

***WISCONSIN
AIR NATIONAL
GUARD
RETIREMENT INFORMATION***



WIAF/DP

23 September 2011 *

INFORMATIONAL GUIDE – This guide is intended to be a compilation of applicable information for retirees, however in no way is it an endorsement of commercial businesses.

***Supersedes previous editions dated 18 September 2009**

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RETIREE ASSISTANCE OFFICES

Retirement Services Officer – Ft. McCoy

Military Personnel Division
ATTN: AFRC-FM-PAM-R
1439 S. "M" Street (Bldg 1441)
Ft. McCoy, WI 54656-5141
Monday-Friday, 0730-1600
(608) 388-3716 1-800-452-0923
E-mail: William.walter@mccoy.army.mil

Retiree Activities Office (RAO) - Madison

2400 Wright Street, Room 236
Madison, WI 53704
Tuesday & Thursday, 0730-1130
or leave message on voice mail
(608) 242-3115
1-800-335-5147, "2", ext 3115
E-mail: widma.retiree@wisconsin.gov

Retiree Activities Office - Milwaukee

128th ARW, Retiree Activities Office
1835 E Grange Ave Bldg 512
Milwaukee, WI 53207
Tuesday & Wednesday, 1000-1400
(414)944-8212

Retiree Activities Offices (RAO) – Madison, WI

The Madison Branch of the Retiree Activities Office (RAO) is co-located in the Joint Forces Headquarters, Wisconsin (TAGO), at 2400 Wright Street, Madison, WI 53704. The RAO is staffed by knowledgeable volunteers on Tuesdays and Thursdays, 0730-1130, except holidays. Information and assistance is available for military retirees of *all* services. You can contact the retiree Activities Office at (608) 242-1115 locally, toll free at (800) 335-5147 extension 3115, DSN 724-3115, or you can email us at widma.retiree@wisconsin.gov. The RAO computer is monitored by two volunteers from their home, so you won't have to wait for an answer until the next day that the office is staffed, unless you are requesting something to be mailed to you or the subject must be researched.

For those of you who aren't afraid of the "information highway," the RAO has established a website which one can visit at <http://dma.wi.gov/retirees>. The website came into being on November 6, 2003 and is still under construction, and changes will continue to be made to improve the site. If you are eligible for military retired pay and would like your email address added to the RAO database, send an email, but be sure to include your full name in that email. Retirees are reminded to advise the RAO when changing your email address, as well as your mailing addresses. You will receive the "At Ease" publication and other mailings based on the mailing address that you have on file at the TAG's office.

WISCONSIN NATIONAL GUARD FAMILY PROGRAM

WIJS-J1-FAM
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3480 1-800-292-9464

RETIREE ROSTER

This headquarters maintains a retiree roster of all Wisconsin National Guard retirees or widows/widowers (to include gray area retirees). This database is used for retiree mailings, to include "At Ease" and the Retiree Open House. Changes should be forwarded to:

WING-SHR
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3153 1-800-335-5147, ext. 3153

SPACE AVAILABLE TRAVEL

Retiree in Receipt of Retired Pay. Spouses and dependent children, accompanied by their sponsor, are authorized to travel on MAC flights to overseas locations. DD Form 2 & DD Form 1173 are required. For more information on space A travel refer to <http://public.scott.amc.af.mil/units/spaceavailabletravel/index.asp>

Retiree Not in Receipt of Retired Pay (Gray area). An airman assigned to Retired Reserve who is eligible for retired pay at Age 60 may travel Space A within the United States and its territories. Family members are not eligible. DD Form 2A and a copy of the Retirement Eligibility memorandum are required.

Milwaukee, WI
(414) 944-8732

Minneapolis/St. Paul, MN
(612) 713-2461 (Flight Ops)
(612) 713-2450 (Flight Info)

MILITARY LODGING

"***Worldwide Military Travel Guide***," which is published annually and available through the BX/PX, contains information on military installations, flights, and recreation.

U.S. Air Force

1-888-235-6343

Army Guest Houses

1-800-GO-ARMY or 1-800-462-7691

Navy Lodges

1-800-NAVY-INN or 1-800-628-9466

U.S. Coast Guard Lighthouses on Lake Michigan

(414) 747-7185

Hale Koa, Hawaii

1-800-367-6027 (8am – 4pm Hawaii time, except Sundays and Federal Holidays)

Shades of Green on Walt Disney World Resort, Orlando, Florida

1-407-824-3600

DEATHS OF WI ANG RETIREES

Notification of death of a retiree should be addressed to the nearest Air Force installation or the Entitlements Branch at HQ ARPC, toll-free 1-800-525-0102, or by e-mail: arpc.dpssedl@arpc.denver.af.mil. In Wisconsin contact:

115 FW/ casualty officer
3110 Mitchell St.
Madison WI 53704-2591
(608) 245-4338

128ARW/ casualty officer
1835 E. Grange Ave.
Milwaukee WI 53207
(414) 747-4431

The casualty assistance responsibility for regular Air Force members, Air Force Reservists, Air National Guardsmen and Retirees is determined by the zip code in which the survivor resides. AFI 36-1002 has assigned virtually all Wisconsin zip codes to: 934MSF/DPMY, 760 Military Highway, Minneapolis MN 55450-2000. During office hours they can be reached at (612) 713-1164/65.

The next of kin should immediately call the Defense Finance Accounting Service (DFAS) – Cleveland Center. The retired casualty section at DFAS can be reached at 1-800-269-5170, from anywhere in the United States. DFAS will review and close out the airmen's retiree pay records. They will also mail a survivor benefits packet to the decedent's next-of-kin. The packet typically consists of a condolence letter and, if appropriate, forms for applying for the retiree's unpaid pay and the Survivor Benefit Plan annuity. These forms must be completed as soon as possible and returned to DFAS with a photocopy of the death certificate. DFAS-Cleveland Casualty Branch, Customer Service, 1-800-269-5170.

Contact a Retired Activities Office (Page 3) for additional assistance on providing information, counseling on eligibility for various survivor benefits, referral services, and any other questions you may have.

BURIAL BENEFITS (Military Funeral Honors)

Eligible to all airmen who have completed their initial military enlistment, either Active or Reserve Component, and were discharged under other than dishonorable condition or discharged due to a disability. Contact your local county Veterans Service Officer or Wisconsin Department of Veterans Affairs at 1-800-947-8387 or Military Funeral Honors-State Coordinator at 1-800-335-5147 X3419 or (608)242-3419.

- Burial Flag;
- Presidential memorial certificate;
- Military funeral honors

ADDITIONAL BENEFITS FOR THOSE RETIRED WITH PAY OR ELIGIBLE (GRAY AREA):

- Headstone or grave marker;
- Burial plot in national cemetery or burial plot allowance;
- Lump sum burial and funeral expense

Reserve retirees receiving retired pay and those Reserve retirees who have qualified for Reserve retired pay are eligible for burial in a national cemetery. Call 1-800-697-6947 for grave information or 1-800-827-1000 for the nearest VA office. To see if a State Veteran cemetery is available call 1-800-947-8387.

When burial is in a national, state or post cemetery, a flag is provided. When burial is in a private cemetery, the funeral director obtains the flag through the VA regional offices, national cemeteries and most U.S. post offices by submitting a VA Form 2008, *Application for United States Flag for Burial Purposes*, to any of these agencies.

A Presidential Memorial Certificate, signed by the president to honor the memory of honorably discharged deceased veterans, may be requested from the VA. The PMC expresses the country's grateful recognition of the veteran's service in the United States Armed Forces. Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office or by U.S. mail only. Requests cannot be sent via e-mail.

Funeral honors Detail – The funeral director (not the family) contacts the State VA Office. This service must be requested (not automatically provided) by the funeral director.

Air National Guard Memorial Certificates – For retirees or prior service members, the unit or family may request a memorial certificate through any ANG military personnel flight, who verifies the service and forwards the request to ANG/DPAR

WEB LINKS/ON-LINE INFORMATION - Following is a list of Internet sites that may be of interest to members of the Air Force retiree community. However, the appearance of non - .mil and .gov hyperlinks do not constitute endorsement by the U.S. Air Force of these web sites or the information, products or services contained therein. For other than authorized activities such as military exchanges and morale, welfare and recreation sites, the U.S. Air Force does not exercise any editorial control over the information you may find at these locations.

MyPay.com

<https://mypay.dfas.mil/mypay.aspx>

Defense Finance & Accounting Service – Cleveland

<http://www.dfas.mil/>

TRICARE

www.tricare.osd.mil

TRICARE Region North

<http://www.tricare.osd.mil/north/default.cfm>

WI ANG Home Page

<http://hq.wimadi.ang.af.mil/>

Air Reserve Personnel Center (ARPC)

<http://arpc.afrc.af.mil>

Army Morale, Welfare & Recreation

www.armymwr.com

Army & Air Force Exchange Service

www.aafes.com

Armed Forces Retirement Home

www.afrh.com

Department of Veterans Affairs

www.va.gov

WI Veterans Affairs

<http://dva.state.wi.us>

WI National Guard Association Inc.

www.winga.org

Enlisted Association of the United States

www.eangus.org

National Guard Association of the United States

www.ngaus.org

Marine Lodging

<http://www.usmc-mccs.org/lodging/index.cfm>

DEERS Residential Address Changes

<https://www.dmdc.osd.mil/appj/address/indexAction.do>

Afterburner (retiree newsletter)

<http://www.afsa.org/retiree/> then click on Afterburner

Funeral Honors

www.militaryfuneralhonors.osd.mil

Navy Lodge

<http://www.navy-lodge.com/>

Hale Koa

www.halekoa.com

Commissaries

www.commissaries.com

Savings Bonds

www.savingsbonds.gov

Delta Dental Plan (DDP)

www.ddpdelta.org

DDP Participating Dentists

<http://www.ddpdelta.org/dds/index.html>

Military Life Styles

www.militarylifestyle.com

TRICARE e-mail Help

tricare_help@amedd.army.mil

TRICARE (questions)

questions@tma.osd.mil

Military Organizations

www.af.mil

Air Force Travel

www.aftravelonline.com

Armed Forces Vacation Club

www.afvclub.com

Air Force Inns Lodging Directory

<http://www.afsv.af.mil/LD/>

Social Security

www.ssa.gov

Records Requests-(NPRC)

<http://www.archives.gov/veterans/evetrecs/>

RAPIDS SITES - ID CARD ISSUING FACILITIES

The following offices provide ID card services; we recommend you contact your specific site initially to verify hours of operation and then again on the day you are scheduled to obtain your ID cards to verify that their system is operational. These sites are not typically operational on holidays or weekends. To locate sites outside Wisconsin refer to: <http://www.dmdc.osd.mil/rsl>

Wisconsin

The Adjutant General Headquarters Office

2400 Wright Street, Military Affairs Building
Madison, WI 53704
Monday-Friday 0800-1130 and 1300-1600
BY APPOINTMENT ONLY
(608) 242-3420 or (800) 335-5147, "2" extension 3420

115th Fighter Wing ANG

Truax Field ANGB
3110 Mitchell Street, Bldg. 503
Madison, WI 53704
BY APPOINTMENT ONLY
(608) 245-4468 or 4589

Fort McCoy USAR

Military Personnel Division, 2187 South J Street
Sparta, WI 54656
Monday-Friday 0730-1600
CALL FIRST
(608) 388-4563 or (800) 982-3585

Chippewa Falls

724 Engineer Bn HQ
2811 E. Park Avenue
Chippewa Falls, WI 54729
BY APPOINTMENT
(715) 720-3400

Wausau

ARNG Det 1 HHC 32d Inf Bde
833 South 17th Avenue
Wausau, WI 54401
Monday-Friday
CALL FIRST
(715) 845-1011

Minnesota

148th Fighter Wing

Duluth, MN
(218) 788-7212

Illinois

Great Lakes Naval Base

Great Lakes, IL
(847)688-5550 ext 386

Appleton

HHC-2-127 Infantry Bn
2801 W. 2nd Street
Appleton, WI 54914
BY APPOINTMENT
(920) 832-2712

128th Air Refueling Wing ANG

General Mitchell ANGB
1835 E. Grange Avenue, Bldg 512 Rm 23
Milwaukee, WI 53207
BY APPOINTMENT ONLY
(414) 944-8245

NMCRC Milwaukee USNR

2401 S. Lincoln Memorial Drive, Personnel
Milwaukee, WI 53207
Tuesday-Thursday
CALL FIRST
(414) 744-9764

Green Bay

Navy and Marine Corps Reserve Center USNR
2949 Ramada Way
Green Bay, WI 54304
BY APPOINTMENT Wednesday-Thursday
(866) 356-3447

934th AW

760 Military Hwy
Minneapolis, MN
(612) 713-1507

MISCELLANEOUS PUBLICATIONS

Federal Benefits for Veterans and Dependents

VA Pamphlet 80-04-1; GPO Stock Number 051-000-00227-0

Enclose check for \$7.00 or VISA/Mastercard/Discover/American Express information to:

Superintendent of Documents

PO Box 371954

Pittsburgh, PA 15250-7954

Phone orders with credit card to **1-866-512-1800**

Full text available free at <http://www.va.gov/opa/feature/index.htm>

A Summary of Department of Veterans Affairs/Benefits

VA Pamphlet 27-82-2

Available at no cost

1-800-827-1000

Benefits for Wisconsin Veterans, Their Dependents and Survivors

Brochure 135-11/93

Contact your County Veterans Service Officer

Internal Revenue Service Publication #1798

Addresses questions about tax requirements of federal retirees

1-800-829-3676

CAT VI Space Available Handbook

Published by the Society of Military Travelers annually

Cost is \$22.50

1-800-638-8784

GRAY AREA RETIREE BENEFITS

Gray Area Retirees are those airmen who are eligible to receive retired pay at Age 60 (have been issued a 20 year letter), and have been separated from the Wisconsin Air National Guard and transferred to ARPC. Members who elected discharge instead of transfer to the Retired Reserve are not eligible for these benefits. Retirees will need to show an ID card for entrance to facilities. The airmen are eligible for the following gray area retiree benefits:

- Entrance to Morale, Welfare & Recreation facilities;
- Unlimited Access to Exchange and Commissary
- Lodging at Military Installations (on a space available basis);
- Space Available Flights within and between CONUS, Alaska, Hawaii, Guam, and Puerto Rico
- Option to enroll in VGLI
- Option to wear the uniform at appropriate celebrations and military activities
- Enrollment in Tricare Retiree Dental Program

Gray Area ID Cards

DD Form 2A (Reserve) (Red). Gray Area Retirees are eligible for an ID Card entitling them to unlimited access to exchange and Morale, Welfare, and Recreation (MWR) facilities. Honorary retirees and reserve airmen who were discharged from the Air Force Reserve are NOT eligible.

DD Form 1173-1 (DOD Guard/Reserve Dependent Identification Card) (Red). This card authorizes exchange, commissary and certain MWR privileges but does not authorize eligibility for medical benefits. Unremarried widows/widowers and eligible dependent children of gray area retirees continue their eligibility even if the retiree died prior to reaching Age 60. Participation in the Survivor Benefit Plan is NOT a requirement for eligibility for MWR and health benefits. Upon the 60th anniversary of the retiree's birth date, eligible surviving dependents of Reserve retirees will be issued DD Form 1173.

ID Cards may be issued by any RAPIDS site. The member must accompany any dependents that are obtaining ID cards. The member must provide a copy of discharge orders from the ANG with transfer to ARPC. The following documents must be provided: copy of "Notification of Eligibility for Retired Pay at Age 60" memorandum, orders transferring airmen to ARPC (Retired Reserve or IRR), marriage certificate, and birth certificates for dependent children.

Life Insurance

Veterans' Group Life Insurance (VGLI) extends renewable five-year term insurance to people after they leave active duty or the reserves. Coverage is limited to the maximum amount of Servicemembers' Group Life Insurance (SGLI) held on active duty or in the reserves. The retiree has to initiate enrollment and choose the amount of coverage.

Retirees who had SGLI are eligible for VGLI coverage for their lifetimes without evidence of good health if they apply within 120 days of leaving the military. They can apply for VGLI for another year after the 120-day period expires, although they are subject to medical review. Also view more at: <http://www.insurance.va.gov/sgliSite/default.htm>

Office of Servicemen's Group Life Insurance
213 Washington Street
Newark, NJ 07102-2999
1-800-419-1473

Tricare Retiree Dental Program

New retirees may elect to enroll within 120 days after retirement from active duty, the ANG or Reserve and are eligible for a waiver of the 12-month waiting period for the full scope of benefits; a copy of retirement orders submitted with enrollment application verifies eligibility for this waiver. A two-month premium prepayment is required at time of enrollment to ensure receipt of benefits on coverage effective date. There are three ways to enroll: online at <http://www.trdp.org> or telephone at (888)838-8737 (with Visa or MasterCard) or mail at Delta Dental of California, Federal Services, PO Box 537008, Sacramento CA 95853-7008. TRICARE is managed by Delta Dental. Regional location determines premiums. Eligibility includes spouses, children, un-remarried surviving spouses and children of deceased members. Premiums in Wisconsin are: Single \$32.33, Two Person \$63.07, Family (3 or more) \$105.48. Monthly premiums are scheduled to increase annually on May 1. Monthly premiums are deducted either automatically from Uniformed Services retired pay or through direct monthly billing if the member is not drawing retired pay. Enrollees must commit to an initial enrollment period of 12 months. Once the 12-month enrollment has been satisfied, enrollment can continue on a month-to-month basis. The deductible amount is \$50 per enrollee per contract year, with a \$150 cap per family per contract year, with an annual maximum amount allowed for most covered procedures of \$1,200 per enrollee per contract year.

Gray Area Retirees - Changes To Military Personnel Records

Retirees must still keep their personnel records accurate. Retirees should notify ARPC when the following information or conditions change: Address, phone number (home or work), physical condition. If changes in a retiree's health will prevent further military service, the retiree should send the ARPC a description of the physical condition and a physician's statement or Veterans Affairs form listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery. Changes must include airmen's SSN and must be submitted in writing.

HQARPC/DPSS
6760 E Irvington Pl #4000
Denver CO 80280-4000
Toll-free: 1-800-525-0102

AGE 60

Normally your retired pay will be computed based on the highest grade held. If you took a voluntary demotion, HQ ARPC has the authority to authorize your retired pay to be calculated in the higher grade. However, if you were demoted for cause, then all information pertinent to your demotion must be forwarded to the Secretary of the Air Force for a grade determination. The following benefits are added at age 60: (Members who elected discharge prior to age 60 will only receive retired pay and an ID card for medical care).

- Retired Pay (monthly checks are dated the first of each month)
- Eligible for medical and dental care at Military Treatment Facility (MTF)
- Unlimited use of commissaries
- Eligible for space available air transportation worldwide, including eligible family members
- Civilian medical care benefits under TRICARE

RETIRED PAY

Retirement Application Process

Those retirees transferred to the Air Reserve Personnel Center (ARPC) at the time of their discharge from the Wisconsin Air National Guard should receive a retirement application packet from them approximately **four months** prior to their 60th birthday. If you elected discharge instead of transfer you must contact ARPC to request pay application forms. Your pay forms should be returned to ARPC 30 days prior to your 60th birthday. If they receive your paperwork at least 30 days prior to the effective date of retirement you will receive your first check (which will be a partial check from the effective date until the end of that month) by the 3rd day of the following month. If you do not designate a financial institution in which you wish to have your retired pay deposited, the Defense Finance and Accounting Service (DFAS) will withhold your retired pay until such a time as the information is received.

HQ ARPC/DPPR
6760 E Irvington Pl #1900
Denver CO 80280-1900
Toll-free: 1-800-525-0102

PAY RECORDS

The Defense Finance and Accounting Service (DFAS) receive the approved application from ARPC and establish an account for the airmen. Airmen who receive separation pay, severance pay or readjustment pay from the Armed Forces and who later qualify for retired pay will have the full amount of separation, severance, or readjustment pay recouped from retired pay. Certain Transition Assistance Programs may be exempt from recoupment. Airmen are paid via direct deposit on the first of the month; i.e., 1-31 May earned retired pay would be paid on 1 June. The airmen will receive an initial Leave and Earning Statement (LES) and one each time the amount of pay changes. It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing address change, financial institution change, or changes to RC-SBP plan due to death or divorce must include the airmen's SSN and must be submitted to (call the 1-800 number and confirm which address to send to):

Defense Finance and Account Service
US Military Retirement Pay
P.O. Box 7130
London, KY 40742-7130
1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST)
Commercial: (216) 522-5955
Fax: 1-800-469-6559

Website: <http://www.dfas.mil/> (click on Contact DFAS; scroll down the page to Retired Pay; scroll down and click on Questions or comments;
Select Military Retiree then fill out the data fields.

RESERVE COMPONENT SURVIVOR BENEFIT PLAN ANNUITANT RECORDS

If the airman elected into the Reserve Component Survivor Benefit Plan, upon notification of death, DFAS-Cleveland will forward an annuity application packet to the designated beneficiary. The designated beneficiary will draw up to 55% of the airman's retired pay (less RC-SBP costs). The annuity will drop to 35% of the airman's retired pay when the beneficiary becomes social security eligible at Age 62.

Under the old law, a survivor received 55 percent of a military member's retirement pay until age 62, when it drops to 35 percent. The new law eliminates this reduction, but it is phased in over the next 3 1/2 years:

For months after September 2005 and before April 2006: 40 percent
For months after March 2006 and before April 2007: 45 percent
For months after March 2007 and before April 2008: 50 percent
For months after March 2008: 55 percent

If the airman was drawing retired pay, there will be a slight delay in receiving the annuity. If the airman was not yet drawing retired pay, ARPC must review the application, certify the airmen for retired pay, and posthumously place the airman on the retired list prior to forwarding to DFAS-Cleveland for processing of pay. DFAS-Cleveland must establish the airman on the pay system before the RC-SBP annuity may be processed. This process can take up to 180 days. It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing address change, financial institution change, or change in marital status due to death or divorce, must include the airman's and spouse's SSNs and must be submitted to (call the 1-800 number and confirm which address to send to):

Defense Finance and Account Service

US Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Fax 1-800-469-6559

1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST)

Website: www.dfas.mil (click on Contact DFAS; scroll down the page to Retired Pay; scroll down and click on Questions or comments;

Select Military Retiree then fill out the data fields.

ID CARDS - AGE 60

Retirees are required an updated ID card when they turn age 60. They should also get them updated again when they turn age 65. Spouses ID cards expire 4 years after date of issue, until age 75 at which time they become indefinite. Defense Enrollment Eligibility Reporting System (DEERS) enrollment/update is completed at the time ID cards are issued. DEERS enrollment is mandatory for any service benefits/privileges and for VA benefits.

DEERS Beneficiary Telephone Center: 1-800-538-9552

DD Form 2 (Retired), U.S. Uniformed Services Identification Card (Blue). The following documents must be provided: Orders placing airman on Retired List (issued by ARPC) and Social Security Number.

DD Form 1173 (Family Member ID Card) (Tan). Dependents must provide the following documents: proof of age, social security number and marriage certificate for spouse, and social security number and birth certificate for dependent children. If retiree is deceased, provide a certified copy of the death certificate.

RESERVE COMPONENT RETIREMENT INFORMATION

LETTER OF NOTIFICATION OF ELIGIBILITY FOR RETIRED PAY AT AGE 60 (20/15 YEAR) AND RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

20 Year/15 Year Letter and RC-SBP Packet

- 20 year letter issued by ARPC
 or 15 year letter if medically disqualified for retention;
- Served the last 6 years as a member of the Reserve Component;
- 90 days to make election on DD Form 1883 & ARPC Form 3854;
- Spousal notification required by public law;
- Spousal concurrence for anything less than Option C / Full Coverage.

Purpose of Reserve Component Survivor Benefit Plan

Because eligibility for retired pay STOPS on the date of the retiree's death, Congress established the Reserve Component Survivor Benefit Plan. It provides an inflation-protected monthly annuity to a retiree's survivors for an amount of up to 55% of the airmen's retired pay.

The airman and spouse should review their entire financial situation before making a decision. The election is permanent and irrevocable. It can only be changed thru divorce or death. The airman has the right to appeal to the Reserve Component Survivor Benefit Program Board for permission to change an election. The airman has one year from date of divorce or remarriage to make changes in coverage.

Options

- A - Decline Coverage/Defer Election until Age 60;
- B - Provide annuity payable upon airmen's 60th Birthday;
- C - Provide immediate annuity (following airmen's death).

RC-SBP Cost

- Deducted from retiree's pay check;
- RC-SBP costs - actuarial charge based on age at time of election;
- Cost averages 7½-11%.

Eligible Beneficiaries

- Spouse/Former Spouse;
- Spouse/Former Spouse & Children;
- Children only;
- Insurable Interest - cost prohibitive - caps at 40%.

Annuity Paid to Eligible Designated Beneficiaries Upon Airmen's Death

- 55% of airmen's retired pay less SBP costs

Supplemental Reserve Component Survivor Benefit Plan

- Coverage at 5% increments, up to 20% reduces the impact of the social security offset to the spouse's annuity after the beneficiary reaches age 62;
- Costs 3% for each 5% increment elected;
- 20% coverage costs would be 12-14% in addition to 7½-11% RC-SBP costs.

On October 28, 2004, President George W. Bush signed the Ronald W. Reagan National Defense Authorization Act (NDAA) for Fiscal Year 2005, P. L. 108-375. Section 644 of this Act terminates costs for SSBP elections effective November 1, 2004. The law eliminates the reduction in retired pay for SSBP coverage for military retirees who elect full spouse or former spouse coverage. Effective November 1, 2004, approximately 12,000 military retirees will benefit from this change and will automatically receive SSBP coverage at no cost. All new military retirees electing maximum SSBP coverage will receive this benefit at no cost.

LEGAL ASSISTANCE

Free legal assistance is provided to active duty and retired military personnel (drawing retired pay) and eligible dependents. Personnel seeking legal advice should bring all relevant documents or correspondence. **Appointments** may be made at:

Judge Advocate's Office
ATTN: AFRC-FM-JA
100 E. Headquarters Road (Bldg 100)
Fort McCoy, WI 54656-5263
Monday-Friday, 0730-1600 hours
(608) 388-2165

or in Great Lakes: 847-688-4753

SOCIAL SECURITY

Retired Reservists and National Guard members who served between 1957 and 1987 and had their Social Security benefits reduced are eligible to recoup their losses as of 1 Jan 95. The Social Security Independence and Program Improvements Act of 1994 nullifies the Government Pension Offset and Windfall Elimination Provision, which prevented government employees from "double-dipping" by drawing both federal retirement and Social Security based on the same income. The benefit adjustments are not automatic; retirees or their widowed spouses will have to apply for them. Contact the Social Security Administration at 1-800-772-1213 or visit the nearest Social Security office.

HEALTH BENEFITS AT AGE 60

You may contact the **Health Benefits Advisor** for information or a current handbook.

Great Lakes Naval Hospital (847) 688-5457
Ft. McCoy (608) 388-2246
TRICARE Service Center 1-800-874-2273

TRICARE Standard and Extra is a fee-for-service plan available to all non-active duty beneficiaries throughout the United States. Enrollment is not required. Coverage is automatic as long as your information is current in the Defense Enrollment Eligibility Reporting System. When using TRICARE Standard or Extra, you may visit any TRICARE-authorized provider, network or non-network. Care at military treatment facilities is on a space-available basis only. You do not need a referral for any type of care but some services may require prior authorization.

TRICARE Prime offers the most affordable and comprehensive coverage. TRICARE Prime is available in the United States in areas known as Prime Service Areas. Enrollment is required to participate in TRICARE Prime. When you enroll in TRICARE Prime, you have an assigned primary care manager (PCM), either at a military treatment facility or from the TRICARE network, who provides most of your care. Your PCM will refer you to a specialist for care he or she cannot provide and coordinate with your regional contractor for authorization, find a specialist in the network, and file claims on your behalf. You have certain time and distance standards for care including wait times for urgent, routine and specialty care. Other benefits include enhanced vision and preventive services and travel reimbursement for some specialty care.

TRICARE For Life (TFL) is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's coinsurance and deductible. Basically, if you use a Medicare participating or non-participating provider, he or she will file our claims with Medicare. Medicare pay its portion and electronically forwards the claim to the TFL claims processor. TFL pays the provider directly for TRICARE-covered services.

Airmen and eligible dependents become TRICARE eligible when the airman is placed on the retired list at Age 60; they lose eligibility when Medicare covers them at Age 65—that's when TRICARE For Life can begin as long as they are

enrolled in Medicare Part B. Retirees and dependents are eligible for care in uniformed services medical facilities on a space available basis. If a retiree is not entitled to Part A of Medicare, certain hospitalization and outpatient care is authorized in civilian facilities. Retirees may be eligible for medical care in a VA medical facility for service-connected disabilities (in line of duty injuries).

TRICARE Retired Reserve (TRR) is a premium based, worldwide health plan that qualified retired Reserve members and survivors may purchase. TRR offers comprehensive health coverage from any TRICARE-authorized provider, network or non-network. Referrals are not needed for any type of care but some services may require prior authorization. The type of provider you see determines how much you'll pay out-of-pocket. If you're visiting a network provider, you'll pay less out of pocket and the provider will file claims for you. You may receive care in military treatment facilities on a space-available basis.

TRICARE Young Adult is a premium-based health care plan available for purchase by qualified dependents. When you purchase TRICARE Young Adult, you will have access to medical and pharmacy benefits, but dental coverage is excluded. TRICARE young adult allows adult children to purchase TRICARE coverage after eligibility for "regular" TRICARE coverage ends at 21 (or 23 if enrolled in a full course of study at an approved institution of higher learning).

DENTAL CLINIC Each dental clinic makes its own determination based on staffing and funding on whether space-available dental care may be provided to retirees.

Naval Dental Center, Building 237, Great Lakes Naval Base
(847) 688-3331

MILITARY SPECTACLES

If you are retired and eligible for other medical services you are authorized the free issue of one pair per year of standard military issue in single, bifocal and trifocal vision from a Military Treatment Facility (MTF). If you are less than 50 miles from a MTF you can take your prescription with you and they will measure you. If you are over 50 miles from a clinic with optometry services you can print the DD771. Please fill out the top section with your "name, "retiree", and last 4", along with your shipping and contact information. About halfway down the form, please indicate which *standard issue* frame you desire. Take this partially completed form with you to your eye exam. Ensure that the examining facility writes the prescription, and includes the *pupillary distance* (PD) on the form.

<http://nostra.norfolk.navy.mil/ordering/retiree.cfm>

Send the following information to NOSTRA:

- One copy of the completed DD771 form,
- A copy of your military ID card.
- Your mailing address and a daytime phone number and email address if available.
- NOSTRA fax number is: 757-887-4647.
- Make sure you write: "Retiree Order" on the fax.
- Mailing Address is: NOSTRA, 160 Main Road, Ste 350, Yorktown, VA 23691-9984

PHARMACY SERVICES

TRICARE provides a prescription benefit to all persons eligible for TRICARE, including TRICARE for Life entitled to Medicare parts a and b. There are currently four options:

- 1) May take prescriptions to any military pharmacy and have them filled, free of charge, up to a 90-day supply.
- 2) Through The TRICARE Mail Order Pharmacy (TMOP) program provided under TRICARE. Members pay \$3.00 for generic and \$9.00 for most brand name medications. A third tier of payment of \$22 will be for non-formulary medication. Beneficiaries covered by a pharmacy benefit under other health insurance (OHI) may only use TMOP if their OHI does not cover the medication they need, or if the pharmacy benefit under the OHI plan has been exhausted. Medicare-eligible beneficiaries affected by a Base Realignment and Closure action may also participate in the mail order pharmacy service. The cost is the same as for non-Medicare-eligible retirees. For mail order information, call (800) 363-8667.
- 3) Through a retail network pharmacy; choose from over 53,000 retail pharmacies. Members pay \$3.00 for generic and \$9.00 for most brand name medications. A third tier of payment of \$22 will be for non-formulary medication
- 4) Through a non-network pharmacy.

Check with your TRICARE Service Center for details.

Great Lakes Naval Hospital

Monday-Friday, 0800-2100

Saturday/Sunday/Holidays, 0800-1600

(847) 688-3374 800-941-4501 or 1-800-552-8569 (24-hour line for call-in refills)

REX CLUB. A club designed to save money on prescription drugs. Memberships available to Wisconsin National Guard members (present and retired).

1-800-479-4793