



RETIREE BULLETIN



DEPARTMENT OF THE ARMY
U.S. ARMY GARRISON, HAWAII
SCHOFIELD BARRACKS, HAWAII 96857-5000

July 2015

The Retiree Bulletin is published by the Retirement Services Office (RSO), Directorate of Human Resources, U.S. Army Garrison, Hawaii (USAG- HI), in conjunction with the U.S. Army Retiree Council, Hawaii, as a service to Army retirees and their families residing in the State of Hawaii. Articles appearing in this bulletin do not necessarily reflect the views or opinions of the Department of the Army, United States Army, Pacific (USARPAC), 8th Theater Sustainment Command, 25th Infantry Division, Installation Management Command, Pacific Region or USAG-HI. Direct inquiries and comments to the Directorate of Human Resources, ATTN: Retirement Service Office, 673 Ayers Avenue, Building 750, Schofield Barracks, HI 96857-5000; telephone (808) 655-1514/1585.

MESSAGE FROM BG JAMES HASTINGS, USA RETIRED CO-CHAIR, U.S. ARMY RETIREE COUNCIL - HAWAII

Dear Retirees & Surviving Spouses:

It is my distinct honor and pleasure to take over as Co-Chair of OUR Retiree Council after many years away! First of all, I would like to thank my predecessor, LTG Allen K. Ono, USA Retired for his outstanding leadership during his many years of service to the Council. LTG Ono's dedication to our Army, our active and retired Soldiers and their Families, and our Surviving Spouses is without parallel. This was evident when he was recently presented the Outstanding Civilian Service Medal by the Commander of U.S. Army Pacific, GEN Vincent K. Brooks. This is the third highest honor within the Department of the Army Civilian awards scheme that the United States Department of the Army can bestow upon a private citizen.

Secondly, I capitalized "OUR" in my first sentence because this is OUR Council, not mine, not the Senior Commander's; it belongs to all of us retired Soldiers and Surviving Spouses. With that said, we cannot ensure we focus on issues and legislation that affects you as well as all of us without YOUR input. I request that you get involved, address your concerns to Council members or to our Retirement Services Office (RSO). As the old adage goes, "We can't fix it if we don't know it's broke". You've all seen the news stories regarding possible changes to military pay and compensation, TRICARE increases, etc. Let us know how these proposed changes will affect you so that we can take your concerns up the chain of command through to the policy makers in Washington, D.C. and make our voices heard.

We also want to hear your suggestions for future Retiree Appreciation Day events. Is there something you would like added or deleted from the events? Different venues or locations? Once again, this is OUR day so we can do whatever we want to do, within limits and budget constraints of course! For those of you who don't regularly attend the event but would if it included something you desire, please take the time to fill out the attached survey and return it to our Retirement Services Office.

Once again, it is my honor and privilege to take over the reins of OUR Council and I look forward to meeting you and hearing your concerns. I hope to see all of you at this year's RAD!

Very Respectfully,
Jim Hastings



Attention all Retired Soldiers and spouses or widow(er)s of Retirees! Please plan to attend this year's Retiree Appreciation Day program, which is scheduled for Saturday, 19 September 2014, at the Nehelani Banquet & Conference Center, Schofield Barracks. The event has been moved from October to September to avoid the possibility of end of fiscal year budget shortfalls and sequestration which forced the last minute cancellation of previous year's events.

U.S. ARMY RETIREE COUNCIL, HAWAII

The Retiree Council is your voice on issues important to you, the Army Retiree. For any issues that you would like to be addressed by either the Hawaii Retiree Council or the Army Chief of Staff, Retiree Council please forward them through the Retirement Services Office (RSO). The RSO can be reached by email at usarmy.schofield.imcom-pacific.mbx.retirement-services@mail.mil or by phone at (808) 655-1585. The council is interested in what you think.

We are currently soliciting for new members to join the Council! For information on how to become a member, please contact any Council member or the RSO.

CASUALTY ASSISTANCE CENTER

The Casualty Assistance Center (CAC) serves as the primary point of contact for surviving spouses of active duty and retired service members. The staff handles notification of next-of-kin, coordinates casualty assistance officers, and briefs surviving family members on their benefits. The CAC also arranges military honors with funeral homes for all deceased Army personnel (active duty, retirees, veterans).

Surviving spouses of active and retired duty Soldiers may receive casualty assistance through three methods:

1. Live Assistance. The Benefits Coordinator serves as a survivor's advocate who processes benefit claims, coordinates services from support organizations, and answers questions related to entitlements.
2. Guided Assistance. The CAC can also arrange for a Casualty Assistance Officer (CAO) to visit the survivor at a location of choice. The CAO will assist with completion of the forms and serve as a liaison between the survivor and the Benefits Coordinator.
3. Distance Assistance. The Benefits Coordinator can mail the survivor the customized packet of forms and information which pertain to the survivor's specific situation. The survivor can mail the forms directly to individual offices or return the entire packet to the Benefits Coordinator for processing. For further information contact:

Casualty Assistance Center

141 Duncan St., Trailer No. 2

Schofield Barracks, HI 96857

8 a.m.-4:30 p.m., Monday through Friday (closed federal holidays)

Email: usarmy.schofield.imcom-pacific.list.casualty-assistance-center@mail.mil or call 808-655-1199.

SURVIVOR OUTREACH SERVICES

Survivor Outreach Services (SOS) is an Army program developed to better serve the Surviving Families of the Fallen by keeping them connected to the Army for as long as they desire. SOS provides the long-term support, resources and emotional connections. SOS is available to all Survivors, Survivors being the spouses, children, parents, siblings, and friends grieving the loss of a Soldier regardless of how they died. SOS coordinates with Military, Non-Governmental Organizations and the local community to create a support network. All Army Duty, Army National Guard and Army Reserve component Survivors are eligible under the SOS Program.

In order to provide continued support and better understand the concerns and experiences of our Surviving Families of the Fallen, we reach out to Families through support care meetings, phone calls, and letters to capture those concerns and experiences to assist our service delivery. We are there for Families for as long as they desire.

If you would like more information, need assistance or would like to participate, please contact: SOS Support Coordinator (808-438-1955), SOS Financial Counsellor (808-438-1951), SOS Program Manager (808-438-1956) or the ACS Front Desk (808-438-4227).

SOLDIER FOR LIFE WEBSITE

If you haven't done so yet, please ensure you take the time to visit the new Soldier for Life website where you can access the latest news affecting you <http://soldierforlife.army.mil/retirement/>

DON'T FORGET!

Effective 31 December 2014, AKO email addresses for all retirees were shutdown. To ensure that DFAS can contact you, ensure you visit the "MyPay" site and ensure that a new or non-AKO email address is listed. By not signing up for a commercial e-mail service and updating your account information, former AKO users risk not receiving important notifications from DFAS.

ID CARD APPOINTMENT SYSTEM AT SCHOFIELD BARRACKS AND FORT SHAFTER

The Defense Manpower Data Center implemented the ID Card Appointment System at the Directorate of Human Resources (DHR) ID Card Offices at Schofield Barracks. The appointment system replaced the walk-in first-come first-serve system with appointments beginning at 0800 through 1530 daily. Customers are encouraged to access the Schofield Barracks ID Card Appointment Scheduler website at <https://rapids-appointments.dmdc.osd.mil> to make, change or cancel ID card appointments. ID cards may be renewed up to 30 days prior to expiration. By accessing this on-line, user-friendly, internet-based system, customers are now able to schedule their ID card appointments and to plan their other daily activities without the uncertainty of visiting the ID card office and possibly having prolonged waiting times for service.

For customers without internet access, the ID card offices accepts telephone requests for appointments at (808) 655-1272. Walk-in requests for service are handled on a case-by case basis with documentation to substantiate the emergency. For further information on the ID card office locations, hours or operation, required documentation, etc., please visit the USAG-HI website at <http://www.garrison.hawaii.army.mil/dhr/default.htm>. For further information, please call 655-6884.

REPLACING MILITARY ID CARDS

When replacing your military ID card due to expiration or being lost, **you must present two forms of identification**, one of which must include a current photograph. The DEERS/RAPIDS system will not produce a new CAC or ID card without first scanning the two forms of identification into the data base maintained by the Defense Manpower Data Center (DMDC) in Alexandria, Virginia. Common documents that can be used for positive personal identification are Driver's License, ID issued by a state or outlying U.S. Commonwealth or possession, ID card issued by Federal, state, or local government agencies or entities, school ID card with a photograph, Voter's Registration card, U.S. military ID Card, Certificate of U.S. Citizenship, or a Certificate of Naturalization, etc. All dependents must be accompanied by their sponsor or must have a valid POA or a DD Form 1172-2 signed by the sponsor and validated by DEERS/Notary in order to obtain a replacement ID.

Additionally, if you have lost your ID card, you must provide a completed USAG-HI Form IMPC-HI-HR-03 E, Feb 2011, (LOST/STOLEN INCIDENT REPORT FOR CAC/ID CARDS) signed by the sponsor/widow and the Provost Marshal's Office (PMO) to receive a replacement ID card.

LIFE EVENTS THAT IMPACT YOUR BENEFITS: MEDICARE

Entitlement to Medicare health insurance could impact your eligibility for DoD Healthcare. If you are entitled to Medicare, make sure you have the proper coverage in order to keep your TRICARE.

For general information on Medicare, please visit the Medicare website at <http://www.medicare.gov/>. For information on enrolling in Medicare, please visit the Social Security Administration website at <http://www.ssa.gov/>.

Note: Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).

To learn more about Medicare and how it impacts your TRICARE coverage, select one of the following:

If you are under the age of 65, <https://www.dmdc.osd.mil/milconnect/help/pdf/under65brochure.pdf>

If you are age 65 or older, <https://www.dmdc.osd.mil/milconnect/help/pdf/65brochure.pdf>

Additional information on how Medicare impacts your TRICARE coverage may be found on the TRICARE website at <http://www.tricare.mil/>.

DO VA BENEFITS COVER NURSING HOME CARE?

VA benefits provide for a range of long-term services which include, Nursing Home Care, Domiciliary Care, Adult Day Health Care, Geriatric Evaluation and Respite Care. Nursing home benefits may be provided if specific qualifications are met; those are: a veteran must be in need of such care and seeking nursing home care for a service-connected (SC) disability, OR is rated 60% SC and unemployable, OR is rated 60% SC and permanently and totally disabled (P&T) OR for any condition if the veteran has a combined SC disability rating of 70% or more. Care will be provided in a VA nursing home or contract nursing home. NSC and non-compensable zero percent SC veterans can apply for long term care in the VA but could be subject to long term care co-payments. Veterans with a compensable service-connected disability are exempt from long term care co-payments. NSC veterans applying for Extended Care or the Nursing Home Care Unit may be required to complete VA Form 10-10EC to determine the family's current income and assets. Veterans may be discharged from a VA Nursing Home Care Unit (NHCU) without consent when VA nursing home care is no longer needed; for example, if the veteran's needs can be met at home or in a private nursing home close to the family.

Veterans requiring nursing home care for a service-connected condition or a veteran rated 70% or more have mandatory eligibility for admission to Extended Care Services; and, those veterans are eligible to have indefinite care provided to them in the VA or in a VA contracted nursing home.

Answers to questions like these can be found at the VA eBenefits website through the search function or their Frequently Asked Questions (FAQs) - <https://www.ebenefits.va.gov/ebenefits/homepage>.

PROPOSED CHANGES TO THE MILITARY RETIREMENT SYSTEM

Military leaders and Department of Defense pay experts have presented to Congress a reshaped version of that new “blended retirement” system for future service members, saying this one “best enables us to maintain the readiness of the All-Volunteer Force.”

Their hope is that Congress will accept the fresh changes quickly and integrate them into the “momentous” retirement reform package being shepherded toward enactment this year.

The Pentagon plan embraces most key features of retirement reform unveiled in late January by the Military Compensation and Retirement Reform Commission and included by the armed services and appropriations committees in their fiscal 2016 defense bills. Those key features include:

- A 401(k)-like Thrift Savings Plan (TSP) with government matching of member contributions up to 5 percent of basic pay;
- An immediate annuity after 20 or more years of service but reduced by 20 percent compared to current benefits;
- A Continuation Pay offer at mid-career to entice high-quality service members to stay longer, perhaps until the pull of an immediate annuity at 20 years is near enough it can't be ignored.
- Grandfathering of all current members under the existing High-3 retirement plan but also allow them to opt into the new system if attracted by TSP with government matching, full vesting after two years and account balances that can be carried into civilian careers.

The new plan would take effect Jan. 1, 2018, time enough to educate the force including career counselors and develop financial training programs and tools, such as retirement calculators that can compare plans and total lifetime benefits under various assumptions and circumstances.

The “DoD Blended Retirement System Proposal” as briefed to military associations and congressional staffs and described in a five-page point paper is touted as being more carefully considered and better designed to meet future recruiting and retention challenges than other variations.

For example, government matching of TSP contributions wouldn't begin until after four years' service versus two under current House and Senate plans. It seems the services fear a drop in retention rates after initial service obligations are completed if TSP nest eggs are made too robust through earlier matching of contributions.

VA ID CARD

On 22 June 2015, the U.S. Senate amended and passed with unanimous consent a bill from a Florida congressman which ensures every veteran receives an ID card from the U.S. Department of Veterans Affairs without burdening taxpayers. The House passed the bill last month with 402 representatives backing it and no votes cast against it. U.S. Rep. Vern Buchanan (R-FL) introduced the Veterans ID Card Act earlier this year. Buchanan's bill would ensure all veterans receive ID cards from the VA instead of just those who served 20

years in the armed forces or are seeking medical treatment for service-related wounds. The bill directs the Department of Veterans Affairs (VA) to issue a veteran's identification card, for a fee, to a requesting veteran who is neither entitled to military retired pay nor enrolled in the VA system of patient enrollment. The card, among other things, will:

- Display the veteran's name and photograph.
- Serve as proof that the veteran has a DD-214 form or other official document in his or her military personnel file that describes the veteran's military service.
- Does not serve as proof of entitlement to any benefits.

In pushing his bill in recent months, Buchanan has noted veterans are forced to carry DD-214 paperwork, which contains sensitive information including Social Security numbers, and an ID card would be more convenient and would do a better job of keeping their personal information secure. "A simple, standardized ID card will make life easier for our veterans and serve as a reminder that our brave service men and women deserve all the respect a grateful nation can offer," Buchanan said. Buchanan insisted his bill was budget neutral since veterans who opted for the ID card would have a small fee which the VA secretary would examine every five years.

In the Senate, U.S. Sen. Richard Blumenthal (D-CT) offered an amendment to Buchanan's bill ensuring all Veterans would be eligible for the ID card, sending the bill back to the House. Buchanan's office expects the bill to sail through the House once again and be signed into law by President Barack Obama. The bill has won the backing of veterans groups including AMVETS and Veterans for Common Sense (VCS). Anthony Hardie, the director of VCS, praised the bill on Tuesday. "Veterans who have honorably served their country deserve to have a simple, straightforward way to prove their veteran status," Hardie said. "Veterans for Common Sense supports sensible legislation like Rep. Buchanan's Veterans ID Card Act."

RETIREMENT SERVICES OFFICER'S MESSAGE

Aloha, I hope everyone is enjoying their summer! I hope everyone can fit it into their busy schedules to attend this year's RAD which will again be held at the Nehelani Banquet & Conference Center on Schofield Barracks. With shrinking budgets and the drive to cut or eliminate program funding throughout the Army, its imperative that you come out and show your support for this annual event to prevent so we don't lose it. As usual, we will have representatives of local agencies and veterans organizations available. Tripler Army Medical & Dental Centers will provide a medical screening team, as well as many others.

We are currently finalizing the schedule of events but it should be a great event with a lot of great information to share. Come on out and meet our new Co-Chair of the Council, BG James Hastings! I'm looking forward to seeing everyone again...HOOAH!

Very Respectfully, Matt Matunas.

/s/

ROBERT M. STEPHENS, Ph.D.
Garrison Director of Human Resources

SURVIVOR BENEFIT PLAN INFORMATION

Educate Your Beneficiaries

It's important for your survivors to understand how the Survivor Benefit Plan (SBP) works. Please print this page and share it with your designated beneficiary.

The Nature and Extent of the SBP Benefit

The Survivor Benefit Plan (SBP) provides eligible beneficiaries with a monthly payment known as an annuity. The amount of the benefit is a percentage of your retired pay, and it depends upon whether you choose full or reduced coverage. The recipient of your SBP annuity is referred to as the annuitant.

The Benefit's Duration

The SBP entitlement begins upon your death and ends either when your elected beneficiary becomes ineligible to receive the annuity or when your beneficiary dies.

Reasons Payment May Be Temporarily Stopped

Each year DFAS mails annuitants a Certificate of Eligibility (COE). They use the information they request on that form to determine an annuitant's continued eligibility for monthly payments. If they don't receive the COE to by the deadline on the form, they will stop all payments until they receive a properly completed COE. If you have not received a COE from them recently and feel you should have, please call DFAS to request one at 1-800-321-1080.

Reasons Payment Can Be Permanently Stopped

Annuity payments stop when your beneficiary dies or becomes ineligible to receive the annuity. For example, payments stop for children covered under the SBP annuity when they reach age 18. Payments also stop for spouses covered under SBP if they remarry before age 55.

Continuing Children's Benefits after Age 18

Payments typically stop for children covered under SBP when they reach age 18. If a child attends school in a full time status at an accredited college or university, the payments will continue until they reach age 22. Each semester, DFAS mails a Child Annuitant's School Certification form to verify the child is still enrolled. If they don't receive the form by the deadline listed, they will stop all payments until they receive a properly completed form. The SBP annuity will terminate at any time the child remarries. If you have not received a School Certification recently and feel you should have, please call DFAS to request one at 1-800-321-1080.

Effects of Remarriage on an Annuity

If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends, for any reason, even after age 55, the annuity payment will restart from the date the marriage ends. The annuitant is responsible for notifying DFAS Cleveland of any changes to their marital status.

Benefits from the Department of Veterans' Affairs (VA)

Dependency and Indemnity Compensation (DIC) is an award offered by the VA.

Annuitants cannot receive both SBP and DIC concurrently. When DFAS is informed that an annuitant is eligible to receive DIC from the VA, DFAS will deduct the amount of DIC received from the amount of SBP. For example, if an annuitant receives a monthly annuity of \$500 from DFAS and becomes eligible to receive a monthly DIC award of \$400 from the VA, DFAS will deduct the \$400 DIC from the \$500 SBP and pay the remaining \$100 to the annuitant.

If the SBP is greater than the DIC award, a partial refund of premiums paid into the program during the service member's retirement will be made. If the DIC payment is greater than the SBP payment, SBP will be stopped completely and all basic spouse premiums paid into the program during the service member's retirement will be refunded.

To receive concurrent SBP and DIC payments, the annuitant must not only be eligible for both, but the DIC entitlement must be a result of a remarriage after the age of 57.

What initiates the SBP benefit and what will my beneficiary have to do?

Your designated beneficiary becomes eligible to receive SBP benefits on the day after your death. The first step a beneficiary must take to initiate receipt of benefits is to report your death. Please visit our the DFAS website for step-by-step instructions or contact your nearest RSO.

What happens if there is a delay in reporting a retiree's death?

Late notification of a retiree's death may result in burdensome consequences, including delays in finalizing a member's account, payment of arrears of pay and the establishment of an SBP annuity. A retiree's entitlement to retired pay ends on the date he or she dies. Therefore, delayed reporting of a retiree's death may result in an overpayment that will be collected from a financial institution, the member's estate, or from the annuitant if the annuitant is found to be in receipt of the retired pay funds.

RETIREE APPRECIATION DAY
Nehelani Banquet Center, Schofield Barracks
19 September 2015, 0800-1400

Program Information

0800 – 0900 – Assembly, Registration, & Issue Lunch Tickets. Free pastries and coffee will be provided.

0900 – 1200 – Invited Speakers

1200 – 1400 – Buffet Luncheon (includes 3 hot entrees including Chicken, Fish, and Beef; Salad, Steamed Rice; Vegetables du Jour; Dinner Rolls with Butter; Desserts and Cake; all day beverage service including coffee, tea & water.

NOTE: Advance payment is required for luncheon reservations (\$17.50 per person).

Lunch cancellations will be accepted up to 5 September 2015, by calling the Retirement Services Office at (808) 655-1458/1585; unfortunately payments are nonrefundable after that date.

----- (CUT HERE) -----

REGISTRATION

REGISTER NOW! Complete this form and mail no later than 29 August 2015.

NAME: _____ RANK: _____

Number of persons attending the program, including yourself: _____

Number of reservations for lunch: _____ Enclosed is my check/money order for \$ _____

(\$17.50 per person). Please pay cash or write a check or money order payable to: NEHELANI BANQUET & CONFERENCE CENTER.

Mail this registration form to:
(With payment for lunch reservations,
If applicable)

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ATTN: Retirement Services Office
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