89	\$29.53	\$59.06	\$88.60
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4   \$12.33   \$24.64   \$36.94   \$26.72   \$53.39   \$80.04     5   \$13.63   \$27.26   \$40.89   \$29.53   \$59.06   \$88.60     GEHA Connection Dental Federal - High    0   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32     2   \$19.00   \$37.97   \$57.00   \$41.17   \$82.27   \$123.50     3   \$21.56   \$43.13   \$64.68   \$46.71   \$93.45   \$140.14     4   \$23.28   \$46.55   \$69.85   \$50.44   \$100.86   \$151.34     5   \$25.83   \$51.70   \$77.59   \$55.97   \$112.02   \$168.11     GEHA Connection Dental Federal - Standard	In and Out-of-Network Benefits							
5         \$13.63         \$27.26         \$40.89         \$29.53         \$59.06         \$88.60           GEHA Connection Dental Federal - High           0         \$17.27         \$34.56         \$51.84         \$37.42         \$74.88         \$112.32           1								
Care					•			
1	GEHA Connection Dontal Endoral High	5	\$13.63	\$27.26	\$40.89	\$29.53	\$59.06	\$88.60
1   \$17.27   \$34.56   \$51.84   \$37.42   \$74.88   \$112.32	GENA Connection Dental rederal - High	0	¢17.27	¢24 56	¢E1 01	¢27.42	¢71.00	¢112 22
Part								
Section   Sect								
4 \$23.28 \$46.55 \$69.85 \$50.44 \$100.86 \$151.34   5 \$25.83 \$51.70 \$77.59 \$55.97 \$112.02 \$168.11    GEHA Connection Dental Federal - Standard  0 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$40.59 \$40.59 \$65.37   1 \$10.06 \$20.12 \$30.17 \$21.80 \$40.59 \$40	In and Out-of-Network Benefits							•
5 \$25.83 \$51.70 \$77.59 \$55.97 \$112.02 \$168.11  GEHA Connection Dental Federal - Standard  0 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37  1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37  1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37  2 \$11.04 \$22.08 \$33.11 \$23.92 \$47.84 \$71.74  3 \$12.55 \$25.05 \$37.58 \$27.19 \$54.28 \$81.42  4 \$13.54 \$27.06 \$40.58 \$29.34 \$58.63 \$87.92								
Compaction Dental Federal - Standard								
1 \$10.06 \$20.12 \$30.17 \$21.80 \$43.59 \$65.37 In and Out-of-Network Benefits 2 \$11.04 \$22.08 \$33.11 \$23.92 \$47.84 \$71.74 3 \$12.55 \$25.05 \$37.58 \$27.19 \$54.28 \$81.42 4 \$13.54 \$27.06 \$40.58 \$29.34 \$58.63 \$87.92	<b>GEHA Connection Dental Federal - Standard</b>				•	•	•	•
In and Out-of-Network Benefits 2 \$11.04 \$22.08 \$33.11 \$23.92 \$47.84 \$71.74 \$21.05 \$25.05 \$25.05 \$27.19 \$54.28 \$81.42 \$27.06 \$40.58 \$29.34 \$58.63 \$87.92		0	\$10.06	\$20.12	\$30.17	\$21.80	\$43.59	\$65.37
1n and Out-of-Network Benefits 3 \$12.55 \$25.05 \$37.58 \$27.19 \$54.28 \$81.42 4 \$13.54 \$27.06 \$40.58 \$29.34 \$58.63 \$87.92						\$21.80	\$43.59	
3 \$12.55 \$25.05 \$37.58 \$27.19 \$54.28 \$81.42 4 \$13.54 \$27.06 \$40.58 \$29.34 \$58.63 \$87.92	In and Out-of-Network Benefits							
5 \$15.02 \$30.02 \$45.04 \$32.54 \$65.04 \$97.59								
		5	\$15.02	\$30.02	\$45.04	\$32.54	\$65.04	\$97.5 <del>9</del>

)

		2020	Biweekly Prem	ium Rates	2020	Monthly Prem	ium Rates
Plan - Option	Rating Region	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Fami
Please note: Rating areas f	or each carrier are not th	e same for all	plans. Please referto	the Dental Rating (	hart to detern	nine your specific reg	ion.
etLife Federal Dental Plan - High							
	0	\$28.25	\$56.50	\$84.75	\$61.21	\$122.42	\$183.63
	1	\$19.10	\$38.19	\$57.29	\$41.38	\$82.75	\$124.13
In and Out-of-Network Benefits	2	\$21.39	\$42.79	\$64.18	\$46.35	\$92.71	\$139.06
III and Out-of-Network Benefits	3 .	\$23.31	\$46.62	\$69.92	\$50.51	\$101.01	\$151.49
	4	\$25.24	\$50.48	\$75.73	\$54.69	\$109.37	\$164.08
	5	\$28.25	\$56.50	\$84.75	\$61.21	\$122.42	\$183.63
etLife Federal Dental Plan - Standard							
	0	\$15.12	\$30.23	\$45.35	\$32.76	\$65.50	\$98.26
	1	\$10.30	\$20.59	\$30.89	\$22.32	\$44.61	\$66.93
In and Out-of-Network Benefits	2	\$11.17	\$22.33	\$33.50	\$24.20	\$48.38	\$72.58
in and Out-of-Network Benefits	3	\$12.39	\$24.78	\$37.17	\$26.85	\$53.69	\$80.54
	4	\$13.75	\$27.51	\$41.26	\$29.79	\$59.61	\$89.40
	5	\$15.12	\$30.23	\$45.35	\$32.76	\$65.50	\$98.26
ipłe S PPO - High						er.	
n-Network Benefits Only Except for Servi	ces						
Rendered by Orthodontists	1	\$4.58	\$9.16	\$12.01	\$9.92	\$19.85	\$26.02
nited Concordia Dental - High							
	0	\$23.04	\$46.06	\$69.08	\$49.92	\$99.80	\$149.67
	1	\$15.44	\$30.87	\$46.28	\$33.45	\$66.89	\$100.27
In and Out-of-Network Benefits	2	\$17.32	\$34.68	\$52.00	\$37.53	\$75.14	\$112.67
in and Out-or-Network Benefits	3	\$19.24	\$38.45	\$57.70 <sup>7</sup>	\$41.69	\$83.31	\$125.02
	4	\$21.13	\$42.27	\$63.41	\$45.78	\$91.59	\$137.39
	5	\$23.04	\$46.06	\$69.08	\$49.92	\$99.80	\$149.67

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This brochure provides an overview of most costs and fees for TRICARE programs. For detailed costs and fees, including those for TRICARE For Life, visit www.tricare.mil/costs. To learn more about each TRICARE program option and eligibility, visit www.tricare.mil/planfinder.

# TRICARE beneficiaries fall into one of two groups: Group A or Group B

- You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.
- You're in Group B if your initial enlistment or appointment or that of your uniformed services sponsor began on or after Jan. 1, 2018.

Note: When enrolled in TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), TRICARE Young Adult (TYA), or the Continued Health Care Benefit Program (CHCBP), Group A beneficiaries follow Group B deductibles and applicable copayments or cost-shares.

# TRICARE PRIME® (JAN. 1-DEC. 31, 2020)

Includes TRICARE Prime, TRICARE Prime Remote, the US Family Health Plan (USFHP), and TYA Prime plans.

Annual Enrollment Fees (TRICARE Prime, TRICARE Prime Remote, and USFHP only)

No yearly enrollment fee for active duty service members (ADSMs), active duty family members (ADFMs), and transitional survivors (surviving spouses during the first three years and surviving dependent children) worldwide.

For retirees, their families, and most others\*:

- Group A: \$300 per individual/\$600 per family
- Group B: \$366 per individual/\$732 per family

### **Annual Deductible**

There is no annual deductible.

# TRICARE Prime Out-of-Pocket Costs

Covered service	Group A	Group B
All covered services	\$0	\$0
Retirees, their families, and al	l others	
Covered service	Group A	Group B
Preventive Care Visit	\$0	\$0
Primary Care Outpatient Visit	\$20	\$20
Specialty Care Outpatient Visit	\$31	\$31
Urgent Care Center Visit	\$31	\$31
Emergency Room Visit	\$62	\$62
Inpatient Admission (Hospitalization)	\$156/ admission	\$156/ admission

### TRICARE Prime Point-of-Service Option

When you see a TRICARE-authorized provider other than your primary care manager for any nonemergency services without a referral, you pay:

- A yearly deductible before TRICARE cost-sharing will begin: \$300 per individual/\$600 per family.
- For services beyond this deductible, you pay 50% of the TRICARE-allowable charge.
- These costs do not apply to the catastrophic cap.

# TRICARE SELECT® (JAN. 1-DEC. 31, 2020)

Includes TRICARE Select, TRICARE Overseas Program (TOP) Select, TRS, TRR, TYA Select, and CHCBP plans.

Annual Enrollment Fees (TRICARE Select and TOP Select only)

No yearly enrollment fee for ADFMs. For retirees, their families, and others:

- Group A: No yearly enrollment fee
- Group B: \$471 per individual/\$942 per family

### **Annual Deductible**

You must spend your deductible amount before TRICARE cost-sharing begins:

RS members		
4 and below	/	
	Group B	PH - MARK P
Family	Individual	Family
\$100	\$52	\$104
5 and above	)	100
	Group B	occusio no successivo e concusione di Sale e Mai Caral
Family	Individual	Family
\$300	\$156	\$313
ir families, 1	RR members, and	l all others
	Group B	
Family	Individual	Family
\$300	Network†: \$156	Network†: \$313
	Out-of-Network <sup>†</sup> :	Out-of-Network <sup>†</sup> \$620
	Family \$100  Family \$300  Families, T	Family Individual \$100 \$52  5 and above Group B Family Individual \$300 \$156 ir families, TRR members, and Group B Individual  \$156 Individual  \$156 Individual  \$156

(Continued on next page)

- For certain beneficiaries in Group A, their enrollment fee remains frozen at the rate when the survivor or medically-retired member is classified in the Defense Enrollment Eligibility Reporting System in either category and enrolls, as long as there is a continuous TRICARE Prime enrollment. See www.tricare.mil/costs for more information.
- † Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network.

# TRICARE Select Out-of-Pocket Costs: Network and Out-of-Network\*

Covered Services	ADFMs and TRS member	ers	Retirees, their families all others	s, TRR members, and
	Group A	Group B	Group A	Group B
Preventive Care Visit	\$0	\$0	\$0	\$0
Primary Care Outpatient Visit	Network: \$22 Out-of-Network: 20%†	Network: \$15 Out-of-Network: 20% <sup>†</sup>	Network: \$30 Out-of-Network: 25% <sup>†</sup>	Network: \$26 Out-of-Network: 25%†
Specialty Care Outpatient Visit	Network: \$33 Out-of-Network: 20%†	Network: \$26 Out-of-Network: 20% <sup>†</sup>	Network: \$45 Out-of-Network: 25% <sup>†</sup>	Network: \$41 Out-of-Network: 25%†
Urgent Care Center Visit	Network: \$22 Out-of-Network: 20% <sup>†</sup>	Network: \$20 Out-of-Network: 20% <sup>†</sup>	Network: \$30 Out-of-Network: 25% <sup>†</sup>	Network: \$41 Out-of-Network: 25% <sup>†</sup>
Emergency Room Visit	Network: \$89 Out-of-Network: 20% <sup>†</sup>	Network: \$41 Out-of-Network: 20%†	Network: \$118 Out-of-Network: 25% <sup>†</sup>	Network: \$83 Out-of-Network: 25% <sup>†</sup>
Inpatient Admission (Hospitalization)	\$19.55 per day or \$25 per admission (whichever is more) Network and Out-of-Network	\$62 per admission Network	\$250 per day or up to 25% hospital charge (whichever is less); plus 20% separately billed services Network	\$182 per admission Network
<ul> <li>\$\( \) Subsistence charge refers to the rate charged for inpatient care obtained in a military hospital or clinic.</li> <li>\$\( \) All final claims reimbursed under the TRICARE Diagnosis Related Group (DRG)-based payment system are to be priced using the rules, weights, and rates in effect as of the</li> </ul>		20% <sup>†</sup> Out-of-Network	\$953 per day <sup>5</sup> or up to 25% hospital charge (whichever is less); plus 25% separately billed services Out-of-Network	25% <sup>†</sup> Out-of-Network
date of discharge.	\$19.55 per day (subsist	ence charge)‡ Military Hos	spital or Clinic	

<sup>\*</sup> Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network.

# PREMIUM-BASED HEALTH PLANS

When enrolled in a premium-based health plan (TRS, TRR, TYA Prime, TYA Select, or CHCBP), you pay a monthly or quarterly premium and follow Group B deductibles and applicable copayments or cost-shares.

<b>Quarterly Premium</b> (Oct. 1, 2019-Sept. 30, 2020)						
Premium-Based Plan	Individual	Family				
Continued Health Care Benefit Program	\$1,553	\$3,500				

Monthly Premium (Jan. 1-Dec. 31, 2020)			
Premium-Based Plan	Member only	Member and family	
TRICARE Reserve Select	\$44.17	\$228.27	
TRICARE Retired Reserve	\$444.37	\$1,066.26	
TRICARE Young Adult Prime	\$376	Not available	
TRICARE Young Adult Select	\$228	Not available	

 $<sup>\ \, + \ \, \</sup>textit{Percentage of TRICARE maximum-allowable charge after deductible is met.}$ 

# Catastrophic Cap

The catastrophic cap is the most you or your family may pay out of pocket for covered TRICARE health care services each calendar year. This protects you because it limits the amount of out-of-pocket expenses you pay for TRICARE covered medical services. Note: The TYA member's catastrophic cap is based on the sponsor's status but follows Group B. The CHCBP catastrophic cap follows Group B.

Sponsor or Beneficiary Type	Group A	Group B	
ADFMs	\$1,000/family	\$1,044/family	
Retirees, their families, and others	\$3,000/family	\$3,655/family	
TRS members	(Follow Group B)	\$1,044/family	
TRR members	(Follow Group B)	\$3,655/family	



# PHARMACY COSTS (JAN. 1, 2020-DEC. 31, 2021)

ADSMs have no prescription drug costs when using a military pharmacy, TRICARE Pharmacy Home Delivery, or a TRICARE retail network pharmacy for covered drugs. Costs for all others are shown below.

At TRICARE retail network and non-network pharmacies, you may get up to a 30-day supply of your covered prescription. With all other pharmacy options, you may get up to a 90-day supply. Your options for filling your prescription depend on the type of drug your provider prescribes. Some drugs are only covered through TRICARE Pharmacy Home Delivery. Overseas, some limitations may apply.

To learn more, visit www.express-scripts.com/TRICARE or call Express Scripts, Inc., which administers the TRICARE pharmacy benefit, at 1-877-363-1303.

Pharmacy types	Formulary drug costs		Non-formulary drug costs	Non-covered
	Generic	Brand-name		drug costs
<b>Military pharmacy</b> Up to a 90-day supply	\$0	\$0	Generally not available without medical necessity	Not available
TRICARE Pharmacy Home Delivery Up to a 90-day supply	\$10	\$29	\$60	Not available
TRICARE retail network pharmacy Up to a 30-day supply	\$13	\$33	\$60	Full cost of drug
Non-network pharmacy (in the U.S. and U.S. territorles: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	TRICARE Prime options: 50% cost-share applies after the point-of-service (POS) deductible is met  All other beneficiaries: You pay for formulary drugs (\$33 or 20% of total cost, whichever is more, after you meet your annual deductible) and non-formulary drugs (\$60 or 20% of total cost, whichever is more, after you meet your annual deductible).			Full cost of drug
Overseas pharmacy (outside the U.S. and U.S. territories) Visit www.tricare.mil/overseas- pharmacy for more information.	ADSMs and ADFMs using TOP Prime or TOP Prime Remote: \$0 (you may have to pay the full cost up front and file a claim for reimbursement)  ADFMs using TOP Select and TRS members: 20% cost-share after yearly deductible is met  Retirees, their families, TRR members, and all others enrolled in TOP Select: 25% cost-share after the yearly deductible is met			Full cost of drug



# **VOLUNTARY DENTAL PROGRAMS**

There are two voluntary dental options separate from TRICARE health care options: the TRICARE Dental Program (TDP) and the Federal Employees Dental and Vision Insurance Program (offered by the U.S. Office of Personnel Management). Below are the TDP rates. To learn more about dental programs and eligibility, visit www.tricare.mil/dental.

# TRICARE Dental Program Monthly Premiums (May 1, 2019–April 30, 2020)

Sponsor status	premium	family member, not		Sponsor-and-family premium
Active duty	N/A	\$11.54	\$30.00	N/A
Selected Reserve	\$11.54	\$28.85	\$75.01	\$86.55
Individual Ready Reserve	\$28.85	\$28.85	\$75.01	\$103.86

# TRICARE Dental Program Out-of-Pocket Costs (May 1, 2019–April 30, 2020)

Services, deductibles, and maximums	TRICARE Dental Program	
Diagnostic, preventive (including sealants)	0%	
Basic restorative	20%	
Endodontic, periodontic, oral surgery	Pay grades E-1 through E-4: 30%; All others: 40%	
Prosthodontic, implant, orthodontic	50%	
Yearly deductible	\$0 ·	
Non-orthodontic service maximum*	\$1,500 (per person, per contract year, May 1-April 30)	
Orthodontic lifetime maximum	\$1,750 (per person, per lifetime)	
Dental accident maximum	\$1,200 (per person, per contract year, May 1–April 30)	

<sup>\*</sup> Orthodontic diagnostic service charges are applied towards the non-orthodontic service maximum, but other diagnostic and preventive service charges are not.

# LOOKING FOR More Information?

# **GO TO www.tricare.mil/contactus**



# **TRICARE Costs**

www.tricare.mil/costs



# TRICARE Plan Finder

ww.tricare.mil/planfinder



# **TRICARE East Region**

Humana Military 1-800-444-5445 HumanaMilitary.com www.tricare-east.com



# **TOP Regional Call Centers**

Government Services, Inc.

www.tricare-overseas.com

For toll-free contact information,

Eurasia-Africa

International SOS

visit this website.

+44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com

**TRICARE Overseas Program (TOP)** 

Latin America and Canada +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com

Pacific (Singapore): +65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com

Pacific (Sydney): +61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com



### **TRICARE** Pharmacy Program

Express Scripts, Inc. 1-877-363-1303 1-877-540-6261 (TDD/TTY) www.tricare.mil/pharmacy www.express-scripts.com/TRICARE



### TRICARE Dental Program

www.uccitdp.com

United Concordia Companies, Inc. 1-844-653-4061 (CONUS) 1-844-653-4060 or 1-717-888-7400 (OCONUS) 711 (TDD/TTY)



### **TRICARE** West Region

Health Net Federal Services, LLC 1-844-866-WEST (1-844-866-9378) www.tricare-west.com

# An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. Military hospital and clinic guidelines and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic.

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**Base: Ike Skelton Training Site** 

Service Provider: Retirement Services Office