



# EAGLE NEWS

The official Newsletter of The Retired Enlisted Association (TREA)  
Central Minnesota Chapter 115  
November 2008 thru February 2009

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## **VACATIONING ABROAD WITH TRICARE FOR LIFE**

If you're a TRICARE For Life (TFL) enrollee planning to do any out-of-country traveling, you should know that no matter where you travel outside the U.S., your TRICARE coverage goes with you. The process for accessing care out-of-country is different than accessing care within the U.S., however. Don't forget to fill any prescriptions before traveling; overseas pharmacy options are limited. First, you'll need to find a provider in your host nation. The easiest way to do this is to contact the TRICARE Area Office for the areas where you will be traveling:

**TRICARE Europe** (Europe, Africa and the Middle East): 1-888-777-8343, option 1.

**TRICARE Pacific** (Guam, Japan, Korea, Asia, New Zealand, India and Western Pacific remote countries): 1-888-777-8343, option 4.

**TRICARE Latin America & Canada** (Central and South America, Caribbean Basin, Canada, Puerto Rico and the Virgin Islands): 1-888-777-8343, option 3.

You can also contact the nearest **American Embassy Health Unit** for assistance finding a host nation provider. Once you have located a provider, make the appointment. As with all TFL coverage, you do not require a prior referral or an authorization to seek the care you need.

Medicare usually does not pay for care outside the U.S. (except in some U.S. territories), so TRICARE will be the primary payer for your out-of-country claim. When you use TFL overseas, you will be responsible for any applicable deductibles and cost-shares. You will probably be required to pay for all services up-front; be sure to get an itemized bill and a receipt from the provider. You will need to file a **claim form** with Wisconsin Physicians Service (the TFL contractor) when you return home. Send copies of the bill and receipt along with a completed **DD Form 2642** to WPS TRICARE For Life, P.O. Box 7890, Madison, WI 53707-7890. Have questions you'd like answered before leaving the country? Contact TFL directly at 1-866-773-0404 or visit **www.tricare4u.com**.  
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## **MORE DOCUMENTATION NECESSARY TO REPLACE, RENEW ID CARDS**

RANDOLPH AFB, Texas (AFRN) – Released September 22, 2008. Homeland Security Directive 12 now requires retirees and family members seeking to renew or replace a military identification card to provide two types of ID. Retirees and family members needing identification cards must have two of the following types of current identification – one of which must include a photo:

- Driver's license or 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
- U.S. passport
- Certificate of U.S. citizenship
- Certificate of naturalization
- For persons younger than 18, who are unable to present a document previously listed, they may bring:
  - School record or report card
  - Clinic, doctor or hospital record
  - Day-care or nursery school record

The listing above is not all inclusive. A list of acceptable documents can be found at **http://www.uscis.gov/files/form/1-9.pdf**, Page 4. Before visiting a military ID card issuing facility, people may want to call first to determine what specific documents may be required, and to verify the process to renew or replace an ID card. For contact information and the location of the nearest ID card issuing facility, visit **http://www.dmdc.osd.mil/rsl/owa/home**. On this Web site, people can search by city, state or ZIP code.

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## **DISPUTE PERIOD BEGINS SOON FOR PAID-UP SBP**

RANDOLPH AIR FORCE BASE, Texas (AFRNS) – Air Force retirees who believe that the Survivor Benefit Plan monthly premium counter on the annual Retiree Account Statement is incorrect will be given the opportunity to dispute it.

The dispute period begins Jan. 1 and ends June 30. All disputes must be made by completing a DD Form 2656-11, Statement Certifying Number of Months of Survivor Benefit Plan (SBP) Premiums Paid. Completed forms are sent to the Defense Finance and Accounting Service.

The paid-up provision of SBP program became effective Oct. 1. All retirees who are at least 70 years of age and have paid SBP premiums for at least 360 months will no longer be required to make monthly payments beginning the month they meet the

eligibility requirements. Participants in the Retired Serviceman's Family Protection Plan who were age 70 or older Oct. 1 will also have their premiums stopped.

Retiree Account Statements now have a premium counter tracking the number of months of paid premiums credited to a retiree's account. This counter automatically increases for each month a full premium payment is made, and will help retirees monitor their eligibility status. Each time a retiree receives an RAS it will display the current number of monthly premium payments toward paid-up status.

No action is required by the retiree to initiate the termination of premiums. DFAS will notify members of their paid-up status and when premiums will be stopped.

DFAS is working in conjunction with the Defense Manpower Data Center, the agency that maintains historical pay data on all military retirees, to ensure retirees receive proper credit for all premiums paid.

The DD Form 2656-11, used to file a dispute, is available by clicking [here](#).

DFAS officials ask retirees to complete all fields on the form that apply. Section II should be filled out by each retiree, but if he or she did not serve any time on the Temporary Disability Retired List, then Blocks 9 and 10 must be left blank..

For more information, contact DFAS at (800) 321-1080 after Jan. 1.

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### **NEW LAW ALLOWS VETERANS' SALUTES DURING ANTHEM**

WASHINGTON (AFRNS) – Veterans and active-duty military not in uniform can now render the military-style hand salute during the playing of the national anthem, thanks to changes in federal law that took effect this month.

"The military salute is a unique gesture of respect that marks those who have served in our nation's armed forces," said Dr. James B. Peake, secretary of Veterans Affairs. "This provision allows the application of that honor in all events involving our nation's flag." The new provision improves upon a little known change in federal law last year that authorized veterans to render the military-style hand salute during the raising, lowering or passing of the flag, but it did not address salutes during the national anthem. Last year's provision also applied to servicemembers while not in uniform.

Traditionally, members of the nation's veterans service organizations have rendered the hand-salute during the national anthem and at events involving the national flag while wearing their organization's official head-gear.

The most recent change, authorizing hand-salutes during the national anthem by veterans and out-of-uniform military personnel, was sponsored by Sen. Jim Inhofe of Oklahoma, an Army veteran. It was included in the Defense Authorization Act of 2009, which President Bush signed Oct. 14.

The earlier provision authorizing hand-salutes for veterans and out-of-uniform service members during the raising, lowering or passing of the flag, was contained in the National Defense Authorization Act of 2008, which took effect Jan. 28, 2008. (Courtesy of VA News)

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### **DOD ANNOUNCES 2009 RETIRED, ANNUITANT PAY ADJUSTMENTS**

WASHINGTON (AFRNS) – Based on the increase in the U.S. Consumer Price Index, there will be a cost-of-living adjustment increase for retired pay and Survivor Benefit Plan annuities effective Dec. 1, according to Pentagon officials. Retirees being paid on an account where the retiree first became a member of the uniformed services before Sept. 8, 1980 and retired before Jan. 1, 2008 will receive the full COLA increase of 5.8 percent. Retirees being paid on an account where the retiree first became a member of the uniformed services before Sept. 8,

1980 and retired Jan. 1 to Dec. 31, 2008 will receive a COLA increase of up to 5 percent. The COLA increase for retirees being paid on an account where the retiree first became a member of the uniformed services on or after Sept. 8, 1980 will be as follows:

5.8 percent for those retiring before Jan. 1, 2008

5 percent for those retiring in the 1st quarter of calendar 2008

3.8 percent for those retiring in the 2nd quarter of calendar 2008

1.2 percent for those retiring in the 3rd quarter of calendar 2008

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### **TREA CHAPTER 115 CENTRAL MINNESOTA MINUTES OF 8 NOVEMBER 2008**

Ralph Donais, President: Call to Order, Invocation, Pledge of Allegiance, Announcements & Welcome Guests

#### **Treasurer's Report of 11/30/08:**

\$912.75 Checking. \$3,056.90 Savings

AFRAD Income \$2,166.00

Fundraiser Income \$601.39

Interest Income \$11.45

Natl Rebate \$150.00

AFRAD Exp \$1,306.83.

Committee Exp \$465.46

Fundraiser Exp \$430.89

JROTC Program 125.00

Misc Expenses \$39.00

Newsletter Exp \$967.25

**Legislative Report:** 2009 Session will begin 1<sup>st</sup> week in January. Due to deficit our tax bill will most likely not get passed again this year. Military Action Group (MAG) will meet in December to discuss upcoming legislation. Everyone is welcome to attend meeting.

**Membership Report:** 275 Chapter 115 members as of Sept report. Fifty mail inquiries to terminated members.

**Presidents Report:** Attended UVLC meeting first week in November. CBOC Clinic possible for Elk River or Maple Grove. Push is being made to keep proposal in Elk River. St. Cloud VA will provide monies for patients that would go to Elk River. St. Cloud gets less money for each patient than Minneapolis. Regional VA is hiring more people to work on claims. Mpls spinal clinic is now open. Inver Grove Heights will host Veteran's Day Ceremony. No

word on what Veterans Commissioner's office will push in the next session. Submit info for our web site to Dave Hammer.

Old Business: None

**New Business:** Should we ask non-chapter members, who want to receive our Newsletter to contribute to its printing and mailing? Discussion was held about hosting one session at the August 29<sup>th</sup> Camp Ripley 2009 AFRAD. Discussion held on the possibility of helping with a RAD in Southern Minnesota or in other parts of the state. Discussion about what weekend this summer would work for a CUB brats sale at Rogers of Elk. UVLC 2009 dues will be due in January for TREA Membership. Motion made and second to pay delegates registration fee for the National Convention in South Dakota during the week of 21 Sept 2009. Motion Carried. Volunteer hours are needed to submit our Chapter for "Chapter of The Year award. Officers need to update our website By-Laws for possible changes. Election of Officers:

President: Ralph Donais

1<sup>st</sup> Vice: Mark Davidson

Secretary: Rod Erickson

Treasurer: Dennis Rock

**For the Good of the Order:** None

Benediction and Meeting Adjourned

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[www.trea115.org](http://www.trea115.org)

National HQ:  
[www.trea.org](http://www.trea.org)

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## TRICARE FOR LIFE: TOP 10 "NEED TO KNOWS"

If you're nearing retirement, transitioning health care coverage shouldn't be a hassle. As you're preparing to switch to TRICARE for Life (TFL), the following facts and tips will help you make a seamless transition to TRICARE for Life (TFL) coverage.

1. Enroll in Medicare Part B when first eligible.

TFL enrollment hinges on enrollment in Medicare Part B. You must remain enrolled in Medicare Part B (medical care) in order to maintain TRICARE eligibility.

2. Keep DEERS up to date.

Although Medicare provides data to DEERS, you must maintain your TRICARE eligibility by keeping DEERS up to date any time there is a life changing event, like becoming eligible for Medicare. Contact DEERS online at [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi) or call toll-free 1-800-538-9552.

3. Enrollment in TFL is seamless.

If you are receiving Social Security benefits, you will transition smoothly to TFL upon your 65th birthday; if you are not receiving Social Security benefits at the time of your 65th birthday, you will need to visit the nearest Social Security office and enroll in Medicare.

4. Medicare authorized providers are also TRICARE authorized.

You can visit any Medicare provider for care since all Medicare providers are also TRICARE authorized. Simply show your Medicare card and Uniformed Services ID card at your appointment.

5. Claims are paid automatically between Medicare and TFL.

As a TFL beneficiary, you will not need to submit a paper claim when you have a doctor's visit (in most cases). The provider will submit the claim to Medicare. Medicare will then submit the claim to TRICARE once the Medicare portion is paid.

6. TFL is considered a second payer to Medicare.

For services covered by Medicare and TRICARE, Medicare will pay its portion of the claim and TRICARE will pay the remainder. For services that are covered by Medicare and not by TRICARE (such as chiropractic care) TRICARE will not make a payment and the beneficiary will be responsible.

Services covered by TRICARE but not Medicare (such as overseas claims) may be billed directly to Wisconsin Physicians Services (WPS) and TRICARE will pay as primary insurer. You will be responsible for any cost shares. Payments for services that are not covered by either program remain your sole responsibility.

7. Other health insurance (OHI) coordinates differently with TFL and Medicare.

TFL beneficiaries who have OHI need to submit their Medicare Summary Notice with a paper claim and OHI explanation of benefits (EOB) to Wisconsin Physician Services. The paper claims may be sent to:

Wisconsin Physician Services  
TRICARE for Life  
P.O. Box 7890  
Madison, WI 53707-7890

8. Enrollment in Medicare Part D is not necessary.

The TRICARE pharmacy benefit is considered creditable coverage and pays equally to Medicare.

Continued on page 4

**FUTURE MEETING SCHEDULE**

November 8, 2008  
February 14, 2009  
May 9, 2009  
August 22, 2009 at Camp Ripley  
after the Saturday AFRAD

All meetings are held at the VFW Sports Complex 7350  
Quaday, Otsego, MN 55330. Phone 763-241-5225. Spouses  
and guests are always invited to attend.

From I-94 in Rogers: Go north on highway 101 towards Elk  
River to CR 42/River Road. Turn Left at the light. Second road  
on the Left is Quaday Ave NE. Turn Left. Follow Quaday until  
you see several brown buildings which is the VFW Sport  
Complex on your Left.

From Highway 10 in Elk River: From Elk River take Hwy 101  
South towards Rogers, exit on CR 42/River Road, turn right at  
the light onto River Road. The next road on the left will be  
Quaday Ave NE. Turn Left. Follow Quaday until you see  
several brown buildings which is the VFW Sport complex on  
your Left.

The Chapter 115 "Eagle News" is scheduled to be published  
quarterly in January, April, July and October. Send news to  
[dennisvictoria@usfamily.net](mailto:dennisvictoria@usfamily.net).



**THE  
RETIRED ENLISTED  
ASSOCIATION**

Serving the Total Force  
The Voice of the Enlisted:  
Retired/Active Duty/Reserves/National Guard  
"United We Stand"

Central Minnesota Chapter 115  
The Retired Enlisted Association  
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TRICARE FOR LIFE TOP 10 "NEED TO KNOWS" continued from page 3:

9. TFL beneficiaries may continue to use any of the TRICARE pharmacy programs.

You may fill prescriptions at any military treatment facility pharmacy, through the TRICARE Mail Order Pharmacy or through any TRICARE network or non-network pharmacy.

10. TRICARE coverage continues for eligible family members after the death of a sponsor.

Surviving spouses remain eligible for TRICARE unless they remarry. If they remarry, they lose TRICARE eligibility and cannot regain eligibility later, even in cases of divorce or death of the new spouse. Unmarried surviving children remain eligible for TRICARE until their 21st birthday (or 23rd birthday if enrolled in college full time and if at the time of the sponsor's death, the sponsor provided more than 50 percent of the child's financial support.) For more information on TRICARE for Life, please visit [www.tricare4u.com](http://www.tricare4u.com) or call Wisconsin Physicians Services toll-free at 1-866-773-0404.

**IF your mailing label contains incorrect information, or if you are not receiving the Chapter e-mail announcements, notify Mark Davidson at [ldavidson77@msn.com](mailto:ldavidson77@msn.com)**