



The Bald Eagles

**Winter 2020 - 2021
Edition**

ARLINGTON HEIGHTS NEWSLETTER
A Satellite of Scott Air Force Base, Illinois

This office continues to serve as a link between retirees, dependents/annuitants, and their entitlements. Our host organization is **85th SUPPORT COMMAND**. Volunteers staff the office from 0900 to 1500 hours, Monday through Friday. Our mailing address and other contact information is presented below:

85th SUPPORT COMMAND
1515 W. CENTRAL ROAD
Bldg 203, Retiree Office
ARLINGTON HEIGHTS, IL 60005-2475

SRAO Telephone: (719) 366-2091
SRAO Email Address: usrAO2@gmail.com
ID Cards: (719) 366-2064
ID Card self-appointments <https://rapids-appointments.dmdc.osd.mil/>

Our apologies –We **no longer** have a **toll-free number**. If and when a toll free number becomes available we will contact all our email subscribers and inform them of the toll-free number.

IF YOU'RE VISITING US

Our building has an electronic entry system. Please use the yellow telephone outside the entrance to call any office for entry and escort to your destination. Unlike in the past, you'll have to use the 10 digit number.

The DCMA/USAR Building 203 is located behind the flagpole and completely accessible to handicapped individuals. Handicap parking spaces are near the door and the building has elevators for your use.

Contact us for a strip map to help you find the Arlington Heights Army Reserve Center

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This Satellite Retiree Assistance Office [SRAO] newsletter is authorized under Air Force Instruction (AFI) 36-3106. While every effort is made to provide accurate information, we cannot be responsible for errors or omissions in material from other sources. Any opinion or beliefs found in this newsletter do not reflect the opinion or beliefs of the Department of Defense, the Department of Homeland Security or any other government agency. We invite input from our readers and reserve the right to edit content.

ARREARS OF PAY

Defense Finance and Accounting Service officials remind retirees there are two ways they can prepare to leave behind money from their military retirement: by designating beneficiaries for the Survivor Benefit Plan and Arrears of Pay. Naming a beneficiary for SBP does not automatically entitle that person to receive AOP. A separate election must be made, as AOP and SBP are two separate benefits.

AOP is a one-time payment, usually less than one month's pay, made to a beneficiary after the retiree's death. Arrears of Pay is not a death benefit. It is the pro-rated amount of the final month's retirement pay; and, if applicable, any other money owed to the retiree at the time of death. It's important to designate a beneficiary or beneficiaries for AOP, and to keep the information current, said DFAS officials. They explain that failing to designate an AOP beneficiary and keep their contact information current could cause stress and financial hardship for survivors during an already difficult time because the final payment could be delayed.

Unless otherwise noted, an AOP beneficiary will also be the person DFAS officials contact for assistance in closing the account, so it is important to designate a person the retiree trusts to handle their affairs. Also, designating a sole beneficiary in a will does not automatically make that person an AOP beneficiary. When no beneficiary is named, the payment is made to the highest person in what is known as the "Order of Precedence." The Order of Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary. It can take many months to locate survivors, identify who comes highest in the Order of Precedence, and then make the payment. DFAS officials also suggest limiting the number of AOP beneficiaries to avoid delays as the AOP payment is usually less than one month's pay, and this amount will be divided among all of the designated beneficiaries.

For more information, visit the DFAS website:

<https://www.dfas.mil/retiredmilitary/provide/aop.html> or contact a representative at the DFAS Customer Care Center by calling 800-321-1080.

[Source: Afterburner | Fall/Winter 2019- 2020]

TRICARE FOR LIFE ELIGIBILITY AND ENROLLMENT

Are you wondering what the TRICARE For Life, or TFL, program is and whether you're eligible? TFL is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B. This is regardless of your age or where you live. To be eligible for TFL, you must first show that you're eligible for TRICARE in the Defense Enrollment Eligibility Reporting System, or DEERS. That's why it's important to keep your DEERS information current.

- Age 65 or older
- Under age 65 with certain disabilities
- And, any age with end-stage renal disease

There are no enrollment forms for you to submit or paperwork to complete. If you already show as eligible for TRICARE in DEERS, are entitled to Medicare Part A, and have Medicare Part B, you're covered under TFL. Your TFL coverage starts the first day you have both Medicare Part A and Part B. Visit www.TRICARE.mil/tfl to learn more. And, check out the article, "How TRICARE For Life Eligibility, Enrollment Works," at www.TRICARE.mil/news.

Medicare eligibility is the second piece of being eligible for TFL. Medicare is a federal entitlement health insurance program that provides hospital insurance and medical insurance for people:

[Source: <http://www.tricare.mil/podcast> | January 31, 2020]



NEW TO TRICARE?

If you are newly enrolled in **TRICARE** health or dental coverage, you are in good company. You now have access to a global network of military and civilian providers. Let us look at your health care coverage.

- First, you must keep your information updated in the Defense Enrollment Eligibility Reporting System, or DEERS. If you do not, you may miss important information and enrollment deadlines. You can update your information in DEERS online, phone, mail, and fax. Visit www.TRICARE.mil/deers to learn more.
- Your eligibility for certain TRICARE plans depends on factors like your sponsor’s status, your relationship to your sponsor, and where you live. Visit the TRICARE Plan Finder to see which plan best meets your needs at www.TRICARE.mil/planfinder. When comparing plans, you should also compare costs at TRICARE.mil/costs.
- Keep in mind that if you or your family are enrolled in a TRICARE Prime or TRICARE Select plan, you may only choose or change plans during TRICARE Open Season and following a Qualifying Life Event. Other TRICARE plans offer continuous open enrollment.
- Explore what is covered prior to getting care at www.TRICARE.mil/coveredservices. For example, TRICARE covers clinical preventive services.
- Learn more about TRICARE. Read the article, “What You Need to Know if You’re New to TRICARE,” at www.TRICARE.mil/news.

[Source: <http://www.tricare.mil/podcast> | January 13, 2020]

TRICARE PUBLICATIONS

Do you have specific questions about your TRICARE health, dental, and pharmacy benefits? Do you wish you had a resource to turn to for answers quickly? You do. TRICARE publishes handbooks, brochures, fact sheets, and other benefit resources. You can view, print, or download these products from the TRICARE Publications page at www.TRICARE.mil/publications.

To find what you’re looking for, you can start your search by keyword or category. You’ll find products covering a wide range of topics, like costs, retiring from active duty, Medicare, and maternity care. Some products are for specific beneficiaries, like National Guard and Reserve members, active duty family members, or retirees. Check out the publications spotlight article at www.TRICARE.mil/news for more information.

[Source: <http://www.tricare.mil/podcast> 538/ January 24, 2020]



VA CAREGIVER PROGRAM – RESPITE RELIEF

The U.S. Department of Veterans Affairs in partnership with the [Elizabeth Dole Foundation](#) (EDF) on 5 AUG announced the launch of a new foundation program granting family caregivers access to no-cost, short-term aid to help those caring for wounded, ill or injured Veterans or service members in their homes during the coronavirus pandemic.

Under the [Respite Relief for Military and Veteran Caregivers](#) program, caregivers of Veterans can apply to receive approximately 24-hours of respite care from a [CareLinx](#) professional to help with bathing, companionship, cooking, exercising, grooming, light housekeeping, medical and medication reminders, mobility assistance, transportation and other activities. “Caregivers charged with caring for our nation’s Veterans face new challenges during the COVID-19 pandemic,” said VA Secretary Robert Wilkie. “They have become increasingly isolated and are hindered from getting reliable, outside help. This program provides caregivers compassionate and needed relief during this stressful time.”

Respite Relief for Military and Veteran Caregivers will initially be available in select regions of California, Florida and Texas. The EDF will work to expand the program to other regions of the country later this year. The [Association for the Advancement of Retired Persons](#) will also be supporting the effort by sharing information about the program with their members in the selected states. Applicants to the Respite Relief for Military and Veteran Caregivers program will be selected and awarded by the Elizabeth Dole Foundation. Apply at <https://hiddenheroes.org/respite>.

[Source: VA News Release | August 5, 2020]

EXTENDED CARE HEALTH OPTION [ECHO]

Active duty sponsors with family members seeking ECHO services must first sign up for their service’s Exceptional Family Member Program, unless waived in specific situations. Then, register for ECHO with their regional contractor to be eligible for ECHO benefits. There’s no retroactive registration for ECHO. You must get pre-authorization from your regional contractor for all

ECHO services. Conditions to qualify for ECHO coverage may include, but aren’t limited to:

- Autism spectrum disorder
- Moderate or severe intellectual disability, or
- Serious physical disability

To learn more about ECHO, go to TRICARE.mil/echo.th System Nurse Advice Line at www.TRICARE.mil/nal.

[Source: <http://www.tricare.mil/podcast> | February 7, 2020]

MILITARY ID CARD REQUESTS

PANDEMIC TEMPORARY POLICY CHANGE USID, CAC, & VOLAC CARDS



The Department of Defense is committed to protecting the security of our nation and its people by issuing identification (ID) cards to individuals requiring access to government systems and facilities, and to eligible individuals authorized to receive Uniformed Service benefits and privileges by law. The Department is equally committed to the safety of our personnel and beneficiaries, including retirees and other high-risk populations. This includes ensuring continued access to healthcare and other benefits during this time of increasing precaution and restrictions in response to the Coronavirus (COVID-19). To ensure DoD ID card offices are postured to maintain continuity of operations, and to minimize the number of non-essential required visits at DoD ID card offices, the following guidance is in effect through June 30, 2021 for USID cards ONLY:

Uniformed Services ID Cards (USID)

- If a cardholder's affiliation is unchanged, USID cards which expired on or after January 1, 2020, are authorized for continued benefit use through June 30, 2021.
- Termination of cardholder affiliation with the DoD or termination of benefit eligibility shall be verified electronically prior to confiscating an expired USID card with an expiration date on or after January 1, 2020.
- Remote USID card renewals and reissuance shall be expanded.
- Remote family member enrollment/eligibility updates are authorized.
- Remote USID card initial issuance for first-time issuance or replacement of lost/stolen ID card is authorized.
- All remotely-issued USID cards shall be issued with an expiration date not to exceed one year from the date of issuance.
- The minimum age for initial USID card issuance is increased from 10 to 14 years.
- Continued use of the Reserve USID card to obtain active duty benefits is authorized for mobilized Reservists and their eligible dependents.

CACs & VoLACs

The following guidance for Common Access Cards (CAC) and Volunteer Logical Access Credentials (VoLAC) will expire on September 30, 2020 due to the high rate of CAC reissuance and low rate of certificate extensions:

- CACs and VoLACs which expire on or after April 16, 2020, and are within 30 days of expiration, may have the certificates updated using ID Card Office Online to allow for continued use for logical access through September 30, 2020. The User Guide below provides details on who is eligible, and whom to contact for questions or problems.
- CACs shall not be reissued due to printed information changes (e.g., promotions, name changes).
- CACs that expire on or after April 16, 2020, are authorized for continued use to facilitate access to benefits through September 30, 2020, if the cardholder's eligibility for benefits is unchanged.
- Existing and new Trusted Associate Sponsorship System (TASS) applications will be valid for 180 days, permitting TASS-sponsored cardholders to take advantage of the remote options to update their certificates. Refer to https://www.cac.mil/Portals/53/Documents/cacmil_COVID-19_FAQs_2020.pdf?ver=2020-09-09-134555-563 for answers to FAQs on the subject of renewal of all cards. The Defense Enrollment Eligibility Reporting System (DEERS) will continue to be the authoritative source to verify statutory eligibility for DoD Healthcare and other benefits.

[Source: <https://www.cac.mil/Coronavirus> | September 22, 2020]

VET STATE BENEFITS

Listed below are Vet State Benefits that are Most Popular in the states where the majority of our subscribers reside:

Illinois -- “Illinois’ newest benefit is the Veteran designation for Illinois state driver’s licenses. This has quickly become our most popular benefit in terms of the number of Veterans who have obtained it. Our most popular monetary benefit is the Illinois Veterans Grant/Illinois National Guard Grant.” – Linda Chapa LaVia, director of the Illinois Department of Veterans’ Affairs. Illinois Veterans and their families can learn more about these programs at <https://www2.illinois.gov/veterans/Pages/default.aspx>

Indiana -- “Indiana has tuition and fee exemption for children of disabled Veterans, children of Purple Heart recipients, and children of POWs. Remission of tuition and fees for children of disabled Veterans (at least 0% service-connected) who served during a period of war or participated in equally hazardous duty, or the children of Purple Heart recipients, or the children of prisoners of war. This may be used at approved state-sponsored universities for up to 124 credits. – Joseph J. DeVito, outreach director, Indiana Department of Veterans Affairs. Indiana Veterans can learn more about all of the benefits offered at www.in.gov/dv.

Iowa -- “Our Homeownership Assistance Program that provides \$5,000 for first time Veteran homebuyers, our Veterans License Plates – which contributes to our License Plate Fund, and our Lifetime Hunting and Fishing License programs are all among our most popular programs.” Karl J. Lettow, public information. Details on these are at <https://va.iowa.gov/benefits>.

Wisconsin -- “WDVA’s online tool, MyWisVets.com, makes it easy for Wisconsinites to check their eligibility benefits, upload supporting documents, apply for grants, pre-register at our Veterans homes or for an internment, and more. MyWisVets.com is supported by WDVA’s Veterans Benefits Resource staff, who are also available by phone, email, or via our Live Chat feature on the WDVA website to support Veterans with state and federal benefits questions.” – Donald Placidi Jr., Division of Veterans Benefits administrator, Wisconsin Department of Veterans Affairs. Veterans can visit the online portal at www.MyWisVets.com.

[Source: Extracted from Baguio Newsletter 01 August 2020]

INTERPRETATION OF “SECURE THE BUILDING” COMMAND

How the various Military Organizations respond to the command “**SECURE THE BUILDING**”

ARMY - Ask the Army to secure a building and they will set up a perimeter around it and make sure nobody gets out.

MARINE - Ask the Marines to secure a building and they will charge in, kill everybody inside, and then set up defenses to make sure nobody gets in.

NAVY - Ask the Navy to secure a building and they will turn off all the lights and lock all the doors at 1700.

AIR FORCE - Ask the Air Force to secure a building and they will sign a 10 year lease with an option to buy.



TAX FORMS 2020 – NEW IRS 2020 W-4

The Tax Cuts and Jobs Act of 2017 brought many changes, some of them quite recently. One is that the Internal Revenue Service (IRS)

issued a new 2020 IRS Form W-4 that is quite different from previous Form W-4s. Another change is that the 2020 tax tables from the IRS created some withholding changes, even for those who did not request a change to their individual withholding. These changes were made because of guidance from the IRS that provided different withholding based on a retiree’s previous tax status. Because of this guidance, some people saw an increase in their tax withholding.

You can verify and update your tax withholding information easily in myPay by clicking on “Federal Withholding” under “Pay Changes” in its menu on the left. To access myPay go to <https://mypay.dfas.mil/mypay.aspx> and enter your Log in and password. If you are new to myPay go to <https://mypay.dfas.mil/assets/documents/NewUserGuidance.pdf> and see how to get signed up. You can also mail or fax DFAS a new 2020 IRS Form W-4 to request a change in your federal withholding. It’s important to note that you are not required to file a new IRS Form W-4, unless you are claiming exemption from federal taxes. Retirees claiming exemption from federal taxes must submit a new W-

4 every year. The word “EXEMPT” must be written above the signature date. On the new IRS W-4 form, Step 1 and Step 5 are the critical steps that need to be filled out. Without this information, DFAS cannot process any updates to your account.

- Step 1 is Personal Information, including filing status. On the new W-4, taxpayers now must choose either Single, Married, or Head of Household instead of the previous statuses where a taxpayer may have chosen, for example, Married with two deductions (M-02) or Single with no deductions (S-00).
- For Step 3 and Step 4, you should follow the instructions carefully. Some retirees have sent W-4s with additional income or withholding that causes their net pay to be zero. DFAS cannot process these, so we will leave the tax withholding as is and send a letter.
- Step 5 is the filer’s signature and date. We cannot process a W-4 that is not signed and dated.

You should keep in mind that DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website at <https://www.irs.gov>. You can also use the IRS estimator at: <https://www.irs.gov/individuals/tax-withholding-estimator>

[Source: DFAS Newsletter <https://www.dfas.mil/retiredmilitary/newsevents/newsletter> Sep 18, 2019]

EXPIRATION UPDATE REGARDING ID CARDS



Retiree and certain family member identification cards that expire on or after January 1, 2020, will remain valid through June 30, 2021, according to the Defense Human Resources Activity. This extension does not apply to children turning age 21. For a listing of all ID card issuing sites and appointment information, visit the ID card office online at <https://idco.dmdc.osd.mil/idco/#/>.

[Source: Afterburner Vol. 62, No.1]

TRICARE PHARMACY OPTIONS

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries, except those beneficiaries enrolled in the US Family Health Plan. There are several options for filling your prescriptions with TRICARE. They include military pharmacies, home delivery, retail network pharmacies, and non-network pharmacies. How you fill your prescription depends on your beneficiary category and the type of drug you're prescribed.

Do you want to keep your costs low? Consider filling your prescriptions for free at military pharmacies. You can receive a 90-day supply of most covered generic and brand-name drugs at a military pharmacy at no charge. Are you looking for in-home convenience and savings? TRICARE Pharmacy Home Delivery is a great option. You may order your covered drugs through Express Scripts. Your order

should arrive within 14 days or less. With home delivery, you can get up to a 90-day supply of drugs. There's no cost for home delivery for active duty service members. For all other beneficiaries, there are copayments. Do you need a prescription filled quickly, and a military pharmacy isn't an option? You can find a TRICARE retail network pharmacy. There are more than 58,000 locations in the U.S. and certain U.S. territories. You don't have to file a claim if you fill your prescriptions at retail network pharmacies throughout the U.S. But you do have to pay a copayment for each 30-day supply of a covered drug. Do you want to fill a prescription at a non-network pharmacy in the U.S. or certain U.S. territories? You'll have to pay full price for your medications and file a claim for reimbursement. Learn more about your pharmacy coverage by reading "Filling Prescriptions with TRICARE: You've Got Options" at: www.TRICARE.mil/news.

[Source: <http://www.tricare.mil/podcast537> | January 16, 2020]

VA DATA AVAILABILITY

[Editor's Note: While perusing the Baguio 15 August 2020 Newsletter we came across an interesting article by Kevin Secor. By keying in the following web address: <https://www.va.gov/welcome-kit>, you can download a variety of information for veterans that may be useful. A download of the information is presented in the below paragraphs.]

Whether you're just getting out of the service or you've been a civilian for years now, the VA Welcome Kit can help guide you to the benefits and services you've earned. Based on where you are in life, your VA benefits and services can support you in different ways. Keep your welcome kit handy so you can turn to it throughout your life—like when it's time to go to school, get a job, buy a house, get health care, retire, or make plans for your care as you age.

Download your VA Welcome Kit

Feel free to share this guide with friends or family members who need help with their benefits too. You can print out copies for yourself and others:

- [Your VA Welcome Kit in black and white \(PDF\)](#)
- [Your VA Welcome Kit in color \(PDF\)](#)

Download VA's COVID-19 guide

Read our guide to find out how to help protect yourself and others at [COVID-19 links and resources \(PDF\)](#). For questions about COVID-19 and how it affects VA health care and benefit services, visit the VA [Coronavirus FAQs](#) page or read VA's public health response at <https://www.publichealth.va.gov/n-coronavirus>.

Download guides to VA benefits and services for Veterans

- [Apply for VA health care \(PDF\)](#)
- [Get started with mental health services \(PDF\)](#)
- [Understanding community care \(PDF\)](#)
- [Accessing urgent care \(PDF\)](#)
- [Apply for a disability rating \(PDF\)](#)
- [Apply for education benefits \(PDF\)](#)
- [Apply for burial in a VA national cemetery and for memorial products \(PDF\)](#)
- [Understanding the modernized decision review process \(PDF\)](#)

Download guides to VA benefits and services for family members

- [Get started with caregiver benefits \(PDF\)](#)
- [Apply for survivor benefits \(PDF\)](#)

Explore VA.gov to learn about your benefits

- Disability** -- File a claim for disability compensation for conditions related to your military service, and manage your benefits over time.
- Health care** -- Apply for VA health care, find out how to access services, and manage your health and benefits online.
- Education and training** -- Apply for and manage your GI Bill and other education benefits to help pay for college and training programs.
- Housing assistance** -- Find out if you're eligible for VA home loan programs to help you buy, build, repair, or keep a home. If you have a service-connected disability, see if you qualify for a housing grant to help you live more independently.
- Careers and employment** -- Apply for vocational rehabilitation services, get support for your Veteran-owned small business, and access other career resources.
- Life insurance** -- Explore VA life insurance options for Veterans, service members, and families. Manage your policy online, file claims for benefits, and access helpful resources.
- Pension** -- Apply for monthly payments for wartime Veterans and survivors with limited or no income who meet certain age and disability requirements.
- Burials and memorials** -- Get help planning a burial in a VA national cemetery, order a headstone or other memorial item to honor a Veteran's service, and apply for survivor and dependent benefits.
- Records** -- Apply for a printed Veteran ID card, get your VA benefit letters and medical records, and learn how to apply for a discharge upgrade.
- Benefits for spouses, dependents, survivors, and family caregivers** -- Learn about benefits for spouses and dependents of a Veteran or service member, including added support if you're caring for a Veteran with a service-connected disability.

[Source: <https://www.va.gov/welcome-kit> | *Baguio Newsletter* | August 15, 2020]

TAKE ACTION TO ENROLL IN A TRICARE PLAN WHEN YOU RETIRE

When you retire from active duty or turn age 60 as a retired reserve member (also known as a “gray area retiree”), your existing TRICARE coverage ends. When that happens, you must enroll in a TRICARE health plan. You typically have up to 90 days after your retirement date to enroll in a TRICARE plan as a retiree. If you don’t enroll in a health plan within

90 days of retiring from active duty or retiring from National Guard or Reserve at age 60, you may request a retroactive enrollment within 12 months of your retirement date. If you don’t enroll within 90 days of your retirement date or request retroactive enrollment, you can only enroll in a TRICARE plan during the annual TRICARE Open Season

(www.tricare.mil/openseason) or following another Qualifying Life Event experienced by you or a family member (www.tricare.mil/lifevents). No matter when you enroll following your retirement, coverage begins on the first day of your retirement. If applicable, this means you must pay back enrollment fees and any cost-shares or copayments back to your retirement date.

What to Do

To confirm your retired status is reflected in the Defense Enrollment Eligibility Reporting System (DEERS), visit <https://milconnect.dmdc.osd.mil> or call the DEERS Support Office at 1-800-538-9552. Once DEERS is accurate, reenroll or enroll yourself and eligible family members in a health plan within 90 days of your retirement date. Visit www.tricare.mil/enroll to learn more. Visit the TRICARE Plan Finder to learn more about the health plans available to you when you retire at

www.tricare.mil/planfinder Once you enroll in a TRICARE health plan, you also have pharmacy coverage.

Dental and Vision Options

If you're a retiring service member, you and your eligible family members have the option to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You don't have to be enrolled in a TRICARE health plan to purchase dental coverage. However, you must be enrolled in a TRICARE health plan to purchase vision coverage through FEDVIP. For more information about FEDVIP plans, eligibility, and costs, visit www.benefeds.com. Learn more about retiring from active duty with TRICARE by downloading the TRICARE Retiring from Active Duty Brochure and TRICARE Costs and Fees Sheet at www.tricare.mil/publications.



[Source: *Health Matters – TRICARE East - ISSUE 1 | 2020*]

HOW TRICARE FOR LIFE ELIGIBILITY / ENROLLMENT WORKS

Are you wondering what the TRICARE For Life (TFL) program is and whether you're eligible? TFL is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B. This is regardless of your age or where you live. It provides comprehensive health care coverage. With TFL, you also get prescription coverage under the TRICARE Pharmacy Program.

Am I eligible for TFL?

To be eligible for TFL, you must first show that you're eligible for TRICARE in the Defense Enrollment Eligibility Reporting System (DEERS). That's why it's important to keep your DEERS information current. "Accurate information in DEERS is key," said Anne Breslin, TRICARE For Life program manager at the Defense Health Agency. "It'll help you get effective and timely delivery of your TFL benefits." Medicare eligibility is the second piece of being eligible for TFL. Medicare is a federal entitlement health insurance program that provides hospital insurance (Medicare Part A) and medical insurance (Medicare Part B) for people:

- Age 65 or older
- Under age 65 with certain disabilities
- Any age with end-stage renal disease

Your birth date determines when you become eligible for Medicare based on reaching age 65. It also determines when you should sign up for both Medicare Part A and Part B. Signing up on time will help you avoid a break in TRICARE coverage and get your TFL coverage. If your birthday falls on the first day of the month, you become eligible for Medicare on the first day of the month before you turn age 65. If your birthday falls after the first day of the month, you become eligible for Medicare on the first day of the month you turn age 65. Five months before you turn age 65, you'll get a notification from the Defense Manpower Data Center reminding you to sign up for Medicare. Your notice will be sent to your email address on your DEERS record, if you've opted for electronic communication.

To learn more about eligibility and signing up for Medicare, check out the **TRICARE and Medicare Turning Age 65 Brochure** or **TRICARE and Medicare Under Age 65 Brochure**.

How do I enroll in TFL?

There are no enrollment forms for you to submit or paperwork to complete. If you already show as eligible for TRICARE in DEERS, are entitled to Medicare Part A, and have Medicare Part B, you're covered under TFL. Your TFL coverage starts the first day you have both Medicare Part A and Part B.

There are also no TFL enrollment fees. But you must continue to be eligible for TRICARE and pay Medicare Part B premiums to remain eligible for TFL benefits. Once you have TFL, you're no longer eligible for TRICARE Prime, unless you're under the age of 65.

Now that you understand TFL eligibility including Medicare enrollment, you may be wondering if other members of your family can have TFL coverage. Each individual must be eligible for Medicare in order to have TFL coverage. This is regardless of whether you're the sponsor or family member.

"TRICARE For Life is an individual entitlement," said Breslin. "That means coverage is only for the Medicare and TRICARE eligible beneficiary, and not for family members who aren't eligible for Medicare."

Visit TRICARE For Life or download the TRICARE For Life Handbook to learn more about TFL eligibility, enrollment, and key features. Doing so will help you make informed choices and take command of your health.

[Source: TRICARE email 01-29-2020]

NAVY RAO PROGRAM



The Navy Retired Activities Office (RAO) provides support service to all military retirees (regular and reserve) from all branches of military service, their spouses, families, annuitants, authorized or designated beneficiaries, representatives or guardians worldwide. The RAO serves as a point of contact and resource to ensure the retired community is kept up to date with current information and benefits. Annual Retiree Seminars /Retiree Appreciation Days are scheduled and announced to

provide current and local information for retirees. Many services are driven by the needs of the local retired community, in which services are provided by retired volunteers, retired family member, government service employees or active duty personnel. For a listing of RAOs, phone numbers, emails and the hours of operations update JUL 2020 [Click here](#). Also, volunteer support is needed working at RAOs located across the U.S. If you would like to volunteer please contact your local RAO Director annotated "Need volunteers" on the listing.

[Source: DFAS Newsletter || September 18, 2020]

[If you are unable to execute the hyperlink "Click here", please call our office and we'll forward the information cited therein.]

NEW ID CARDS FOR RETIREES / FAMILY MEMBERS

WASHINGTON -- Defense Department began issuing Next Generation Uniformed Services Identification Cards on July 31, the first time since 1993 that changes to the card have been made.

The complete transition to the new ID card is targeted for January 2026, said Michael Sorrento, director of the Defense Manpower Data Center. In the meantime, the current cards will continue to work. In an effort to conserve resources and limit the impact on ID card issuance facilities, cards will not be reissued solely for the purpose of obtaining the Next Gen USID card.

Sorrento discussed the new ID cards that are for military family members, retirees and other eligible card holders. The new ID card uses a much more durable plastic material, similar to that used for the common access cards used by military members and DOD civilians, he said.

Also, the new ID cards feature enhanced security measures that will reduce the likelihood of them being compromised, Sorrento said.

Although the new ID cards are available now, Sorrento said, only about 20 Real-Time Automated Personnel Identification Card System sites currently offer the card because new equipment is required to produce them, and that takes some time. All RAPIDS sites worldwide likely will have the new equipment by the end of the year, he said. To reduce foot traffic -- particularly in light of the COVID-19 pandemic -- Sorrento said that unless a card is about to expire, it would be better to wait until next summer to get a new one. Even then, he added, it would be good to call ahead first to schedule an appointment.

DOD is looking at future capabilities that can be provided with the new ID cards, Sorrento said. For example, users of the card may eventually be able to go online and order a card through a proper vetting process and have it directly distributed to them by mail, rather than wait in a RAPIDS office for a card to be made. The underlying technology could support greater capabilities for a long time to come, he added.

More information can be found at the [**DOD Common Access Card website.**](#)

[Please Note: Cards will not be reissued solely for the purpose of obtaining the Next Gen USID card. The complete transition to the Next Generation Uniformed Services Identification Cards is targeted for January 2026.]

[Source: David Vergun DoD News – Afterburner Vol 62 No. 1]

TRICARE SELECT



Effective Jan. 1, 2021, most retirees and their family members enrolled in TRICARE Select who are Group A will begin paying enrollment fees. You are considered Group A if you or your sponsor enlisted or was appointed prior to Jan. 1, 2018. Medically retired, their family members and survivors are excluded from this change. This change **does not impact TRICARE For Life.**

Take action now

Health.net can now accept monthly automatic payment set-up requests for 2021 enrollment fees. You do not need to wait for [TRICARE Open Season](#) to begin. Payments must be made by allotment, when feasible. An allotment allows you to have your TRICARE enrollment fees automatically deducted from your military retirement pay. If you are unable to pay by allotment, you must set up automatic payments via a bank account or credit/debit card.

Take action by Nov. 20, 2020 to start automatic payments in January 2021. If you wait until after Nov. 20, you may need to pay fees up front until automatic payments start. TRICARE beneficiaries who do not pay required enrollment fees are subject to disenrollment.

To set up allotment payments go online or use the telephone self-service option.

- Online: Click on [Manage My Payment](#) tool.
- Telephone self-service: Call 1-844-866-WEST (9378). After entering your sponsor information, select
- ‘Enrollment’ and then option 4 for Select allotments.
- Note: Coast Guard/Public Health Services (PHS) retirees: Allotment is not yet available through Coast Guard/PHS.
- You can set up automatic payments via a bank account or credit/debit card.
- Go to www.tricare-west.com/go/allotments and www.tricare.mil/selectenrollmentfees to learn more.

[Source: Health Net Federal Services | October 9, 2020]

VA DISASTER RESOURCES AVAILABLE TO VETERANS



Veterans and their families should be focused on their health and safety during the natural disasters,” said VA Secretary Robert Wilkie. “VA is taking action to give those with pending debts greater flexibility during these challenging times.”

Health Care Assistance

If you have questions such as where to go for care or how to receive prescribed medications, VA has established a toll free number for assistance in areas that have been impacted by disasters. Veterans or their families can call the VA Veterans Disaster Response line 24 hours, seven days a week at 1-800-507-4571.

Debt Relief

- If you are affected by a natural disaster, have a VBA benefit debt and need temporary financial relief, please contact VA's Debt Management Center at 1-800-827-0648 to request assistance.
- If you have questions on Compensation or Pension benefits: Call toll-free 1-800-827-1000 Monday - Friday
- 7 a.m. to 8 p.m. CST.

Other Resources

- Find a VA Vet Center near you 877-WAR-VETS (927-8387) or <https://www.va.gov/find-locations> - Mobile Vet Centers and Vet Center teams are actively responding to disaster-affected areas to offer counseling and grief support as well as connection and referral services to other VA and community resources.

- Find a VA facility near you <https://www.va.gov/find-locations>
- Call the White House VA Hotline 24 hours a day, seven days a week at 1-855-948-2311.
- [Apply for \\$500 grant](#) for your damaged primary residence (on a first come, first serve basis subject to funding) from PenFed Foundation.
- [National Resource Directory](#) - Search for local resources for Veterans, their families, caregivers, and survivors.
- [FEMA](#) - FEMA helps with temporary housing, repair or replacement of existing homes.
- [American Red Cross](#) - The American Red Cross offers emergency financial assistance to the most impacted counties. Please call 1-800-733-2767 to see if you qualify.
- [Disaster Assistance](#) – An easy way to determine if your zip code has been declared a disaster and eligible for assistance. The website also allows users to complete an online application and the ability to check FEMA application status.
- [Disaster Distress Helpline](#) - The Disaster Distress Helpline, 1-800-985-5990, is a 24/7, 365-day-a-year national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster.

Free Help for Homeless Veterans

Dial 1-877-4AID-VET (1-877-424-3838) for 24/7 access to VA services for homeless, displaced and at-risk Veterans [Homeless Veteran Chat](#) Confidential, 24/7 online support for homeless Veterans and friends

Visit <https://www.va.gov/homeless/> for more information

[Editor's Note: You can download the VA Welcome Kit by accessing this hyperlink <https://www.va.gov/welcome-kit> or keying in the aforementioned.]

[Source: U.S. Department of Veterans Affairs | September 19, 2020]

FREEDOM ISN'T FREE



Have you ever wondered what happened to the 56 men who signed the Declaration of Independence?

- Five signers were captured by the British as traitors, and tortured before they died.
- Twelve had their homes ransacked and burned.
- Two lost their sons serving in the Revolutionary Army; another had two sons captured.
- Nine of the 56 fought and died from wounds or hardships of the Revolutionary War.
- They signed and they pledged their lives, their fortunes, and their sacred honor.
- What kind of men were they?
- Twenty-four were lawyers and jurists.
- Eleven were merchants, nine were farmers and large plantation owners; men of means, well-educated, but they signed the Declaration of Independence knowing full well that the penalty would be death if they were captured.
- Carter Braxton of Virginia, a wealthy planter and trader, saw his ships swept from the seas by the British Navy. He sold his home and properties to pay his debts and died in rags.
- Thomas McKean was so hounded by the British that he was forced to move his family almost constantly. He served in the Congress without pay, and his family was kept in hiding. His possessions were taken from him, and poverty was his reward.
- Vandals or soldiers looted the properties of Dillery, Hall, Clymer, Walton, Gwinnett, Heyward, Rutledge, and Middleton.
- At the battle of Yorktown, Thomas Nelson, Jr., noted that the British General Cornwallis had taken over the Nelson home for his headquarters. He quietly urged General George Washington to open fire. The home was destroyed, and Nelson died bankrupt.
- Francis Lewis had his home and properties destroyed. The enemy jailed his wife, and she died within a few months.
- John Hart was driven from his wife's bedside as she was dying. Their 13 children fled for their lives. His fields and his grist-mill were laid to waste. For more than a year he lived in forests and caves, returning home to find his wife dead and his children vanished.

So, take a few minutes and silently thank these patriots. Remember: freedom is not and was never free! We need to thank these early patriots, in prayers, words, and deeds, as well as those patriots that are now still fighting to keep our freedom! We owe it to them to proclaim our patriotism now.

[Source: *Baguio Newsletter 01 August 2020*]

LIFTING AND CARRYING TIPS

How to Avoid Injury

Injuries usually occur because of two reasons. Back muscles are weak and/or the use of poor techniques for lifting and carrying. To avoid injuries and other back related problems, follow these tips:

- Take a few minutes each day to strengthen and stretch your back muscles.
- Plan the lift and clear your path of any obstacles or hazards
- Get help for heavy or awkward loads.
- When working together with another person let one person call the order to lift
- Wear shoes that offer good support and traction.
- Stretch your legs and back before lifting anything
- Use a step stool or steady ladder when to reach loads above your shoulders
- Slide the object as close to you as possible.
- Keep a wide stance and make sure of your footing.
- Keep your back straight, push your buttocks out, and use your legs and hips to lower yourself down to the object.
- Point your feet in the direction you plan to move. Don't bend or twist at the waist.
- Put the hand (same side of your body as the forward foot) on the side of the object furthest from you.
- Put the other hand on the side of the object closest to you. Your hands should be on opposite corners.
- Grasp the object firmly with both hands vice just fingers.
- Keep the load close to your body. Center it in the space between your shoulders and waist.
- Don't jerk or lift quickly.
- Don't obstruct your vision when carrying.
- Prepare for the lift, tighten your core muscles, look forward and upward.
- Make sure you are not pinching your fingers or toes
- Don't hold your breath.
- Lift steadily with your legs, not your back. Keep your head up and your back straight.
- Lift slowly and follow your head and shoulders. Hold the load close to your body. Lift by extending your legs
- Put down the load by squatting down, not bending over.
- If you are using a cart or dolly to move a heavy load, push it, don't pull it.

[Source: *Baguio RAO Bulletin 01 Mar 2020*]

FOR YOUR ENTERTAINMENT – A QUOTE FROM RONALD REAGAN:

"BOTH POLITICIANS AND DIAPERS NEED TO BE CHANGED OFTEN AND FOR THE SAME REASON."

TOBACCO CESSATION BENEFITS

Do you want to quit tobacco, including smoking, vaping, or smokeless tobacco? TRICARE can help. TRICARE covers tobacco cessation counseling from TRICARE-authorized providers in the U.S. TRICARE also covers certain prescription and over-the-counter products at no cost to you to help you quit tobacco. You must:

- Have a prescription from a TRICARE-authorized provider.
- Fill your prescription through the TRICARE Pharmacy Home Delivery or at a military pharmacy. TRICARE won't cover your tobacco cessation products if you get them from a retail network pharmacy.
- Be age 18 or older if you're living in the U.S.
- Be enrolled in TRICARE Overseas Program Prime if you're living overseas or in the U.S. territories of Guam, Puerto Rico, or the U.S. Virgin Islands.

You don't need to have a tobacco-related illness to use your TRICARE benefits. Learn more about TRICARE resources available to help you quit tobacco use at: www.TRICARE.mil/tobaccocessationservices.

[Source: <http://www.tricare.mil/podcast> 538 / January 24, 2020]

VA ATLAS PROGRAM

The U.S. Department of Veterans Affairs announced today five Accessing Telehealth through Local Area Stations (ATLAS) sites in select Walmart stores have resumed clinical services to Veterans in rural areas. VA suspended the operation of clinical services at all ATLAS sites, 10 APR, to prevent the spread of COVID-19 and implement additional safety and infection control measures. The reopened ATLAS sites give Veterans more options — allowing them to receive care without leaving their communities while offering the full privacy of a doctor's office. “The ATLAS initiative provides timely and convenient care to Veterans living in rural areas or with limited internet access,” said VA Secretary Robert Wilkie. “Telehealth innovations are critical during the COVID-19 pandemic. Virtual appointments protect the safety and well-being of both our Veterans and providers.” ATLAS sites offer services that do not require hands-on exams, such as primary care, nutrition, mental health counseling and social work. Establishing these points of care closer to Veterans' homes, ATLAS reduces obstacles and increases access to care. In accordance with Centers for Disease Control and Prevention and the Environmental Protection Agency COVID

guidelines for sanitation, the following Walmart Atlas sites have reopened.

- Keokuk, Iowa (Walmart #1431)
- Howell, Michigan (Walmart #1754)
- Asheboro, North Carolina (Walmart #1132)
- Boone, North Carolina (Walmart #2496)
- Fond du Lac, Wisconsin (Walmart #1643)

ATLAS is part of VA's [Anywhere to Anywhere](#) initiative, which works to better serve the almost 9 million Veterans who receive care through VA — no matter where they choose to live. The Secretary's [Center for Strategic Partnerships](#) has facilitated collaborations with Philips North America, The American Legion, Veterans of Foreign Wars and Walmart to provide convenient locations with private appointment space for Veterans to receive care. Veterans meet with their VA providers at ATLAS sites through VA [Video Connect](#), VA's secure videoconferencing platform. The Secretary plans to expand this initiative to more sites nationwide by 2023. To learn more about ATLAS, visit VA's [Office of Connected Care](#).

[Source: VA News Release / November 2, 2020 ++]

TOP 10 REASONS TO VOLUNTEER

- #10 It's good for you.** Volunteering provides physical and mental rewards. It:
- **Reduces stress:** Experts report that when you focus on someone other than yourself, it interrupts usual tension-producing patterns.
 - **Makes you healthier:** Moods and emotions, like optimism, joy, and control over one's fate, strengthen the immune system.
- #9 It saves resources.** Volunteering provides valuable community services so more money can be spent on local improvements. The estimated value of a Volunteer's time is \$15.39 per hour.
- #8 Volunteers gain professional experience.**
- You can test out a career.
- #7 It brings people together.** As a volunteer you assist in:
- Uniting people from diverse backgrounds to work toward a common goal
 - Building camaraderie and teamwork
- #6 It promotes personal growth and self-esteem:**
Understanding community needs helps foster empathy and self-efficacy.
- #5 Volunteering strengthens your community.** As a volunteer you help:
- Support families (daycare and eldercare)
 - Improve schools (tutoring, literacy)
 - Support youth (mentoring and after-school programs)
 - Beautify the community (beach and park cleanups)
- #4 You learn a lot:** Volunteers learn things like these:
- **Self:** Volunteers discover hidden talents that may change your view on your self-worth.
 - **Government:** Through working with local non-profit agencies, volunteers learn about the functions and operation of our government.
 - **Community:** Volunteers gain knowledge of local resources available to solve community needs.
- #3 You get a chance to give back:** People like to support community resources that they use Themselves or that benefit people they care about.
- #2 Volunteering encourages civic responsibility:** Community service and volunteerism are an investment in our community and the people who live in it.

Finally: You make a difference: Every person counts!

[Source: Reprinted from Bald Eagles Newsletter Winter 2017-2018]

CO-DIRECTORS' COMMENTS

Our former Director [SMS Frank Krus, USAF (Ret)] referred to this section of the Newsletter as his “**RANT**” section. With all due respect to Frank, his comments were nothing resembling **Rants**. They were cogent, concise articles of interest to our Retiree Community. On the other hand, we, the Volunteers at the Arlington Heights Satellite Retiree Activities Office [SRAO], have decided that it was time for a **RANT**. Most of you probably know that our office is staffed by 9 dedicated and competent volunteers. Some of our volunteers are not military Retirees and a few of our volunteers have not been able to devote time to staffing the SRAO this year due to prolonged illnesses and other personal issues.

Nevertheless, we weathered frequent COVID-19 lock-downs since March 2020 and still continued to maintain service to our Retiree Community. Our outgoing telephone voice message pleaded for assistance, but not even one of the multitude of calls to our office resulted in anyone even asking how they could be of help. Instead, what we received were requests for assistance which we, in turn, provided to the best of our ability. While we have repeatedly requested assistance from the over 1,000 members of our local Retiree Community, we have not received even a nibble of inquiry on how to assist us. Consequently, we bored you by reprinting an article concerning the Top 10 Reasons to Volunteer in another effort to recruit assistance. Therefore, if you can spare a few hours a week, please call or email us and we'll provide you with training, comradeship, flexible hours and pleasant working conditions. Our contact information is show on the cover page of this newsletter and in an effort to save you time our Phone Number is [719] 366-2091 and our email address is USRAO2@gmail.com.

Lastly, we extend our best wishes to all of you for a very Happy New Year. Since 2020 set the bar pretty low, 2021 should be a much better year for all of us. At least we hope so.

Sincerely,
Maj Don Starzyk, USAF (Ret)
Cpt Ross Rizzo, USAF (Ret)
Co-Directors



RETIREES HELPING RETIREES