



MOUNTAIN HONORS

Fort Drum Retirement Services Office
 10720 Mt Belvedere Blvd, Fort Drum, New York, 13602
 Phone: 315 772-6434/6339 Toll Free 1-800-556-9790
 drum.rso@conus.army.mil

SUMMER 2010
 ISSUE 3



From the Retirement Services Officer

The Fort Drum Retirement Services Office endeavors to provide quality service regarding benefits, entitlements, information and referrals to Retirees, their Families as well as active duty Soldiers and their Families preparing for retirement. We advise and support the Fort Drum Retiree Council, develop public support of Army programs and inform the retired community of upcoming events of interest. The Fort Drum Retirement Services Officer (RSO) supports U.S. Army Retirees in, Maine, Vermont, Massachusetts, New Hampshire and New York. We will, however, provide assistance to any Veteran, Surviving Spouse or Family member who contacts this office. The Retirement Services Office also publishes this annual Fort Drum Mountain Honors Newsletter. Mountain Honors is intended as a source of noteworthy information concerning military Retiree benefits and information. Being an annual publication, changes often occur from the date of publication, to the next year's edition. Every effort is made to ensure that the articles included are both meaningful and accurate as of the publish date. Your comments on the newsletter are valued and encouraged, and we are always looking for ways to improve. Send your comments by email to, drum.rso@conus.army.mil or by phone at 1-800-556-9790



Bert M. Levesque
 Retirement Service Officer
 Fort Drum, NY 13602

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Fort Drum Retiree Council

- CPT Paul Blacketor (USA Ret) Co-Chairman
- CSM Stan Kaminski (USA Ret) Co-Chairman
- COL William Murphy (USA Ret)
- COL Richard Peters (USA Ret)
- COL Joseph Varga (USA Ret)
- COL William Wean (USMC Ret)
- COL Frank Musmanno (USA Ret)
- COL Mario Fabi (USA Ret)
- LTC Gary Chicone (USA Ret)
- LTC Harvey Williams (USA Ret)

Retiree Appreciation Day 2010

New Location!

In September of last year, Fort Drum hosted the Retiree Appreciation Day (RAD) at Clark Hall. A variety of agencies were on hand to serve Retirees and Veterans with issues regarding various benefits and entitlements and were able to resolve questions on the spot. This year on September 11, 2010 we are planning a bigger and better RAD to be held at the Fort Drum NY National Guard Center, Bldg P-855 on Oswego Avenue. The opening ceremony begins at 0900 where we will reflect on the service of all Veterans and honor Patriot Day and the remembrance of September 11th. Many agencies including TRICARE, Social Security Administration, ID Card office and many Veteran organizations representing you will be present. All Retirees from the armed services and government agencies are welcome. No registration is required, and the entire Family is invited to come and experience the services that will be available that day. See more on the RAD events on page 9 of this newsletter. For more information call toll free 1-800-556-9790. Also information can also be found on our website at www.drum.army.mil, Link: Retiree, Then click on "Services for Retirees". We look forward to assisting you.

Upcoming Retiree Appreciation Day 2010



Office of the Garrison Commander



Dear Retirees and Family Members:

This past year has seen significant growth in the Fort Drum community and its ability to support the mobilization, training and deployment of our Soldiers in support of fighting the global threats from terrorism.

As important is the continued support of servicing our Retirees, Veterans, Surviving Spouses and Family members. We endeavor to provide quality information on benefits, entitlements, and services. We have made significant changes to this year's Retiree Appreciation Day celebration on September 11, 2010. This day is not meant to only recognize your dedicated service to our country but to also gather in one setting an assortment of benefactors and representatives. They will work to provide information, explanation of benefits, ensure qualified individuals are receiving entitlements, and to counsel on changes and programs effecting our Retirees and Veterans on features of benefits they deserve.

This year's event is going to be held at the New York National Guard Center here on Fort Drum on Oswego Street. This facility is larger than last year, and it is open to everyone who desires to come and enjoy the celebration of honoring our Retirees and Veterans, to recognize the sacrifice of Surviving Spouses, and to assist Family members with all possible issues. Many Veteran organizations will be on hand to answer questions and describe how they support and defend benefits while answering your questions on entitlements.

The support from the Fort Drum Retirement Services Office is dedicated to ensuring any and all concerns on your behalf are addressed and that a satisfactory resolve to your concerns and questions are addressed. Fort Drum will continue to serve our Retirees and Veterans as well as their Family members, and if you have questions, feel free to contact the Retirement Services Officer, Mr. Levesque, at 1-800-556-9790 or by email at drum.rso@conus.army.mil. I pledge my personal commitment to the accomplishment of meeting your needs and supporting the Retiree community, while honoring your sacrifice and dedicated service to our country. We look forward to seeing you on Retiree Appreciation Day 2010, and thank you for your honored service.

Sincerely,

Kenneth H. Riddle
Colonel, US Army
Garrison Commander



FORT DRUM COMMISSARY

Great news for our faithful Retirees! We know it is hard for many of you to get to the Commissary, especially if you don't live close to one. Because of this the Commissary is now holding On Site Sales to bring your benefit to you. We will be featuring an On Site Sale at various locations in the near future. A full line of commodities will be offered with everything from cereal, coffee, detergents and FRESH MEATS! Feel free to contact me, Robert Smith, at (315) 772-6559 or robert.smith02@deca.mil regarding an On Site Sale near you. Additional information is available on line at www.commissaries.com . Hope to see you at one of our On Site Sales Soon!

Date	Time	Place
August 7 & 8	0900 to 1700	107th and 914 Airlift Wing, Hangar 850 Niagara Falls, NY 14304
August 28 & 29	0900 to 1700	NY National Guard Armory 1700 Parkway East Utica, NY
Sept 10 & 11	0900 to 1700	NY Army Reserve 98th Training Division 2035 Goodman St North Rochester, NY
October 2 & 3	0900 to 1700	Vermont Army National Guard Bldg 6, Camp Johnson Colchester, VT
November 5 & 6	0900 to 1700	NY Air National Guard 6001 E. Molloy Road Hancock Field Syracuse, NY



ROBERT W. SMITH Store Director Fort Drum Commissary PH (315) 772-6559 Fax (315) 772- 2555

TO SUBMIT



What would you like to see in your Newsletter?

Send "Letters to the Editor" to:

drum.rso@conus.army.mil

Directorate of Human Resources
Retirement Services Office
10720 Mt Belvedere Blvd
Clark Hall, Bldg. Room B2-40



TRICARE Corner

TRICARE for Life Pre-Authorized Skilled Nursing Care



A recent change requires that skilled nursing facilities will have to obtain pre-authorization for care provided to TRICARE for Life (TFL) beneficiaries once Medicare benefits are exhausted and TFL becomes the primary health coverage.

The pre-authorization is only required for care when medically necessary skilled nursing services extend beyond Medicare's 100 day limit, and TFL becomes a beneficiaries' primary payer. Since medical documentation must be submitted, the pre-authorization will be requested by the skilled nursing facility and should not be the beneficiaries' responsibility. In fact, as TFL coverage determination will be provided prior to extended periods of care being incurred, dual eligible beneficiaries of Medicare and TFL will have the benefit of better planning their extended health care needs. Medicare and TFL cover medically necessary skilled nursing care and rehabilitative therapies, including room and board, prescription medication and laboratory work, all of which are provided in a skilled nursing facility. Medicare, however, only covers the first 100 days of skilled nursing care, while TFL covers treatment as long as it is necessary and is a TFL covered service. In order for skilled nursing care benefits to be covered, the facility must be Medicare certified and enter into a participation agreement with TRICARE. Beneficiaries must have a qualifying hospital stay of at least three consecutive days (not including the day of discharge). Beneficiaries must also enter the skilled nursing facility within 30 days of being discharged from a hospital, and the care must meet TRICARE medical necessity guidelines.

TRICARE Overseas

Traveling overseas is a unique experience. With different climates, new foods, and altered sleeping habits, it is not unusual to become sick or experience a medical emergency. Having a medical emergency in a foreign country can be very stressful. It is important that you understand your TRICARE coverage before leaving home. Before traveling, TRICARE beneficiaries should verify their data in the Defense Enrollment Eligibility Reporting System (DEERS) is current. You can check with any Military I.D. Facility (a listing of facilities in our five state region is included in this issue) to determine your status, or you can obtain more information about DEERS and how to update your record at www.tricare.mil/DEERS. TRICARE encourages all beneficiaries who have a medical emergency overseas to seek treatment immediately. Beneficiaries can seek help finding a treatment facility through a local U.S. Embassy or Consulate. Beneficiaries should be prepared to pay up-front for treatment and submit a claim with their TRICARE regional health care contractor after returning home. The Centers for Disease Control and Prevention recommend overseas travelers pack a travel health kit to manage any pre-existing medical conditions, prevent illness related to traveling and take care of minor health problems as they occur. The health kit should include: pain or fever medication, stomach upset or diarrhea medication, throat lozenges, decongestant, disposable gloves, adhesive bandages, gauze, adhesive tape, cotton swabs, antiseptic and saline eye drops. Depending on your travel plans you may want to include insect repellent and sunscreen. It is also very important to include a sufficient amount of all prescription medication as it may not be possible to obtain your pharmacy needs overseas. Be sure to save all medical receipts as they will be necessary to file your claims upon return. For more information about any of your TRICARE benefits go to www.tricare.mil or contact their regional health care contractor.

Contact information for the regional offices is listed below.

TRICARE Latin America and Canada

706-787-2424

www.tricare.mil/tlac

TRICARE Pacific

011-81-6117-43-2036

www.tricare.mil/pacific

TRICARE North Region

877-874-2273

www.healthnetfederalerservices.com

TRICARE South Region

800-444-5445

www.humana-military.com

TRICARE West Region

888-874-9378

www.triwest.com



“The purpose of war is not to die for your country. The purpose of war is to ensure the other guy dies for his country”.

- General George S. Patton Jr.



Veterans' Grave Medallion Available for Order

The Veterans Administration (VA) announced June 29, 2010 that the Department of Veterans Affairs is now offering bronze medallions to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a Veteran. The new item can be furnished instead of a traditional government headstone or marker for Veterans whose death occurred on or after November 1, 1990, and whose grave in a private cemetery is marked with a privately purchased headstone or marker. Under federal law, eligible Veterans buried in a private cemetery are entitled to either a government furnished grave marker or the new medallion, but not both. Veterans buried in a national or state Veteran's cemetery will receive a government headstone or marker of the standard design authorized at the cemetery. Medallions are available in three sizes: 5 inches, 3 inches and 1 ½ inches in width. Each medallion features the image of a folded burial flag adorned with laurels. It is inscribed with the word "Veteran" at the top and the branch of service at the bottom. Next of kin will receive the medallion, along with a kit that will allow the family or the staff of a private cemetery to affix the medallion to a headstone, grave marker mausoleum or columbarium niche cover. The VA is developing an application form for ordering the medallion. Until it is available, applicants may use the form for ordering government headstones and markers (VA Form 40-1330). Additional information on the medallion, headstones, and markers is available online at www.cem.va.gov/cem/hm/hmtype.asp, by calling 800-827-1000 or contacting your local County Veteran Service Office (CVSO). You can locate your CVSO in your telephone directory under "County Government". The VA operates 131 national cemeteries in 39 states and Puerto Rico. More than three million Americans, including Veterans of every war and conflict, from the Revolutionary War to the current conflicts in Iraq and Afghanistan, are buried in VA national cemeteries on more than 19,000 acres. Veterans with a discharge issued under conditions other than dishonorable, their spouses and eligible dependent children can be buried in a VA national cemetery. Other burial benefits available for all eligible Veterans, regardless of whether they are buried in a national cemetery, or a private cemetery, include a burial flag, a Presidential Memorial Certificate and government headstone or marker. Information on VA burial benefits can be obtained from national cemetery offices, from the VA website online at www.cem.va.gov or by calling the VA regional customer service office at 800-827-1000.

VA Health Care Overview

The VA provides a Medical Benefits Package to all enrolled Veterans. The comprehensive plan offers a full range of preventive outpatient and inpatient services within the VA health care system. Also, once you are enrolled in the system, you can be seen at any VA facility across the country. The VA operates an annual enrollment system that helps to manage the provision of health care by providing an overall population of beneficiaries. Additionally, the enrollment system ensures that Veterans who are eligible can get care. The VA applies a variety of factors in determining Veterans' eligibility for enrollment, but once a Veteran is enrolled, that Veteran remains enrolled in the system.

Do You Qualify? There are many ways that a Veteran may qualify for health care at over 1,400 medical centers and clinics across the nation. VA health care is portable, meaning that once enrolled, you may receive care at your home facility as well as the nearest VA facility while traveling. Veterans are encouraged to take a moment and see if you qualify. Just go to www.va.gov and under Veteran Services click on "Health Care Information". Then select "VA Health Benefits". From there click on "Do You Qualify". You will then be asked to answer the following questions.

Are any of these statements true?

- You served on active military, naval, or air service and were honorably discharged or released.
- You were/are a Reservist or National Guard member, and you were called to active duty by a Federal Order (for other than training purposes). You completed the full call-up period.

If you answered yes to either of the previous questions you will then be asked if any of the following statements are true.

- You were discharged or separated for medical reasons, early out, or hardship.
- You served in theater of combat operations within the past 5 years.
- You were discharged from the military because of a disability (not pre-existing).
- You are a former POW.
- You received a Purple Heart Medal.
- You receive VA pension or disability benefits.
- You receive state Medicaid benefits.



If you answered yes to any of the categories above, you probably qualify for VA Health Care and can apply using the VA Form 10-10EZ, Application for Medical Benefits, online by clicking on the "Apply now for VA Health Care Benefits". You may also use a paper form that you download, save for later submission, print and fax, or mail back to VA. If you do not want to use the online form or cannot print at home, the VA will mail you an application. You can request an application or get help by calling the VA at 877-222-8387, Monday through Friday, 0800-2000 (Eastern Time).

Please note that you will need the following information before you start the application process.

- Paperwork related to your separation from military service.
- Current health insurance information.
- Last year's household income, if your eligibility for enrollment is based on financial circumstance.

If you have any questions on applying for VA Health Care, please call 877-222-8387 or contact your local County Veteran Service Office (CVSO). In most cases you can locate your

Telephone Numbers

Fort Drum Retirement
Service Office 1-800-556-9790
DA Casualty Assistance Office
1-800-626-3317
 (To report the death of a Retiree)
DEERS Verification 1-800-538-9552
 (Update I.D. records)
Defense Finance &
Accounting Office 1-800-321-1080
 (Retired & annuitant pay issues)
Human Resource Command 1-800-318-5298
 (Gray area Retiree issues)
VA Burial Information 1-800-697-6947
Medicare Information 1-800-772-1213
TRICARE World Wide Information
1-800-874-2273
Delta Dental 1-888-838-8737
 (Retiree dental program)
Express Scripts 1-866-363-8667
 (Mail order pharmacy)
TRICARE for Life 1-888-363-5433
Federal Long Term Care
Insurance 1-800-582-3337
Other Military Retired Affairs Offices
Navy 1-866-827-5672

Web Sites

Retirement Services
<http://www.armyg1.army.mil/retire>
Fort Drum Homepage
<http://www.drum.army.mil>
DFAS-Cleveland (Retired Pay & Annuitant Pay)
<http://www.dod.mil/dfas/>
DFAS
<http://www.dfas.mil>
myPay DFAS
www.mypay.dafs.mil
Veterans Administration
<http://www.va.gov>
Military Funeral Honors
<http://www.militaryfuneralhonors.osd.mil>
Burial & Memorial Benefits
<http://www.cem.va.gov>
DOD Military Health Care System (TRICARE)
<http://www.tricare4u.com>
Delta Dental Plan
<http://www.trdp.org>
Express Scripts (Mail Order Pharmacy)
<http://www.express-scripts.com>
Federal Long Term Care Insurance
<http://www.ltcfeds.com>
Medicare
<http://www.ssa.gov/mediinfo.htm>
Job Opportunities
<http://www.recruitmilitary.com>
Healthnet Federal Services (Tricare Northeast Region)
<http://www.hnfs.net>

Marine Corps 1-800-336-4649
Air Force 1-800-531-7502
Army Recreation Centers:
Hale Koa Hotel, Hawaii 1-800-367-6027
Edelweiss Lodge, Germany 011-49-8821-9440
Dragon Hill, Korea 011-82-2791-8222
Shades of Green, Florida 1-888-593-2242

CHANGE OF ADDRESS PROCEDURE

If your Mountain Honors or Army Echoes Newsletter, Retiree bulletins and other military documents are not being sent to the correct address a change of address must be submitted to:
 Directorate for Retired/Annuity Pay (General Processing)
 ATTN: DFAS-Cleveland Center
 PO Box 99191
 Cleveland, Ohio 44199-1176- (1-800-321-1080)
 New Account Information (if you have recently retired within the last 90 days).
 DFAS-Cleveland Center
 P.O. Box 99191
 Code ROCAC
 Cleveland, Ohio 44199-1176

IF YOU HAVE ANY QUESTIONS, PLEASE CALL DFAS -CL AT 1-800-321-1080.

Social Security

<http://www.ssa.gov>
National Personnel Records Center
<http://www.archives.gov>
Army & Air Force Exchange Service
<http://www.aafes.com>
RAPIDS Site Locator
 (DEERS Enrollment & ID Card Issuing Facilities)
<http://www.dmdc.osd.mil/rsl/owa/home>
Military Home front (Formerly SITES Home Page-Information about military installations)
<http://www.militaryhomefront.dod.mil>
Army Career and Alumni Program -ACAP
<http://www.acap.army.mil>
Military Living Publications
 (Includes Space A Travel Information)
<http://www.militaryliving.com>
U.S. Army Human Resource Command – Army Reserve
<http://www.hrc.army.mil>
AER Website
<http://www.aerhq.org>
Military Discounts
<http://benefits.military.com>
Armed Forces Vacation Club
www.afvclub.com
Rapids Site Locator
<http://www.dmdc.osd.mil/rsl/owa/home>



"Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty."

- John F. Kennedy

"History does not long entrust the care of freedom to the weak or the timid."

- Dwight D. Eisenhower



TRICARE Retiree Dental Program Reminder

Program News

Retirees and their Family members are encouraged to attend this year's Retiree Activity Day on September 11th at Fort Drum. A representative for the TRICARE Retiree Dental Program (TRDP) will be present at this event, so be sure to stop by the TRDP table for important program information.

For enrollees in the TRICARE Retiree Dental Program (TRDP), the annual maximum starts over on October 1, the beginning of each TRDP contract year. This means that for the current contract year (October 1, 2009 – September 20, 2010), the TRDP allows each sponsor and Family member who is enrolled in the Enhanced Program a maximum of \$1,200 to apply to all their covered dental services. The contract year three-quarter point of July 2010 is a good time for TRDP enrollees to check on the online Consumer Toolkit at www.trdp.org for the amount of maximum remaining for each individual. Routine services like exams, cleanings and x-rays do not count toward the \$1,200 maximum. However, eligible enrollees who need more extensive treatment should think about scheduling some of it to be done before the contract year ends in order to make good use of any remaining maximum. To help determine how much of any remaining maximum amount can be applied to major services such as cast crowns, bridges, dentures or dental implants, Delta Dental recommends that Enhanced Program enrollees take

advantage of an available feature of the TRDP called a “predetermination” before undergoing treatment. Prior to the start of a treatment plan involving any of these types of major services, enrollees can ask their dentist to submit a predetermination request to Delta Dental to find out what services the TRDP will cover and obtain an estimate of how much the program will pay toward these services. After processing the request, both the enrollee and the dentist will receive a written estimate of the amount Delta Dental will pay for approved services and the amount for which the enrollee will be responsible. (The enrollee will have to figure in any deductible remaining, which can also be verified on the Consumer Toolkit.) It is important to remember that while a predetermination of services allows enrollees to plan in advance for their portion of the dentist's bill, it is only an estimate and is not a recommendation about the necessity of the proposed services or a requirement before major services are performed. More information about the TRDP, including how to enroll online, can be found on the TRDP web site at www.trdp.org or by calling Delta Dental toll-free at 888-838-8737.



FREE Eye Glasses for Retirees

Retired members of the Uniformed Services are authorized the free issue of one pair, every 12 months, standard military issue, recruit type, brown eyeglasses. No other frames are available and Family members and surviving spouses of Retirees are not entitled to receive the eyeglasses.



The eyeglasses are available from the Naval Ophthalmic Support and Training Activity (NOSTRA). To obtain more information on receiving your eyeglasses go to www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx and select the “How to Order: Retirees” link. You can also contact NOSTRA at 757-887-7611.

I.D. Card Update

Implementation of the process to remove sponsor social security numbers from Retiree and dependent I.D. cards set to begin early this year has been delayed until further notice. When new information becomes available, it will be posted in Army Echoes and other Retiree news outlets.

There are more than 1,500 I.D. card facilities worldwide. You can locate your nearest office online at www.dmdc.osd.mil/rsl/owa/home or by contacting your Retirement Services Office. It is suggested that cardholders call first to ensure office hours, procedures, and a list of necessary documentation.

FORT DRUM ID Card Office (315) 772-5149 or email:
drum.dhr.idcards@conus.army.mil





TRICARE Retiree Dental Program: New contract for nation's largest voluntary dental program in full swing.

Note: To learn more, visit the TRICARE Retiree Dental Program booth at Fort Drum's Retiree Appreciation Day on September 11, 2010.

On October 1, 2008, Delta Dental of California began a new five-year term as administrator of the TRICARE Retiree Dental Program (TRDP). Delta Dental has administered the program since it began in 1998. In the fall of 2007, the Department of Defense (DoD) awarded Delta Dental the contract to continue to administer the TRDP through September 2013.

The TRDP, authorized by Congress as part of the National Defense Authorization Act for fiscal year 1997, offers affordable dental benefits as a voluntary option to the nation's five million-plus Uniformed Services Retirees and their eligible Family members. With a current enrollment of over 1.2 million covered lives, the TRDP is the nation's largest voluntary, all-enrollee-paid dental program. With the new contract that began October 1, the Enhanced TRDP featured some additions to an already comprehensive scope of benefits, such as coverage of some dental implant services at 50 percent of allowable charges, an increase in the orthodontic lifetime maximum from \$1,200 to \$1,500, and 80 percent coverage for posterior composite restorations.

Also starting October 1, TRDP benefits under the new Enhanced-Overseas Program were made available to Retirees and their eligible Family members who reside overseas. Until then, enrollees had to return to the Enhanced TRDP service area to receive dental care.

The TRDP is a national, combined fee-for-service/preferred provider program that offers enrollees access to any licensed dentist in all 50 states as well as the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. While enrollees may seek care from any licensed dentist in this service area, optimal benefits will be available to those enrolled retirees and their Family members who choose a participating network dentist. After a mandatory 12-month enrollment obligation is satisfied, enrollees can remain in the program on a month-to-month basis. The Basic Program remains closed to new enrollees but continues with no change in benefits for those already enrolled and who wish to remain enrolled.

The TRDP carries a \$50-per-person-per-year deductible with a family cap of \$150 and an annual maximum of \$1,200 per person (\$1,000 for Basic Program enrollees) against which preventive and diagnostic services are not counted. Coverage for these services as well as for basic restorative services, periodontal services, endodontic services, oral surgery and dental emergencies is available immediately upon the effective date of coverage. Crowns, bridges, full and partial dentures, many implant services and orthodontics will be available after only 12 months of continuous enrollment, payable at 50 percent.

Eligible Retirees and their Family members can find answers to their questions about the program as well as enroll by visiting the TRDP online at www.trdp.org or by calling the toll-free number at (888) 838-8737. Special Note: Gray Area Retirees are eligible for the TRDP. They do not need to wait until they reach age 60.

RETIREE APPRECIATION DAY

September 11, 2010

Fort Drum, NY

NY National Guard Center Bldg P-855 Oswego Ave.

(More on page 9)



The US Family Health Plan at Martin's Point is a unique TRICARE Prime option that offers comprehensive health care coverage for military Retirees and their dependents as well as Families of active duty personnel. The plan is

only available in certain parts of the country, including upstate New York and northern New England. The US Family Health Plan has recently expanded into Buffalo and Binghamton, New York, as well as Erie, Pennsylvania. For Retirees and their Family members who have Medicare Part B, there is no enrollment fee to join. When you receive your health care through the Primary Care Provider (PCP) of your choosing (from a large network of doctors within your community), you pay no cost-shares or copayments. Referrals to specialists are handled by your PCP and require no paperwork on your part. Your only costs are low copayments for prescription medications (\$3 for a 30-day supply of generic medications, \$9 for brand-name medications, and \$22 for non-formulary medications). For Retirees and their Family members who do not have Medicare Part B, there is an annual enrollment fee of \$230 for one person or \$460 for the whole family and low co-payments for physician visits.

Enrollment is open all year round. If you have any questions about the US Family Health Plan, please call us at 1-888-241-4556.

US Family Health Plan Offices:

Maine: Tom Breault	(800) 431-7777
New Hampshire: Dave Woodford	(800) 431-0777
New York, Albany: Von Ahouse	(800) 240-9129
New York, Buffalo: Ralf Sosnowski	(716) 839-0285
New York, Syracuse: Tim Dunnigan	(866) 876-7377
New York, Watertown: Melissa Strader	(315) 785-5467
Vermont: Mike Rathman	(413) 534-4305

Opening Ceremony 0900



MILITARY FAMILIES



CONTACT INFORMATION
RETIREMENT SERVICES
CLARK HALL, BLDG 10720
ROOM B2-40 FORT DRUM,
NY 13602

RETIREMENT SERVICES
OFFICER:
MR. BERT LEVESQUE
(315) 772-6434
BERT.LEVESQUE@US.ARMY.
MIL

ASSISTANT RETIREMENT
SERVICES OFFICER :
MRS. BENITA TONTI
(315) 772-6339
BENITA.TONTI@US.ARMY.MIL

Retired Army Pin

You can tell a Retired Soldier
by...

2007 was the year of the new Army Retired pin. The small, "Retired Still Serving" lapel pin has been replaced by a larger pin that combines the Army logo with the word 'Retired'. Young people with questions about becoming part of the "Army Strong" force will be able to spot a Retired Soldier with no difficulty.

Available in AAFES PX Stores.



**AAFES & COMMISSARY
RETIREE APPRECIATION
RETAIL SALE.
RETIREES,
ELIGIBLE SHOPPERS AND
SURVIVING SPOUSES
COME JOIN US.**

Retiree Appreciation Day Fort Drum, New York September 11, 2010



RETIREES OF ALL BRANCHES ARE INVITED TO ATTEND!
ARMY - NAVY- AIR FORCE- MARINES - COAST GUARD
US PUBLIC HEALTH SERVICE
Including all NATIONAL GUARD &
RESERVE COMPONENTS

The Fort Drum Annual Retiree Appreciation Day
Spouses and Family members are welcome to join us
September 11, 2010 at New York National Guard Center
Building P-855 Oswego Ave
Fort Drum, NY
0800—1500 Hours

The days events are intended to provide a one stop resource for Retirees, Survivors and Family members to address a variety of issues. An agenda of guest speakers regarding various entitlements and benefits will be scheduled.

GUEST SPEAKER SMA (RET) JACK L. TILLEY, USA
CO-CHAIRMAN, CHIEF OF STAFF OF THE ARMY RETIREE COUNCIL

Available Services for the Day Include:

Retirement Services Office, Veterans Administration, Disabled American Veterans Association, MEDDAC, Delta Dental Representative, TRICARE & Martins Point Health Care, ID Card Office, DFAS, Legal Assistance, Social Security Administration, Military Funeral and Burials Honors, Family Financial Planning, Refreshments and Food Tent, Vehicle Base Registration, Army Emergency Relief and Travel –Space "A" Information

Handicap Accessible



Questions or Inquiries contact the Fort Drum
Retirement Services Office at
1-800-556-9790



Social Security – Help When a Family Member Dies

Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person’s death to Social Security. To do so, you will need to furnish the funeral director with the deceased’s social security number so he/she can make the report. Some of the deceased’s Family members may be entitled to receive Social Security benefits if the deceased person worked long enough to qualify for benefits. Please read the following information to learn what benefits may be available.

A one-time payment of \$255 can be paid to the surviving spouse if he/she was living with the deceased; or, if living apart, was receiving certain benefits on the deceased’s record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased’s record in the month of death.

Certain Family members may be eligible to receive monthly benefits, including:

- A widow or widower age 60 or older (at age 50 or older if disabled).
- A surviving spouse at any age who is caring for the deceased’s child under 16 or disabled.
- An unmarried child of the deceased who is younger than age 18 (or age 18 or 19 if he or she is a full-time student in an elementary or secondary school); or age 18 or older with a disability that began before age 22.
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support, and a surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, any benefits received for the month of death or later months must be returned. For example, if a person dies in July, you must return the benefit paid in August. If benefits were paid by direct deposit, contact the bank or other financial institution to request that any funds received for the month or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later and return them to Social Security as soon as possible. However, eligible Family members may be able to receive death benefits for the month in which the beneficiary died. For more Social Security information visit their website at www.ssa.gov or call their customer service line at 800-772-1213, Monday through Friday, 7 a.m. through 7 p.m.



“To be prepared for War is one of the most effectual means of preserving peace.”

- George Washington

Stolen Valor *The Stolen Valor Act of 2005 makes it a federal misdemeanor punishable by up to a year in prison and a \$150,000 fine for people who lie about their actual or non-existent military service. The Veterans Administration (VA), Office of the Inspector General, investigates cases of fraud perpetrated against the VA and operates a hotline for the public to confidentially and safely report crimes like Stolen Valor involving VA or its programs. If you believe that someone may be misrepresenting their military service you can call the VA hotline at 800-488-8244, email vaoghline@va.gov or write to VA OIG Hotline, PO Box 50410, Washington, DC 20091-0410.*





MOUNTAIN HONORS



FORT DRUM RETIREMENT SERVICES OFFICE

Mission Statement

To provide quality service regarding benefits, entitlements, information and referral to Retirees, their Families and active duty Soldiers and their Families preparing for retirement. The Retirement Services Office also publishes the Fort Drum Retired Army Newsletter; advises and supports the Fort Drum Retiree Council, develops public support of Army programs and informs the retired community of upcoming events of interest.

For more information visit
www.drum.army.mil

Link: Retirees “Services for Retirees”



Designation of Beneficiary Form The Defense Finance and Accounting Service (DFAS) uses the DD Form 2894 to determine who will receive a Retiree’s final prorated pay-check, also known as Arrears of Pay (AOP), upon the Retiree’s death. For example, if a retiree dies on the 10th of a month, the named beneficiary(s) will receive 10 days worth of retired pay. Additionally, the AOP may include other monies owed but not yet paid during the Retiree’s lifetime – such as credit for Survivor Benefit Plan (SBP) overpayment or a retro entitlement of Combat Related Special Compensation (CRSC) or Concurrent Retired Disability Pay (CRDP). This form has nothing to do with your SBP election. SBP payments are continuing monthly annuities while AOP is a one-time payment for any monies due upon the death of a Retiree. The form should be completed anytime there is a change in your family circumstances due to marriage, divorce, etc. It is also important to complete if the remarks block on your Retiree Account Statement (RAS) indicates that “we do not have any beneficiary information on file”. Please be aware that a valid DD Form 2894 must be received by DFAS prior to Retiree’s death to be valid. The form itself is self-explanatory, but please note that Section 2 (Designated Beneficiary Information) allows you to share your final pay with up to five beneficiaries. You may designate a portioned distribution or establish an order of precedence. To designate two or more beneficiaries, complete each subsection, then designate a percentage of AOP each beneficiary is to receive in the corresponding “Share” column. You may designate anyone as a beneficiary, from Family members to friends and associates. Be sure to sign and date the form or it will not be valid. If you do not have a completed form on file with DFAS, your AOP will be distributed with the federally mandated order of precedence. Please note that stepchildren are not eligible beneficiaries for AOP in accordance with the federally mandated order of precedence. Therefore, in order for a stepchild to receive all or a portion of AOP, the Retiree must complete the form to designate each beneficiary. Completed DD Form 2894s may be faxed to 800-469-6559 or mailed to:

Defense Finance and Accounting Service
U.S. Military Retirement Pay
PO Box 7130

London, KY 40742-7130 *More information is available by calling 800-321-1080 or online at www.dfas.mil.*



Articles for this newsletter do not necessarily reflect the position of the Department of the Army or Fort Drum, NY. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7. The RSO is located in Clark Hall, Room B2-40 Fort Drum, NY. You can contact us at: 1-800-556-9790 or e-mail: drum.rso@conus.army.mil.

