



# Guard & Reserve Mobilization Benefits

March 20, 2003

## New TRICARE rules for Families of Mobilized Guard and Reserves

Starting March 10, 2003, Guard and Reserve family members, if their sponsor is on active duty (federal) orders for more than 30 days, will be eligible to enroll in Tricare Prime and enjoy the access standards and cost shares associated with the Prime benefit.

"Previously, sponsors had to be eligible in the Defense Enrollment Eligibility Reporting System (DEERS) and activated for 179 days or more before family members were eligible to enroll in Tricare Prime," Dr. William Winkenwerder Jr., assistant secretary of defense for health affairs, said. "The Department of Defense (DoD) recognizes the contributions and sacrifices made by these families each and every day. Our commitment is to continue making improvements to the Tricare benefit to enhance access and the quality of care these families receive."

Guard and Reserve family members who reside with their sponsors in a Tricare Prime Remote location at the time of the sponsor's activation can now enroll in the Tricare Prime Remote for Active Duty Family Members (TPRADFM) program.

For family members to be eligible to enroll in the TPRADFM program, sponsors and their family members must reside at a location that is at least 50 miles or more in distance, or approximately a one-hour drive from the nearest military treatment facility (MTF). Sponsors and family members also must be identified as eligible in DEERS.

"It's important that we take care of the families of our Reserve Component members," Thomas F. Hall, assistant secretary of defense for reserve affairs, said. "We want to ensure that our mobilized National Guard and Reserve members aren't worried about who's caring for their families while they're gone, and to return them to families whose health care needs have been met by the Military Health System."

Contract changes are underway at Tricare Management Activity to implement the new TPRADFM policy. Once the changes are accomplished, family members of the Guard and Reserve sponsors activated for more than 30 days may start using the TPRADFM benefit, which has no co-payments, deductibles or claim forms to file, and which offers providers who meet rigorous standards for providing quality health care.

Guard and Reserve family members who choose not to enroll in either the Tricare Prime or TPRADFM program may still use the Tricare Standard and Extra benefits, with applicable cost shares and deductibles.

Guard and Reserve sponsors need to verify that DEERS information for themselves and their family members is accurate and up-to-date. They are encouraged to contact DEERS at the Defense Manpower Data Center Support Office toll free at (800) 538-9552. Sponsors and family members may also update their addresses in DEERS on the Tricare Web site at <http://www.tricare.osd.mil/DEERSAddress/>.

Future updates regarding benefits for members of the Guard and Reserve and their family members will be posted on the Tricare Web site at <http://www.tricare.osd.mil/reserve>.

[http://www.defenselink.mil/news/Mar2003/b03122003\\_bt115-03.html](http://www.defenselink.mil/news/Mar2003/b03122003_bt115-03.html)

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## VA Medical Care Benefits for Combat Veterans

WASHINGTON (Oct. 15, 2002) - Military personnel who recently served in a combat zone are eligible for two years of free medical care from the Department of Veterans Affairs (VA) for most conditions.

"We are able to help the newest generation of combat veterans serving in Afghanistan and engaged in the war against terrorism in ways not available to previous generations of veterans," said Secretary of Veterans Affairs Anthony J. Principi.

Most veterans must prove that a medical problem is connected to their military service to receive free VA care for that condition, or they must have relatively low incomes. Since Nov. 11, 1998, VA has been authorized to provide free medical care for some veterans within two years after leaving active duty. Those veterans must have served in a combat zone or in comparable hostilities. They don't have to prove either a service-connection for their health care problems or that they have low incomes.

"The wounds of military conflicts are not always obvious," said Principi. "We must be ready to assist combat veterans who have medical problems that are unexplained or difficult to diagnose."

The benefit does not cover treatment for medical problems clearly unrelated to military service, such as care for common colds, injuries from accidents that happened after discharge from active duty and disorders that existed before joining the military.

To receive free medical care, veterans must be able to show that they served

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Provided by the Veterans' Service Office for the use of veterans.

## Medical Care for Combat Vets (continued from page 1)

since Nov. 11, 1998 in a theater of combat operations or in combat against a hostile force. The coverage lasts for two years after discharge from active duty. It applies to VA hospital care, outpatient services and nursing home care.

"National Guard and reserve personnel, who serve alongside their active-duty comrades in combat will, in most cases, be eligible," said Dr. Robert Roswell, VA's Under Secretary for Health.

After two years, these veterans will be subject to the same eligibility and enrollment rules as other veterans. Further treatment for service connected conditions or disabilities can be obtained by filing a claim with VA for service-connection of the disability.

"This benefit builds upon the lessons learned from the undiagnosed illnesses of Gulf War veterans and Vietnam veterans exposed to Agent Orange," said Principi. "Combat veterans should not wait for medical care while we weigh the evidence linking their problems to military service."

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## Transitional TRICARE for Families After Demobilization

When National Guard or Reserve members are released from active duty after supporting a contingency operation, they and their families must actively enroll in TRICARE Prime during the transitional health care period. If they were enrolled during their active duty period, DEERS will automatically trigger disenrollment and the member would have to re-enroll.

Space-available dental care is limited for reservists and nonexistent for family members, Air Force Reserve Colonel Kathleen Woody pointed out during the 2003 National TRICARE Conference conducted in Washington, D.C on Jan. 30, 2003. "TRICARE dental care is not part of the transitional healthcare program," Woody emphasized. "Families are eligible for it,

but at the full premium rate when the member is released from active duty."

The monthly premium for the dental program is \$19.08 for one family member or \$47.69 for a family enrollment. If the reserve sponsor is called to active duty, the premiums fall to the active duty rates of \$7.63 per month for one family member or \$19.08 for multiple family members.

Woody said Reserve and National Guard members and their family members need to be educated regularly to ensure they know what their benefits are and how to obtain them. For one thing, she said, 70 percent of reserve members don't live near a military medical facility, where health care would be readily available.

"Education has to be an ongoing process and we're working with the reserve components, the members and family support offices to try to give the member information before they're mobilized, at the mobilization station, and post-mobilization," she said.

"We've developed a brochure that gives a broad brush overview of what Reserve members benefits are when they're activated and what the family members benefits are," Woody noted. "TRICARE has worked aggressively to develop a reserve component TRICARE Web page that addresses issues unique to Reserve members. It also has a link to our Web site, which has a mobilization guide."

Stephen E. Isaacson, a healthcare program specialist in the TRICARE Management Activity in Aurora, Colo., told the audience about changes to make health care more accessible and beneficial to families of reservists and guardsmen participating in Operations Enduring Freedom and Noble Eagle.

"We waived the deductibles for TRICARE Standard and TRICARE Extra, as we'd done under Operation Joint Endeavor in Bosnia, to avoid undue financial hardships for reserve component families," Isaacson said.

"We also waived the requirement for non-availability statements for inpatient care in civilian hospitals when family members of activated reservists live outside a military treatment facility area," he said. "That was done so reservists' families who were already receiving care in the civilian market could continue to get that

care and not be forced into a military treatment facility or network provider."

Isaacson also said, "We allowed payment up to 115 percent of the government rate pay table, which is authorized by law for inpatient care in civilian hospitals when family members live outside the MTF area. That was done to ensure access to care, particularly in areas where there are a limited number of providers. We didn't want providers to say, 'We're not going to take you as a patient because TRICARE doesn't pay enough.'"

"There's another very important aspect to their caring coverage when they're deactivated," Isaacson noted. "That's the Transitional Assistance Management Program and the Continued Health Care Benefit Program."

### Transitional Assistance Management Program and the Continued Health Care Benefit Program

Taking the podium to outline the two programs, Ann N. Fazzini first called reserve health care a misnomer as it relates to TRICARE. Fazzini, another health care program specialist from the TRICARE Management Activity in Aurora, emphasized that reservists are not entitled to TRICARE benefits unless they're on federal active duty status. Once they're activated, they're considered TRICARE Prime enrollees.

**The spouses and eligible children of those on orders for more than 30 days are eligible for TRICARE Extra and Standard coverage on the first day of their sponsor's orders,** she said.

Family members of reservists and guardsmen with orders for 179 days or more may enroll in TRICARE Prime, which charges no pharmacy co-payments at military hospitals or clinics, she added.

Fazzini said the Transitional Assistance Management Program gives **TRICARE benefits to certain eligible members separating from active duty and their families. All eligible members now receive 60 or 120 days of transitional care.** Prior to this recent change, members on active duty who were retained to support a contingency operation only received 30 days of transitional care.

In the past, transitional health care  
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## Transitional TRICARE

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ended if the member was covered by other health insurance. The 2002 National Defense Authorization Act removed that provision and now, those covered by other insurance plans continue their transitional health care. However, the other insurance plan is the primary payer of benefits.

She noted that **the Transitional Assistance Management Program was slated to expire on Oct. 1, 2001, but is now a permanent benefit with an effective date of Dec. 28, 2002.**

"There are four categories of those eligible for TAMP including reserve component members who are called to active duty in support of a contingency operation," Fazzini noted. "They, and their families, receive health care under the TAMP program when they're released from active duty."

She said the **time frames for transitional health care are 60 days for members separated with less than six years of total active federal military service and 120 days for those with six or more years of federal service.** They receive the same TRICARE benefits they received while on active duty, she said.

"There is **no fee and no premium associated with transitional care,**" she emphasized. "However, there is an extra step separating members must take to stay in TRICARE Prime: **They must complete a Prime enrollment form upon separating from active duty.** That's because their status is changing from active duty to separating, and the system deletes their Prime enrollment status. The TRICARE Standard and Extra are also available."

Fazzini pointed out that TAMP **covers pre-existing conditions.** "So if the sponsor is leaving active duty and a family member has an illness, they continue with their health care," she added.

However, she said, the services determine eligibility and provide data to DEERS, which TRICARE contractors check when processing claims.

The second program, the Continued Health Care Benefit Program, kicks in after TAMP expires. CHCBP, created in 1994, covers separating active duty members and their families and also certain former

spouses, emancipated children and wards of the court, according to Fazzini.

"Reservists who have used their 60 or 120 days under TAMP can enroll in CHCBP," Fazzini noted. "Unlike TAMP, which doesn't require paying a premium, CHCBP is a premium-based program. The benefits are similar to TRICARE Standard and Extra, but Prime isn't an option."

"Like TRICARE, it requires the use of certified providers, claims submissions and payments and the same reimbursement procedures used in TRICARE Standard," she said. "It's not an inexpensive program. The individual premium is \$933 per quarter. For a family, it's \$1,996 per quarter. Pre-existing conditions are covered."

The coverage period is either for 18 or 36 months, she said. "You have 60 days from the time you lose your TAMP eligibility to enroll in CHCBP, and care is retroactive to the date TAMP ended."

More TRICARE information is available online at <http://www.tricare.osd.mil> or call 1-888-DoD Care (1-888-363-2273). DMDC Support Office/DEERS information is at <http://www.dmdc.osd.mil>, or call, 1-800-538-9552.

Continued Health Care Benefit Program questions can be directed to Humana Health Services at [www.humana-military.com](http://www.humana-military.com), or call 1-800-444-5445.

DOD Worldwide TRICARE Information Center (Toll-Free) 1-888-363-5433 or 1-877-363-6337. Operating Hours: 0900-1900 Mon-Fri, 1100-1630 Sat (EST)

Want to receive only TRICARE For Life Information? Send a message to TFL-ON@pasba2.amedd.army.mil (message subject and body may be left blank)

Want to get TRICARE answers, assistance via E-mail? Send your request to TRICARE Help@AMEDD.ARMY.MIL or mailto:QUESTIONS@tma.osd.mil

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## Where to Go For VA Healthcare

After returning from active duty, those Guardsmen and Reservists eligible for VA Health Care have several different

locations where they can go. In Indiana, the Veterans Health Administration (VHA) is attempting to place a VA facility within a 50-mile radius of every veteran. There are three VA Medical Centers in Indiana. They are located at:

1481 W. 10th St.  
**Indianapolis, IN 46202**  
Call: 1-888-878-6889  
Locally call: (317) 554-0175

2121 Lake Ave.  
**Fort Wayne, IN 46805**  
Call: 1-800-360-8387  
Locally call: (260) 426-5431

1700 E. 38th St.  
**Marion, IN 46953**  
Call: 800-498-8792  
Locally call: (765) 674-3321

Additionally, there are nine Community-Based Outpatient Clinics (CBOCs) which can accept a veteran's application for healthcare and provide outpatient medical care. They are located at:

200 E. Winslow Rd.  
**Bloomington, IN 47401**  
Call: 812-353-2600

9330 S. Broadway  
**Crown Point, IN 46307**  
Call: 219-662-0001

500 E. Walnut St.  
**Evansville, IN 47713**  
Call: 812-465-6202

3500 W. Purdue Ave.  
**Muncie, IN 47304**  
Call: 765-284-6860

811 Northgate Blvd.  
**New Albany, IN 47150**  
Call: 502-894-6188

4351 South "A" Street  
**Richmond, IN 47346**  
Call: 765-973-6915

17615 State Rd 23  
**South Bend, IN 46635**  
Call: 219-251-2819

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## VA Health Care (continued from page 3)

1635 North Third St.  
Terre Haute, IN 47804  
Call: 812-232-2890

3851 N. River Rd.  
West Lafayette, IN 47906  
Call: 765-464-2280

**Note:** New enrollments will not be accepted at the South Bend and Muncie CBOCs after March 31st 2002. Veterans will be assigned instead to the Fort Wayne or Marion VAMC.

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## Active Duty Hospitals (Military Treatment Facilities or MTF)

There are no Military Treatment Facilities in Indiana. The closest are at **Fort Knox, Kentucky** and **Wright-Patterson Air Force Base, Ohio**.

To obtain care under TRICARE at either of those facilities, call the TRICARE toll-free number at (800) 941-4501.

For treatment at **Scott Air Force Base, Illinois**, located in Belleville, 20 miles east of St. Louis, call the TRICARE number at (800) 941-4501 or, for appointments, call (618) 256-7364.

For treatment at the **Great Lakes Naval Training Center**, located on Lake Michigan, north of Chicago, call the TRICARE toll-free number at (800) 941-4501.

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## Post/Base Exchanges and Commissaries

Although dependents of those on active duty are eligible for unlimited use of post and base exchanges and commissaries, dependents in Indiana have a limited choice.

There are various services available

in Indianapolis, Crane and Edinburgh, Indiana, as shown below.

**Harrison Village** (formerly Fort Benjamin Harrison) in Indianapolis is located just off I-465 East on 56th Street.

**Commissary: Phone (317) 610-7210**

Closed Sunday, Monday and Tuesday.

Express register (for 1-10 items) open from 7 to 10 a.m. Wednesday through Friday.

Full commissary 10:00 a.m. to 6:00 p.m. Wednesday through Friday.

Full commissary Saturday from 10:00 a.m. To 5:00 p.m.

**Post Exchange: Phone (317) 546-4856**

Sunday: 11:00 a.m. to 5 p.m.

Monday: Closed

Tuesday-Saturday: 9 a.m. to 6 p.m.

### **NSWC Crane**

300 Hwy 361, Bldg 1894

NSWC Crane, IN 47522-5001

(Approximately 35 miles southwest of Bloomington in Daviess County)

**Commissary: Phone (812) 854-3297**

Full commissary, though small.

Sunday: Closed

Mon-Tues-Wed & Fri: 8:30 a.m. to 4:30 p.m.

Thursday: 9:30 a.m. to 6:00 p.m.

Saturday: 8:30 a.m. to 2:00 p.m.

### **Camp Atterbury**

Located approximately 35 miles south of Indianapolis, west of I-65 at Edinburgh.

**Post Exchange**

11:00 a.m. to 8:00 p.m. Daily, 7 days a week..

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## Soldiers' and Sailors' Civil Relief Act

Authority. Title 50, Appendix, United States Code, Sections 501-593.

### Scope of Protection

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA), as amended, was passed by Congress to provide protection for individuals entering or called to active duty in the military service. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty. The Act applies to the United States, each individual state, the District of Columbia, all U.S. territories and in all courts therein. It covers such issues as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings and income tax payments.

Reservists and the members of the National Guard are protected under the SSCRA while on active duty. The protection begins on the date of entering active duty and generally terminates within 30 to 90 days after the date of discharge from active duty. Please note that members of the National Guard called to active duty under Title 32, U.S.C. authority, or a call to active duty under state statute are not protected under SSCRA. National Guard members not serving on active duty pursuant to Title 10, U.S.C. authority, must look to state statutes to determine if SSCRA type protections are available.

### Key Concept

For certain important provisions of the SSCRA to be of benefit, the ability of the servicemember to either defend or pursue an action must be materially affected by his or her military service. This can be due to geographic prejudice, i.e., the military member's duty location prevents personal attendance at the judicial proceeding to protect his or her rights. It can also be

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## **Soldiers' and Sailors'**

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due to economic prejudice, i.e., the military member cannot meet financial obligations due to military service (reduction in income as a result of entering military service results in inability to meet obligations). The court compares the service member's financial condition prior to entry on active duty with the financial condition while on active duty.

[**Special Note:** The Soldiers' and Sailors' Civil Relief Act requires creditors to lower to 6 percent the interest rate on any debt acquired before entrance into the service. Service members, enlisted or officers, can request the relief at any point in their service, but the lower interest rates only apply to pre-service debt. This act does not apply to debts incurred while on active duty.]

### **DEFAULT JUDGMENTS**

Courts are prohibited from entering a default judgment for failure to respond to a lawsuit or appear at trial against a member of the armed forces.

The only exception is if the person who is suing the service member can provide the court with an affidavit stating the defendant is not on active duty.

If no affidavit is filed, and the defendant is in the military, the court will appoint an attorney to represent the defendant's interests by seeking a delay in proceedings.

The courts also can require the plaintiff to secure bond to protect the defendant against harm.

### **FORECLOSURE**

Service members are protected against foreclosures on mortgages, as long as the following facts are established:

- Protection is sought on an obligation secured by a mortgage, trust deed or other security in the nature of a mortgage on real estate or personal property;
- The obligation originated prior to entry on active duty;
- The property was owned by the service member or family member prior to entry on active duty and still is owned by the service member or family member;
- The ability to meet the financial obligation is affected by the member's ac-

tive-duty obligations.

### **HEALTH INSURANCE**

For persons called to active duty on or after Aug. 1, 1990, reinstatement of health insurance after returning from military service is automatic.

### **INSTALLMENT CONTRACTS**

A reservist who, prior to entry into active duty, entered an installment contract for the purchase of real or personal property, is protected under the act if their ability to make the payments is "materially affected" by military service.

If, prior to active duty, the service member has paid a deposit or installment under the contract, the seller is prohibited from exercising any right or option to rescind or terminate the contract, resume possession of the property for non-payment of any installment due or breach the terms of the contract, unless authorized by the court.

### **INTEREST RATES**

If, prior to entering active duty, a service member has incurred a loan or obligation - including credit cards with an annual interest rate in excess of 6 percent, he can petition the lender and have the rate dropped to 6 percent for the period of active duty.

### **LIFE INSURANCE**

Private life insurance is protected against lapse, termination and forfeiture for nonpayment of premiums for the period of military service plus two years.

Professional liability insurance of persons called to active duty will be suspended upon written request to the insurance carrier for the period of the individual's active duty.

### **STAY OF EXECUTION OF JUDGMENTS**

For a member who is, or was within the last 60 days, in military service, the court may stay the execution of judgments, court actions, attachments and garnishments.

If a stay is requested, it must be granted unless the court finds the member's ability to comply with the order or judgment is not affected by military service.

### **STAY OF PROCEEDINGS**

A civil court proceeding can be stayed when the requirements of military service prevent the member from being there to protect his legal rights.

The stay provisions remain in effect during the period of active duty plus 60 days.

### **TAXES**

The member's state of legal residence can tax military income and personal property.

Legal residence does not change because a member goes on active duty and moves to another state.

However, collection of income tax may be deferred for the period of active duty plus six months if the ability to pay is impaired by military service.

Property cannot be sold to satisfy a tax obligation or assessment except with a specific court order

### **TERMINATION OF LEASE**

One of the most used provisions of the Soldiers and Sailors Relief Act is the ability to terminate a lease. The lease can be for a house or business and may be terminated by a member if the following two conditions are met:

- The lease was entered into before he began active duty;
- The leased premises have been occupied for the above purposes by the member or his dependents.

To terminate the lease, the member, when called to active duty, must deliver written, not oral, notice to the landlord.

The effective date of termination is as follows:

- For month-to-month rentals, the termination is effective 30 days after next rental payment is due, subsequent to the date when the notice of termination is delivered;
- For all other leases, termination becomes effective on the last day of the month following the month in which proper notice is delivered. The service member is required to pay rent only for those months before the lease is terminated.

If rent has been paid in advance, the landlord must prorate and refund any

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## Soldiers' and Sailors' (continued from page 5)

unused portion. If a security deposit was required, it must be returned upon termination of the lease.

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### Re-employment Rights

Unlike other employment laws, the Uniformed Services Employment and Re-Employment Rights Act (USERRA) applies to all employers, regardless of size, including U.S.-owned or controlled employers overseas.

In order to be protected under USERRA, reservists must notify their employers of possible military absence as soon as possible.

If the notification cannot be made by the reservist, it must be made by an "appropriate officer" of the service.

Still, the law provides for times when, because of "military necessity," no notice is required. Just what that necessity is must be determined by the secretary of defense, but usually it would be a military contingency that required quick mobilization.

Reservists do not have to provide employers with a copy of their orders, however, most officials recommend reservists give written notice to employers to avoid confusion.

A service member who receives a dishonorable or other type of punitive discharge is not entitled to re-employment under USERRA.

The law requires reservists to return to work by a specific time once released from active duty. Reservists on active duty with:

- Less than 31 days, must return to work at the beginning of the next regularly scheduled shift on the first full calendar day following completion of their service, travel back home and an eight-hour rest period;
- More than 30 days, but less than 181 days, must apply for reemployment no later than 14 days after their release;
- More than 180 days, have up to 90 days to ask for their job back.

The law also provides a period of protection for reservists returning from ac-

tive duty to prevent "bad faith" re-hiring in which companies hire reservists to comply with the law and then fire them.

The time also is intended to give service members a reasonable period to regain civilian skills.

Reservists who have served on active duty more than 31 days, but less than six months, cannot be fired "without cause" during the first six months back on the job.

Reservists returning after six months or more of service cannot be fired "without cause" during the first year back to work.

The law also requires employers to provide for refresher training to sharpen employees' skills and additional training if new equipment or technologies are used. Also, if a reservist incurs a disability due to military service, they still have the right to be re-hired and, if necessary, retrained for their former civilian job.

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### Demobilization Physical Examination

Generally, everyone is given a physical before leaving active duty. You can get a simple screening or a complete examination.

If it has been less than a year since your last physical, you may be able to sign a waiver to avoid it. Think twice about doing this, however. After the Gulf War, many veterans did not start feeling ill until after they had been sent home.

Make sure any medical conditions, healed or not, are fully noted in your medical records and request copies for yourself. If nothing else, you can provide these copies to your civilian doctor when you return home.

If you have wounds or medical conditions when you return, you may be put on medical hold. However, if you are not hospitalized, you may be released from active duty before treatment is complete and be authorized medical care and incapitation pay.

Make sure that any disability you got while on active duty is recognized and evaluated prior to release from active duty to ensure benefits and entitlements are authorized.

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## Tax Deferments for Deployed Members, Civilians

Qualified service members deployed to a combat zone or qualified hazardous duty area, such as in Kuwait, Afghanistan and other countries in that theater, along with those in the Balkans, will be allowed extra time to file and pay their income taxes.

They will have at least 180 days after they redeploy home to file their federal tax returns, and will accrue no penalty or interest during that period.

DoD and service civilian employees and contractors deployed to a combat zone in direct support of the military are also eligible for these tax extensions.

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### Help for Those Problems Around the House

There are a couple of organizations which can help with those annoying problems which always seem to come only when the Guardsman or Reservist leaves for weekend drill, annual training, or for a longer deployment.

The American Legion has long had a program called the *Family Support Network (FSN)*. The FSN activates when the spouse calls the toll-free number below. The problem is routed to the Headquarters of the appropriate state which then finds a nearby Legion Post which can help the caller. The Legion Headquarters is in Indianapolis.

The idea is to have a central source to be called which could find local plumbers and auto mechanics, baby-sitters and handymen who could help the family in emergencies.

Those dependents in **Tippecanoe County** can call the local **American Red Cross at (765) 742-6975**. A network has been set up by the county Veterans Council and they have people and Posts on call for these kinds of emergencies. But **please,**

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## Help Around the House

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**Tippecanoe County residents only.** It is possible that as time goes by other counties in Indiana will start similar programs. Dependents in other counties should call the American Red Cross or the local Veterans' Service Officer to see if there is a program which offers this kind of assistance.

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### The American Legion Family Support Network



**1-800-504-4098**

*Assisting families of America's  
deployed service men and women.*

## Injuries, Diseases or Disabilities Incurred While on Active Duty

Just the fact that a guardsman or reservist is injured while on active duty does not mean they will automatically begin receiving VA benefits upon their discharge.

VA benefits must be applied for and VA must determine that the injury, disease or disability was incurred while on active duty. They will then make the determination as to the degree of disability, and it is that decision which determines the amount of compensation which will be paid to the veteran.

The range is from 0% disabled to 100% disabled. 0% disability is called

“non-compensable”, and it simply means the veteran does indeed have a service-connected disease, injury or disability but it not severe enough to warrant paying compensation.

The range of compensable ratings goes from 10% (\$104.00 monthly compensation) to 100% (\$2,193 monthly compensation). These figures are from VA's 2003 Rate Tables.

Veterans rated 30% disabled, or more, are entitled to receive additional monthly benefits for spouse and/or children. The amount varies depending on the rating and the number of dependents.

Veterans rated at least 10% service-connected disabled will be eligible for cost-free health care at the VA Medical Center for the disabling condition and will also be eligible for other VA benefits such as:

Children of veterans rated at least 0% disabled during wartime service are eligible for tuition-free college at any Indiana state supported college or university;

Tax abatements for property taxes;  
VA Home Loan Guaranty funding fee exemption;

Cost-free glasses and hearing aids at the VA Medical center (veteran only);

VA Vocational Rehabilitation and counseling if the disabling condition causes serious employment problems.

Service Disabled Veterans Insurance (maximum \$10,000 coverage, \$20,000 supplemental). This is not free insurance; 10-point civil service preference.

The higher the disability rating, the more benefits apply. Details can be obtained from your local Veterans' Service Officer and they can also assist the veteran and dependents with filing VA claims. Claims filed within one year after discharge can be back-dated to the date of discharge.

Surviving spouses and children of veterans who are killed while serving on active duty are eligible for Dependent Indemnity Compensation from VA. In 2003 that amount is \$948 per month, more if there are dependent children.

Health care is available for surviving spouses and dependents through CHAMP-VA. No monthly premiums are required.

See the local Veterans' Service Officer for more details.

Additionally, if death occurs while on active duty, the surviving spouse needs to keep in mind that the veteran could be eligible for the following benefits from the VA:

- \* Burial in National Cemetery;
- \* Free Federal headstone or bronze marker;
- \* Burial flag;
- \* Military Funeral Honor Guard

The Department of Defense may also offer the following:

\* Up to \$1,750 for body preparation and a casket;

\* Up to \$3,100 for interment in a private cemetery after the body has been sent to a funeral home;

\* Up to \$2,000 for burial in a government cemetery after the body has been sent to a funeral home;

\* Up to \$110 when the body is sent directly to a government cemetery;

\* Reimbursement of the family for the money they spend to transport the body to its final destination. Most funeral homes handle such arrangements;

\* The immediate family of a reservist who dies while on active duty may be allowed 180 days rent-free occupancy in government quarters or 180 days of BAH as well as one year of TRICARE Standard eligibility;

\* Next of kin of reservists are eligible for a lump-sum payment of \$6,000 if the reservist dies on active duty;

\* They are also eligible for the gratuity if the reservist dies within 120 days of discharge or retirement or release from any of those periods, provided the cause of death was service-related.

The Department of Defense benefits should be coordinated with the unit of the Guardsman or Reservist.



# Defense Enrollment Eligibility Reporting System (DEERS)

The importance of keeping DEERS informed about any changes in the status of the veteran or members of their family cannot be over-emphasized.

They are encouraged to contact DEERS at the Defense Manpower Data Center Support Office toll-free at 1-800-538-9552.

Sponsors and family members can also update their address in DEERS on the TRICARE website at: <http://www.tricare.osd.mil/DEERSAddress/>

Future updates regarding benefits for members of the Guard and Reserve and their family members will be posted on the TRICARE website at <http://tricare.osd.mil/reserve>

Other telephone numbers which might come in handy include;

**TRICARE QUESTIONS**  
1-877-363-2273

**TRICARE DENTAL PROGRAM**  
1-800-866-8499

**PHARMACY QUESTIONS**  
1-877-363-6337

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## ID Card Facilities

The following is a list of sites in Indiana where dependents can get their ID Cards. It was downloaded from the RAPIDS Site Locator at <http://www.dmdc.osd.mil/rs1/>

Air National Guard - Fort Wayne - 122 MSS Ft. Wayne, Ft. Wayne International Airport, **Ft. Wayne, IN** 46809 Phone: (260) 478-3231

USAR - 384th MP BN, 2233 Nuttman Avenue, **Ft. Wayne IN** 46809 Phone: (260) 747-113

Air National Guard - Terre Haute - 181 MSF/DPMPs, 800 S. Petercheff St., **Terre Haute, IN** 47803 Phone: (812) 877-5418

USAR - Terre Haute - 324th MP Detachment, **Terre Haute, IN** 47802 Phone: (812) 238-2663

USAR - 88th RSG Ft. Harrison - 9704 Beaumont Road, **Indianapolis, IN** 46216 Phone: (317) 532-4514

USA - DFAS Indianapolis - 8899 E 56th St., **Indianapolis, IN** 46249 Phone: (317) 510-4430

USNR - NMCRC Indianapolis - 3010 White River PKWY, East Drive, **Indianapolis, IN** 46208 Phone: (317) 924-6389

ARNG - AG HQ State - Military Department of Indiana ATTN: MDI-HR-A 2002 S. Holt Road, **Indianapolis, IN** 46241 Phone: (317) 247-3535

USAFR - 434 MSS Grissom AFB - Warthog Drive, **Peru, IN** 46971 Phone: (765) 688-3909

ARNG - AFRC South Bend - 1901 South Kemble Avenue, **South Bend, IN** 46613 Phone: (574) 287-0835 x24

ARNG - Camp Atterbury - **Edinburgh, IN** 46124 Phone: (812) 526-1111

USNR - NMCRC Evansville - 2900 East Division Street, Navy Side, **Evansville, IN** 47711 Phone: (812) 479-6824

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## Deployment LINK Website

A new website on the Internet, called Deployment LINK, provides service members and their families the following information:

- \* Deployment related articles from the Army, Navy, Air Force, Marines and Coast Guard.

- \* Medical information concerning research projects, force health protection and immunizations.

- \* Health information on specific destinations.

- \* Facts about specific regions, its history, political climate and environment, and;

- \* Information links to family support sites and military child information geared for all ages.

You may locate Deployment LINK on the Internet at: <http://deploymentlink.osd.mil>, or you may call 1-800-497-6261 for more information regarding the service.

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## Servicemembers' Group Life Insurance (SGLI) Premiums Reduced

WASHINGTON - The Department of Veterans Affairs (VA) will reduce Servicemembers' Group Life Insurance (SGLI) premiums, beginning in July 2003.

The new monthly rate will be 6.5 cents for every \$1,000 of coverage, about 19 percent less than the current 8 cents. Monthly premiums for the maximum coverage of \$250,000 will fall to \$16.25 from the current \$20.

In addition to the basic SGLI, family coverage is available for spouses and children of service members holding SGLI policies. Spouses pay age-based premiums for up to \$100,000 coverage, while children receive \$10,000 of free coverage. The reduction for spousal policies will vary among age groups, with the largest decline - 42 percent - affecting those 35 to 39.

The reductions will save servicemembers about \$96 million annually in basic SGLI premiums and about \$42 million in family policy premiums.

The reductions do not affect Veterans' Group Life Insurance (VGLI) rates, which VA reduced 3 times in the last four years. Service members become eligible for VGLI only after they leave the military.

"Ideally, military members and their families will never need to collect from their SGLI policies," said Principi. "But if the need does arise, we want them to have as much insurance protection as possible, at the lowest rate possible."

For more information about VA administered life insurance programs, call 1-800-419-1473, or visit <http://www.insurance.va.gov/> on the Web.

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## Army Activates Family Assistance Hotline

ALEXANDRIA, Va. (Army News Service, March 21, 2003)

The U.S. Army has established a toll-free Family Assistance Hotline for Operation Iraqi Freedom at (800) 833-6622.

The hotline was established by the U.S. Army Community and Family Support Center, in conjunction with the Army Family Liaison Office staff to provide referrals and information to the families of deployed or activated soldiers.

The hotline is toll-free when called from the continental United States, Hawaii, Alaska, Puerto Rico, Guam and the Virgin Islands. The hotline staff will answer calls from 8 a.m. to 8 p.m. daily Eastern Standard Time to answer family support-related questions. Emergency assistance will be provided between the hours of 8 p.m. and 8 a.m. EST, officials said.

"Our staff will assist all callers by listening, explaining, and directing them to the most helpful resources we can," said Gail Lovisone, manager of CFSC's Family Assistance Hotline call center.

Lovisone emphasized that the first place families of active-duty soldiers should contact is Army Community Service or the unit rear detachment at the installation from which the soldiers deployed.

"The mission of our Family Assistance Hotline is to provide Army families caring support in the form of accurate information, useful resources, and helpful referrals related to family issues," said Brig. Gen. Robert L. Decker, commander of the USACFSC, the Army agency responsible for Morale, Welfare, and Recreation.

"This Family Assistance Hotline is a 'safety net' for those who have exhausted all other resources," said Decker. "We will do everything we can to help each and every caller."

The hotline is intended for use only by family members of soldiers on active duty as well as those in the Army National Guard and the Army Reserve called to active duty.

After hearing a short, recorded message, callers will be able to speak to hotline staff members who have access to extensive reference materials. Staff will be unable to answer questions about casualties or soldiers wounded or missing in action.

Because of the sensitivity of this information, the Army's Casualty Assistance Office will first contact the soldier's immediate family. Once the Army is certain that the soldier's next of kin have been notified, information about soldiers' deaths will then be released to the public through news releases and other means such as the media and Department of Defense Web sites.

Due to operational security and force protection concerns, CFSC hotline staff cannot provide locator services (addresses) for soldiers or units, or information about operational matters.

The Army National Guard and the Army Reserve state and regional support commands also operate assistance lines, though they may not always be toll free. Information is also available at [www.guardfamily.org](http://www.guardfamily.org) and [www.army.mil/usar](http://www.army.mil/usar)

"We may often refer callers to the installation because installation ACS staff have local resource telephone numbers, and more detailed information," explained Lovisone.

In addition to local and Army-level assistance via telephone, family members can find answers to many routine questions about family readiness, Army Community Service, and deployment support resources online at the ACS Web site, [www.goacs.org](http://www.goacs.org), and at the Army Family Liaison Office website, [www.aflo.org](http://www.aflo.org)

"We anticipate a high volume of calls, so we strongly urge people to use those Web sites as a first stop," noted Lovisone. Recognizing that not all households have Internet connectivity, Lovisone suggested families use computers at installation ACS centers or at on-post or local civilian libraries.

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## Department of Defense Discourages Publishing Troop Mailing Lists

NEWS RELEASE from the United States Department of Defense  
Sunday, March 23, 2003 9:32 AM

To bolster force protection, the general public is urged not to send unsolicited mail, care packages or donations to service members forward deployed unless you are a family member, loved one or personal friend.

On Oct. 30, 2002, the Department of Defense (DoD) suspended the "Operation Dear Abby" and "Any Servicemember" mail programs due to force protection concerns. Although these programs provide an excellent means of support to friends and loved ones stationed overseas, they also provide an avenue to introduce hazardous substances or materials into the mail system from unknown sources. Unsolicited mail, packages and donations from organizations and individuals also compete for limited airlift space used to transport supplies, war-fighting materiel and mail from family and loved ones.

Recently, DoD has become aware of organizations and individuals who continue to support some form of the "Any Servicemember" program by using the names and addresses of individual servicemembers and unit addresses. These programs are usually supported by well-intentioned, thoughtful and patriotic groups who are simply unaware of the new risks facing deployed military forces. Some individuals and groups publicize the names and addresses of service members, ships or units on Web sites, with good intentions. The result, however, is a potential danger to the troops they wish to support.

DoD cannot support creative and well-intentioned efforts that defeat force protection measures, but can instead recommend alternatives to mail and donation programs. To show support to troops overseas, the following are recommended:

*(continued on page 10)*

## Discourages Troop Mailing Lists (continued from page 9)

\* Log on to the following Web sites to show support, to include greeting cards, virtual Thank You cards and calling card donations to help troops stay in contact with loved ones:

[http://www.defendamerica.mil/support\\_troops.html](http://www.defendamerica.mil/support_troops.html)  
<http://www.usocares.org/home.htm>  
<http://www.army.mil/operations/iraq/faq.html>

\* Visit Department of Veterans Affairs hospitals and nursing homes. Volunteer your services to honor veterans who served in past conflicts.

\* Purchase telephone cards from K-Mart, Wal-Mart, your local telephone service etc., and give them to family members to send to the deployed troops so they can call home more often.

Mail from family members and loved ones has always been encouraged and the military mail system will continue to work hard to get that mail to servicemembers overseas.

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## The American Red Cross

The Red Cross provides services to more than 1.5 million members of the Reserves and National Guard when they are living in their local communities and when they are mobilized. American Red Cross services are also available to members of the Reserve Officers Training Corps, Recruiters, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service, U.S. Army Corps of Engineers, retirees and to their families.

The American Red Cross wants members of the National Guard, Reserves and other community-based military personnel to Get to Know Us Before You Need Us. All too often, members of the Reserves and National Guard don't know about available Red Cross services until

they are mobilized. Knowing in advance that communication links, access to financial assistance and counseling will be available in an emergency brings peace of mind to the military and to the families from which they are separated.

Similarly, knowing that Red Cross services are available to inactive service members and their family members provides a safety net in times of need. The Get to Know Us Before You Need Us: Serving the Community-Based Military and Their Families pamphlet (ARC 1129), can be obtained from your local Red Cross. Red Cross chapters are listed in local telephone books and on the American Red Cross web site at <http://www.redcross.org/where/where.html>

## Emergency Communications Services

American Red Cross communication services keep military personnel in touch with their families following the death or serious illness of a family member or other important events, such as the birth of a child. The Red Cross sends messages quickly, anywhere in the world, including ships at sea, embassies and to isolated military units. The information or verification in a message assists the service member's commanding officer in making a decision regarding emergency leave.

## Contacting the Red Cross to Send an Emergency Message

Active duty service members stationed in the United States and their immediate family members can call the Red Cross Armed Forces Emergency Service Centers for help seven days a week, 24 hours a day, 365 days a year. The toll-free telephone number is available through base or installation operators and from local on-base Red Cross offices.

Other family members who do not reside in the service members' household, members of the National Guard and Reserves, retirees and civilians may access Red Cross services through their local Red Cross chapter. Red Cross chapters are listed in local telephone books and on the American Red Cross Web site.

Overseas personnel stationed on military installations should call base or instal-

lation operators or the on-base Red Cross offices.

At overseas deployment sites, contact the American Red Cross deployed staff.

When calling the Red Cross to send an emergency message to a family member, please have ready the following information which will speed the process of sending your message:

- \* Service Member's Full Name
- \* Rank/Rating
- \* Branch of Service
- \* Social Security Number
- \* Military Address
- \* Information about the deployed unit and the home base unit (for deployed service members only).

## Emergency Financial Assistance

The Red Cross works with the military aid societies (Army Emergency Relief, Navy Marine Corps Relief Society, Air Force Aid Society and the Coast Guard Mutual Assistance). This partnership helps to provide financial assistance for emergency travel which requires the presence of the service member or his or her family, burial of a loved one, or with assistance that cannot wait until the next business day (food, temporary lodging, urgent medical needs, or the minimum amount required to avoid eviction, utility shut off, etc.).

In 2001, the American Red Cross, in partnership with the military aid societies, provided \$3,252,496.80 in emergency financial aid to 3,786 service members, their families, retired military personnel and widows of retired military personnel.

In 2002, the Red Cross administered a new assistance program that National Guard and Reserve troops could tap when no other financial resources were available.

## How to obtain emergency financial assistance

\* Active duty service members stationed in the United States and their immediate family members can call the Red

(continued on page 11)

## Emergency Financial Assistance (continued from page 10)

Cross Armed Forces Emergency Service Centers for help seven days a week, 24 hours a day, 365 days a year. The toll-free telephone number is available through base or installation operators and from local on-base Red Cross offices.

\* Members of the National Guard and Reserves and retirees may access assistance through their local Red Cross chapter. Red Cross chapters are listed in local telephone books and on the American Red Cross Web site at <http://www.redcross.org/where/where.html>

\* On overseas military installations, military personnel may access assistance through their local on-base Red Cross office.

\* In overseas deployment areas, contact the American Red Cross staff who are working directly with America's military to provide Red Cross services.

### Counseling

The American Red Cross offers confidential services to all military personnel and their families — active duty, National Guard and Reserves. Counseling, guidance, information, referrals and other social services are available through our worldwide network of chapters and offices on military installations. Red Cross chapters are listed in local telephone books and on the American Red Cross Web site at <http://www.redcross.org/where/where.html>.

As more and more National Guard and Reserve units are called to full time duty status, counseling is becoming increasingly important to prepare the Guardsman and Reservists and their family members for the period of activation. Because members of the National Guard and Reserve typically live in civilian neighborhoods, they and their families frequently have difficulty accessing much-needed, military-related social services.

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## AT&T Calling Tips for Troops Deployed to Kuwait

MARCH 20, 2003, MORRISTOWN, N.J. -- AT&T today announced a series of calling tips for America's troops calling home from its forward-deployed calling centers in Kuwait.

These tips are designed to help service members access telephone services at the most cost-effective rates. "We recognize that for many servicemen and women this is the first time they've been deployed internationally and they may not be acquainted with international calling," said Bill Baumann, director of AT&T's Military Markets. "AT&T has always been there when the troops need us and we very much want to serve them now."

AT&T offered the following tips to lower the cost of personal calling from its calling centers in Kuwait:

AT&T PrePaid Phone Cards purchased at the military exchange (PX) in Kuwait offer the best rates available - less than \$.30 per minute. These rates are the most competitive available.

These prepaid phone cards can be recharged at that favorable rate by calling the toll-free access number printed on the back of the card and supplying the access number and the PIN. A variety of credit cards are accepted as payment.

Prepaid phone cards purchased state-side are not necessarily designed for economical international calling, particularly from forward-deployed areas such as Kuwait. Military personnel are encouraged to purchase prepaid phone cards from the military exchanges in Kuwait to be assured the best rates.

For those wishing to use an AT&T Calling Card, AT&T recently reduced rates to \$.50 per minute. Per call surcharges were also reduced to \$1.50 or less, depending on the plan. The AT&T Global Military Saver PlusSM Plan has no per call surcharge.

Calling collect or charging calls to a commercial credit card are the least cost-effective ways of paying for international calls. AT&T recently lowered the rates and surcharges for these calls as well, but they may still result in unexpectedly high charg-

es.

AT&T announced last week the expansion of calling capabilities to the forward-deployed troops in Kuwait, the timing and placement of which are determined by the military exchange.

By the end of April, AT&T plans to have at least 351 payphones available in 14 camps and bases throughout the Middle East. While ahead of schedule, AT&T is asking the military exchange services for permission and assistance in expanding payphone availability even further.

"Building a telephone infrastructure in the middle of a desert on the other side of the globe is a challenge, but one we are happy to meet to provide our men and women in uniform the ability to stay in touch with loved ones back home," said Baumann. "We are committed to working night and day to meet the growing needs of our forward-deployed troops as military priorities allow."

AT&T today also announced that it is donating 160,000 prepaid phone cards worth \$3 million, for use by U.S. troops involved in the conflict in Iraq.

AT&T's donation of 160,000 prepaid phone cards is its largest yet to benefit troops in the service of their country, and represents nearly eight times the amount of free calling that AT&T provided to troops in 2002. "There should be no obstacle in the way of our troops trying to call home," said Dave Dorman, Chairman and CEO of AT&T. "No price can be placed on the service these troops are providing to their country. Our donation of free calling is made in the spirit of enabling them to connect and communicate with the people they love back home."



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Provided by the Veterans' Service Office for the use of veterans.

# Army Emergency Relief

## Who does Army Emergency Relief (AER) Help?

Army Emergency Relief helps the following personnel:

- \* Soldiers on extended active duty and their dependents.
- \* Members of the Reserved Components of the Army (Army National Guard and U.S. Army Reserve) on continuous active duty for more than 30 days and their dependents.
- \* Soldiers retired from active duty because of longevity or physical disability, or retired upon reaching age 60 (Reserve Components) and their dependents.
- \* Widows (ers) and orphans of soldiers who died while on active duty or after they retired.

## What can & cannot AER do?

AER Can:

Help with emergency financial needs for:

- \* Food, rent or utilities
- \* Emergency transportation and vehicle repair
- \* Funeral expenses
- \* Medical/dental expenses
- \* Personal needs when pay is delayed or stolen
- \* Give undergraduate-level education scholarships, based primarily on financial need, to children of soldiers

AER Cannot:

- \* Help pay for nonessentials
- \* Finance ordinary leave or vacation
- \* Pay fines or legal expenses
- \* Help liquidate or consolidate debt
- \* Assist with house purchase or home improvements
- \* Help purchase, rent or lease vehicle
- \* Cover bad checks or pay credit card bills.

## What should I bring with me?

You should bring with you the following:

- \* Military ID Card
- \* Leave and Earnings Statement
- \* Leave/PCS orders
- \* Substantiating documents (car repair estimate, rental agreement, utility bill, etc.)

## Can my spouse get AER help if I'm away?

Yes, your spouse can get AER help if you're away. Your spouse needs to bring the following:

- \* Power of Attorney
- \* Military ID Card
- \* Substantiating documents

## How do I find AER when I need help?

AER's reciprocal agreements with the AIR Force Aid Society, Coast Guard Mutual Assistance, Navy-Marine Corps Relief Society and the American Red Cross, and the ability to transmit funds through the Department of State to soldiers in remote areas, allow soldiers and their dependents access to emergency financial assistance from AER through those organizations when an AER section is not conveniently available.

AER Assistance is available for you at more than 1,800 locations around the world.

All financial assistance provided by these organizations to soldiers is funded by AER.

First, see your unit commander  
Then, go to your AER Section  
If there is no AER Section, go to any of the following:

- \* American Red Cross Chapter
- \* Air Force Aid Society Section
- \* Navy-Marine Corps Relief Society Auxiliary
- \* Coast Guard Mutual Assistance Office.

Telephone Numbers:  
Army (AER): 1-703-428-0000  
Navy (Mutual Aid Association): 1-800-628-6011

## What kind of assistance can I expect?

You can expect these from AER:

- \* An interest-free loan
  - \* A grant (an outright gift of funds) if repayment of loan will cause undue hardship
  - \* Or, part loan and part grant
- \*\*\*\*\*

## Pentagon Releases Casualty Hot Line

The Pentagon has released a number to be used by dependents and by County Veterans Service Officers to determine the status of troops who are reported to be casualties.

When the dependent calls the telephone number at the Pentagon in Washington, D.C., they are immediately transferred to the service casualty line for the service of the individual involved.

Callers are cautioned not to call the number just because they've heard on radio or television that a certain unit or area is under attack or in a battle and the dependent just wants to know if their loved one is okay. It is to be used only if notified of casualty status. The number is 1-703-695-7366. \*\*\*\*\*

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