

Your Military Retirement: Active, Reserve & National Guard!



**Military Personnel Services Division
Carlisle Barracks
Soldier for Life (SFL) Retirement Services Office
46 Ashburn Drive, Carlisle, PA 17013-5062
Telephone: 717-245-4501 & 717-245-3894
Fax: 717-245-4227**

SFL-Retirement Services Officer email: theresa.a.derr.civ@mail.mil

Updated March 2015

To Receive Your Benefits – Get a Military ID Card!

<https://www.dmdc.osd.mil/rsl/>

Location	Phone
Allentown	601-264-8823
Annvile (Ft Indiantown Gap)	717-861-8693
Avoca	570-457-8430 X212
Bristol	215-826-4133/4134
Carlisle (Carlisle Barracks)	717-245-3533
Chambersburg (Letterkenny)	717-267-8751
Coraopolis (Defense Ave)	412-474-8526
Coraopolis (Tanker Rd)	412-776-7485
Danville	570-275-7450
Ebensburg	814-472-5083 Press *810
Erie	814-434-0209 x 247
Johnstown	814-288-6000/5087
Middletown	717-948-2285/2283
Moon Township	412-507-3811
New Cumberland	717-770-7111
North Versailles	412-673-0801/0811
Philadelphia (Robbins Ave)	215-697-3783
Philadelphia (S. Broad St)	215-897-7001
Tobyhanna	570-615-7409/8596
Williamsport	570-321-5041
Willow Grove NAS	215-323-7417/7419



MyArmyBenefits

➤ Federal Benefits

(Category)

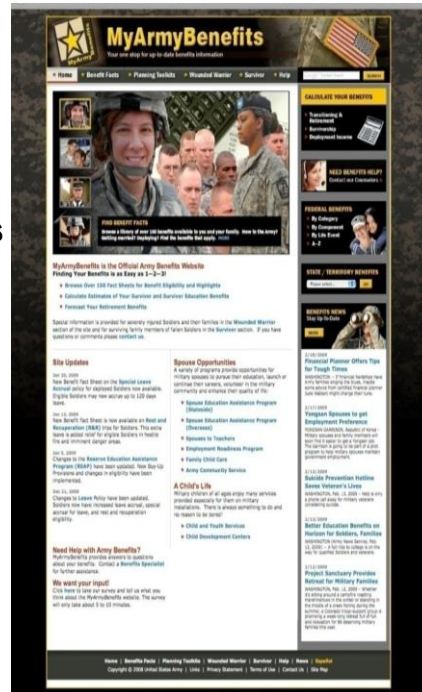
Identified by:

State/Territory; Resource

Locator; Federal Benefits

by Component:

- ✓ Pay
- ✓ Education
- ✓ Health Care
- ✓ Life Insurance
- ✓ Casualty/Survivor
- ✓ Transitioning
- ✓ Retirement
- ✓ Veterans Affairs
- ✓ Social Security
- ✓ Soldier Services
- ✓ Family Services



➤ Federal Benefits

(Life Events)

- ✓ Joining the Army
- ✓ Marriage/Family
- ✓ Preparing to Deploy
- ✓ Return from Deployment
- ✓ Military to Civilian
- ✓ Retiring
- ✓ Casualty
- ✓ Recreation

➤ Benefits Calculators

- ✓ Retirement*
- ✓ Survivor Benefits*
- ✓ Deployment
- ✓ VA Disability AW2 Module*

<http://myarmybenefits.us.army.mil/>

*Targeted for use by Active Duty/ARNG/USAR Soldiers, Family Members, Wounded Warriors, and Veterans. Requires AKO, CAC or DS logon for access/Uses Soldiers' DEERS data. Content available in English and Spanish with click of button.

G-1, Human Resources Policy Directorate



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Direct Link to My Army Benefits! <http://myarmybenefits.us.army.mil/>

*YOUR
MILITARY
HEALTH
BENEFITS!*

MILITARY RETIREE MEDICAL BENEFITS

1. MILITARY TREATMENT FACILITY



<http://www.tricare.mil/mtf/>



2.

- TRICARE Website www.tricare.mil
- TRICARE Contacts <http://www.tricare.mil/contactus/>
- Region North – Health Net Federal Services Website
<https://www.healthnetfederalservices.com/content/hnfs/home.html>
- Your Transitioning choices are
 - TRICARE Standard or Extra
 - <http://www.tricare.mil/Plans/HealthPlans/TSE.aspx>
 - TRICARE Prime
<http://www.tricare.mil/prime/>
 - US Family Health Plan – Johns Hopkins Medicine
 - <http://www.hopkinsmedicine.org/usfhp>

MILITARY MEDICAL FACILITIES



Always Have the Authorization to Use **Military Facilities** of All Military Components (Army, Air Force, Marine Corps, Navy, & Coast Guard)

<http://www.tricare.mil/mtf/>

The Priorities are...

1. Active Duty & Family Members
2. Retired Military & Family Members Who Are Paying For TRICARE Prime (Under Age 65) Or Are Enrolled In TRICARE Plus (Over Age 65)
3. Retired Military & Family Members Who Are TRICARE Extra & Standard Can Get FREE Drugs, Labs and X-rays in Military Facilities! Cannot be seen by the Military Facility Docs...

TRICARE STANDARD

<http://www.humana-military.com/library/pdf/standard-handbook.pdf>

1. If you have Other Insurance, you can use this as a free Secondary – Contact TRICARE to find out how they work together!
2. If you choose TRICARE Standard as your Primary Insurance a Supplemental Insurance is recommended
3. No Enrollment Fee...It's Free!
4. Good ID Card...You're Eligible!
5. Annual Deduction of \$150 for Single Person...\$300 for Family!
6. 75/25 Type of Policy... TRICARE Pays Up To 75% Of What Is Allowable...You Pay The Rest!
7. Go To Any Civilian Doc...So Long As They Are Willing To Do The Paperwork!
8. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

TRICARE EXTRA

<http://www.tricare.mil/tricareextra/>

1. If Your Doc was Participating as a TRICARE Prime Remote Doc...when retire...your Doc flip over to TRICARE Extra (does CHAMPUS Ring a Bell?)
2. No Enrollment Fee...It's Free!
3. 80/20 Type of Policy... TRICARE Pays Up To 80% Of What Is Allowable...You Pay The Rest!
4. Annual Deduction of \$150 for Single Person...\$300 for Family!
5. Catastrophic Cap Is \$3000...You Pay \$3000 Per Year...TRICARE Pays The Rest...So Long As It Is Allowable!

TRICARE PRIME

https://www.hnfs.com/content/hnfs/home/tn/bene/enroll/enroll/prime_enroll_retired.html

1. NEW FY 2015 Annual Cost Is \$277.93 for Single Person or \$555.84 For Family. Expect Annual cost increases for most retirees
2. Drive more than 30 Min for Military Primary Care? May have to see Civilian Prime Doc. If none avail, will be able to use Extra/Standard
3. Enroll & Pay for Prime no later than the last day of the month after Retirement starts. Coverage will be backdated to the first day of Retirement.
4. Must Use TRICARE Prime Participating Docs & Medical Facilities
5. No Deductibles...Only Co-pays Like Regular Doc \$12, Specialist \$25, Hospital Overnight \$11 per day (\$25 minimum)
6. Ongoing Specialty Care must be Pre-Approved thru Referral System
7. If You Use A Military Facility... Do Not Have To Pay Co-pays!
8. If You Use A Civilian Doc/Facility...You Pay The Co-pays!
9. Catastrophic Cap Of \$3000 Applies...If You Pay \$3000 for the Family In One Year For Medical Care & Scripts...TRICARE Picks Up The Rest, If Allowable.

FY 2014 TRICARE Prime Enrollment Fees						
Plan Selection	Monthly		Quarterly		Annually	
	Individual	\$23.16	Individual	\$69.48	Individual	\$277.92
	Family	\$46.32	Family	\$138.96	Family	\$555.84
Payment Method	-Allotment from retirement pay -Electronic Funds Transfer (EFT) -Recurring Credit Card (RCC)		Visa and MasterCard credit or debit cards		Visa and MasterCard credit or debit cards	

Uniform Services Family Health Plans

1-800-748-7347

- <http://www.usfhp.com/>

JOHNS HOPKINS MEDICINE

Serving Maryland, Washington D.C., parts of Pennsylvania, Virginia, West Virginia and Delaware.

MARTIN'S POINT HEALTH CARE

Serving Maine, New Hampshire, Vermont, and northeastern New York

BRIGHTON MARINE HEALTH CENTER

Serving Massachusetts, including Cape Cod, and Rhode Island

SAINT VINCENT CATHOLIC MEDICAL CENTERS

Serving parts of New York (incl. NYC), all of New Jersey, southeastern Pennsylvania and western Connecticut

CHRISTUS HEALTH

serving southeast Texas and southwest Louisiana

PACIFIC MEDICAL CENTER (PACMED CLINICS)

Serving the Puget Sound area of Washington State

Johns Hopkins US Family Health Plan

1-800-801-9322

- <http://www.hopkinsmedicine.org/usfhp>

-
1. FY 2014 Annual Cost - \$277.92 For Individual Or \$555.84 For Family
 2. Must Use Uniform Services Participating Docs & Medical Facilities
 3. Doctors in Adams & York Counties and Gettysburg & York Hospitals. All affiliated with Well-Span Health.
 4. CAN NOT use ANY Military Treatment Facilities...for any reason
 5. No Deductibles...Co-pays Doc \$12; Hosp per day \$11 \$25 min for admission
 6. Prescriptions Thru Rite-Aid only - 30 day supply from local pharmacy – Generic \$5, Brand \$17, Non-preference Brand \$44;
 7. Rite-Aid Mail order 90 day supply – Generic \$0, Brand \$13, Non-preference Brand \$43
 8. Catastrophic Cap Of \$3000 Applies

TRICARE NORTH ADMINISTRATOR

(HEALTH NET FEDERAL SERVICES)

1-877-874-2273

<https://www.healthnetfederalservices.com/content/hnfs/home.html>

OTHER Military Treatment Facilities

<http://www.tricare.mil/mtf/>

- **Health Benefits Advisors**

- Dunham Army Health Clinic, Carlisle, PA
Health Benefits 717-245-4112

- <http://dunham.narmc.amedd.army.mil/default.aspx>

- Fillmore Army Health Clinic, New Cumberland, PA
717-770-7281

- <http://dunham.narmc.amedd.army.mil/Pages/Fillmore%20Army%20Health%20Clinic.aspx>

- Ft Indiantown Gap Troop Medical Clinic (Space Available)
- (717) 861-2091

- <http://dunham.narmc.amedd.army.mil/Pages/IndiantownGapClinic.aspx>

TRICARE Young Adult Enrollment

<http://www.tricare.mil/tya/>

1-877-874-2273

Eligibility

Young adults must show eligible in the [Defense Enrollment and Eligibility Reporting System \(DEERS\)](#) to enroll in TYA. Eligibility is established by your uniformed service sponsor. You may purchase TYA coverage if you:

- Are a dependant of an eligible uniformed service sponsor
- Are under age 26,
- Have aged out of TRICARE at age 21 or 23 if you were a full-time college student,
- Are not married,
- Are not a member of the uniformed services,
- Do not qualify for an employer-sponsored health plan, and
- You are not eligible for other TRICARE coverage.

Enrollment Premiums

All eligible young adults are offered the same level of benefits for one rate. Each person enrolled in TYA will be billed as an individual. There are no family enrollments in TYA. Monthly enrollment premiums are:

- TYA Standard: \$181
- TYA Prime: \$208

TYA rates are subject to change. You will be notified prior to any rate changes. Enrollment premiums are not applied toward the annual catastrophic cap.

How to Enroll in TRICARE Young Adult

To enroll in TRICARE Young Adult (TYA):

- print, complete and sign a new [TYA application](https://www.hnfs.net/content/dam/hnfs/tn/bene/enrollment/pdf/TC_Young_Adult.pdf),
https://www.hnfs.net/content/dam/hnfs/tn/bene/enrollment/pdf/TC_Young_Adult.pdf
- include a two-month premium payment,
- select an automatic payment

TRICARE Retired Reserve

<http://www.tricare.mil/trr/>

2014 TRICARE Retired Reserve Monthly Premiums		
Plan Selection	Member Only	\$390.89
	Member and Family	\$961.35
Payment Method**	<ul style="list-style-type: none">-Check-Visa and MasterCard credit, debit or prepaid cards-Electronic funds transfer (EFT)-Recurring credit card (RCC)	

Enrolling in TRICARE Retired Reserve

If you would like to enroll in TRICARE Retired Reserve (TRR), you will need to log into the [Reserve Component Purchased TRICARE Application](#) (RCPTA) using your Common Access Card (CAC), Defense Finance Accounting Service (DFAS) account or Department of Defense Self-Service (DS) Logon.

- Complete a new [Reserve Component Health Coverage Request Form \(DD 2896-1\)](#) (RC Request Form)*. Certify your non-eligibility or enrollment in Federal Employees Health Benefits (FEHB) program.
- Include a two-month premium payment. (See premium information above.)
- Submit the application by mail or fax the document to Health Net Federal Services:

Health Net Federal Services, TRR Enrollment, P.O. Box 105402
Atlanta, GA 30348-5402
Fax: 1-888-299-4114

• **Questions? Call 1-800-555-2605**

OTHER TRICARE ADMINISTRATORS

TRICARE South - 1-800-444-5445

<http://www.humana-military.com/>

<http://www.humana-military.com/south/bene/tools-resources/BeneSiteProvLoc.asp>

TRICARE West - 1-877-988-9378

<https://www.uhcmilitarywest.com/uHCMW/portal/home/landing/>

<https://www.uhcmilitarywest.com/uHCMW/portal/search/overview/>

TRICARE Overseas

<http://tricare-overseas.com/>

Europe/Eurasia-Africa

<http://www.tricare-overseas.com/ContactUs/ContactEUR.html>

Latin America & Canada

<http://www.tricare-overseas.com/ContactUs/ContactLATAM.html>

Pacific-Singapore

Pacific-Sydney

<http://www.tricare-overseas.com/ContactUs/ContactPAC.html>

Supplemental TRICARE Health Insurance

- Cover the percentages of costs you are responsible for under TRICARE Standard and TRICARE Extra
- Supplemental TRICARE Prime Insurances available
- See samples of Supplemental insurances www.federalpublishing.com
- More Military Organizations that offer Supplemental Insurances
- Search “TRICARE Supplemental Insurance” on Internet
- Requires you to do research

Supplemental Insurance

Unlike other health insurance, which pays first for health care services, supplemental insurance pays after TRICARE pays its portion of the bill, reimbursing you for out-of-pocket medical expenses paid to civilian providers based on the plan's policies. Each supplemental insurance plan has its own rules. Carefully consider your health care needs and the health care needs of your family before purchasing a supplemental insurance plan.

1. What type of health care services does the supplement cover? Will the plan cover amounts beyond what TRICARE allows?
2. Does the supplement pay for services not covered by TRICARE or limit the conditions it does cover?
3. How much is the supplement premium? How often is it paid?
4. Are there different premium rates based on military status (active or retired) or age?
5. Can premium payments be increased? Under what conditions?
6. Is there a deductible to pay before the supplement pays?
7. Is there a maximum limit on benefits (lifetime, annual, etc.)?
8. Is there a pre-existing condition clause? If so, how long is the waiting period?
9. Are there treatments that must be pre-approved before care can be received?
10. Does the supplement cover enrollment fees or copayments?
11. Will the supplement pay my cost share under the TRICARE Diagnostic Related Group system?
12. Does the TRICARE supplement convert to a Medicare supplement? If so, how long before it can convert?
13. Does the supplement cover inpatient, outpatient, long term or overseas care?
14. Does the supplement have membership fees (annual or lifetime)?
15. Will the supplement continue to cover care upon retirement from active duty?
16. Will the plan continue to provide coverage for surviving TRICARE-eligible spouses and family members?
17. What are the procedures for filing a claim? Is there a time limit to file a claim?
18. Does the plan have higher rates for smokers?
19. Does the plan cover college students who live in a different part of the country?
20. What happens if beneficiaries move to another region, does the plan move with them?



Pharmacy

1. Military Facility

- <http://dunham.narmc.amedd.army.mil/pages/Pharmacy.aspx>

2. TRICARE Pharmacy Programs

<http://express-scripts.com/TRICARE/>

- TRICARE Retail Local Pharmacy Program

<http://express-scripts.com/TRICARE/pharmacy/>

- National Mail Order Pharmacy Program

<http://express-scripts.com/TRICARE/faq/>

MILITARY PHARMACY

<http://www.tricare.mil/mtf/>

- Free! If They Carry What You Need
- If using DUNHAM Clinic Pharmacy, call or checkout the website before Driving!
 - Dunham Clinic Pharmacy Phone 717-245-3400, Select 1, then 3
 - <http://dunham.narmc.amedd.army.mil/pages/Pharmacy.aspx>
 - Refill request - Call 1-800-377-1723 or Go On line to...
- <http://www.wrnmmc.capmed.mil/Health%20Services/Clinical%20Support/Pharmacy/SitePages/armyrefill.aspx>
 - Can Use Scripts Written By Civilian Doc
 - For Both Long Term Or Short Term Scripts
 - Long Term Non-Narcotic 90 Day Supply
 - Long Term Narcotic 30 Day Supply Only

DOD Tricare Retail-Scripts

- **Can be used if you have other insurance that allows you Local Pharmacy Privilege if the pharmacy participates! You will be charged the TRICARE cost!**
- Through Your Local Pharmacy (Wal-Mart, Kmart, Giant, Weis, Target, CVS, Rite-Aid, Medicine Shoppe, and many smaller town pharmacies too!)
 - Check for Pharmacies in your zip code area
- <http://express-scripts.com/TRICARE/pharmacy/>
- Costs \$8 (Generic) Or \$20 (Brand) or \$47 (Non-formulary)
 - Scripts For 30 Days Or Less
- May Use For Long Term Scripts But Need To Get Monthly Refills
 - For More Info 1-877-363-1303 or
 - Website: <http://express-scripts.com/TRICARE/>

TRICARE MAIL ORDER PHARMACY **(TMOP)**

- You **may not** use TMOP if you have Other Health Insurance with a Mail-Order Pharmacy benefit; **unless** the other plan doesn't cover the medication needed or you have exceeded the dollar limit of coverage under that other plan!
 - Through Express Scripts 1-877-363-1303
 -
 - Must use when over Age 65, unless you use Military Pharmacy
 - Costs \$0 (Generic), \$16 (Brand) or \$46 (Non-formulary)
 - Long Term Maintenance Prescriptions... (Diabetes, Cholesterol, Heart Disease, Act...)
 - 90 Day Supply For Non-Narcotic Scripts
 - 30 Day Supply For Narcotic Scripts
 - For More Info, Call 1-877-363-1303 or check the website at

<http://express-scripts.com/TRICARE/homedelivery/>

Magical Age of 65!

- Military Treatment Facility Pharmacy Entitlement Continues.
- TRICARE Pharmacy Program Entitlements Continues!
 - a. DoD TRICARE Retail Pharmacy (Express Scripts) Continues. Call 1-877-363-1303.
 - b. TRICARE Mail Order Pharmacy Program Continues. Call 1-877-363-1303
- TRICARE-For-Life Entitlement Starts!
 - a. TRICARE FOR LIFE is a Free Supplement To Medicare
 - b. Covers Deductibles & Co pays
 - c. All Civilian Docs...If They Accept Medicare
 - YOU MUST be enrolled in MEDICARE A & B
 - Medicare A is FREE; Medicare B is NOT Free!
 - Call 1-866-773-0404 or checkout website <https://www.tricare4u.com>

HEALTHCARE COVERAGE: WHO PAYS?
OUTSIDE MILITARY TREATMENT FACILITY (MEDICARE PART A)

		Medicare Pays	TRICARE Pays	What you Pay
Inpatient Hospitalization (Major Medical)	Days 1 -150	All but the Deductible	The Deductible	Nothing
	Days 151+	Nothing	The DRG allowed minus your copay/cost share	\$250/day or 25% of charges whichever is less plus 20% of professional charges if in a TRICARE network hospital \$417/day or 25% of charges, whichever is less, plus 25% for professional charges if in Non-network hospital.
Inpatient Mental Health (Psychiatric)	Days 1- 150	All but Deductible	The Deductible	Nothing
	Days 151+	Nothing	80% if in network hospital 75 % if non-network hospital	20% of institutional charges + 20% of professional charges See TRICARE Reimbursement Manual Chap 2.
Skilled Nursing Facility - Rehab type	Days 1 - 100	All but Deductible	The Deductible	Nothing
	Days 101+	Not Covered	80% of Network Hospital 75% if Non-network hospital	20% of allowable charges 25% of allowable charges
Hospice Care	All	95%	5%	Nothing

OUTPATIENT SERVICES – MEDICARE PART B – OUTSIDE MILITARY TREATMENT FACILITY

	Medicare Pays	Tricare Pays	You Pay
Doctors Visits	80%	20%	Nothing
Emergency Room	80%	20%	Nothing
Mental Health Visit	50%	50%	Nothing
Lab Services	100% for approved services	Remaining Liability (if any)	Nothing
Radiology (X-rays)	80%	20%	Nothing
Home Health Care	100% for approved services	Remaining Liability (if any)	Nothing
Durable Med Equip	80%	20%	Nothing
Outpatient Hospital Services	80%	20%	Nothing
Blood	Nothing for 1 st 3 pints	100%	Nothing
	80% for additional pints	20%	Nothing
Chiropractor Services	80%	Not Covered	20%
Healthcare Outside	Of the United States	& it's Territories	- outside MTF
Inpatient Services	Not Covered	75%	25%
Outpatient Services	Not Covered	75%	25%

Prescriptions – same as before Age 65

Military Pharmacy (Up to 3 Month Supply)	Local Pharmacy (Up to 1 month Supply)	Mail Order Pharmacy (3 month Supply)
Free if they Carry what you need	\$8 – Generic \$20 – Brand \$47 – Non Formulary	\$0 – Generic \$16 – Brand \$46 – Non Formulary



**Administered Through Delta Dental
Call 1-888-838-8737 or Check Out**

<http://www.trdp.org/>

**TRICARE Enhanced Retiree Dental
Program Premiums
Effective 1 Jan 2015 – 31 Dec 2015**

Regions	One-Person Enrollment	Two-Person Enrollment	Family Enrollment
Region A	\$26.56	\$53.28	\$94.39
Region B	\$29.65	\$58.90	\$107.16
Region C	\$33.92	\$67.06	\$121.09
Region D	\$37.39	\$73.88	\$133.59
Region E	\$42.11	\$82.88	\$146.39

**Check premium costs by calling
1-888-838-8737 or go to**

<http://www.trdp.org/retirees/premiums.html>

Note! Your first payment must be a “Double” Payment!

Rates go up every year...

**Enroll via Internet at
<http://www.trdp.org/retirees/enroll-today.html>**

**Or phone at 1-888-838-8737
Or mail to...**

**Delta Dental of California
Federal Services
PO Box 537008
Sacramento, CA 95853-7008**

TRICARE Retiree Delta Dental Info

- **Active Duty Retirees & Grey Area Retirees**
Enroll within 120 days after retirement you will get all Benefits stated below. Immediately
- **Reserve/National Guard Retirees at age 60 & Active Duty retirees who enroll after 120 days of retirement.**
Will have the 1st set of benefits during the first year.
Starting year 2, will get all Benefits stated below.
- **Use Participating & non-participating Dentists**
 - a. **Participating Dentists will accept what TRICARE pays, you pay the left over percentage**
- **Non-participating Dentists can submit for payment from TRICARE, whatever is left over to be paid...you get to pay in full.**
- **Who are the networks Participating Dentists?**

Call 1-888-838-8737 or go to
<http://www.trdpnetwork.org/>

Benefits

this chart provides an overview of coverage under the Enhanced TRICARE Retiree Dental Program.

Benefits available during the first 12 months of enrollment:	*Delta Dental Pays:
Diagnostic services(such as exams)	100%
Preventive services(such as cleanings) *	100%
Basic Restorative services(such as fillings, including tooth-colored fillings on back teeth)	80%
Endodontic(such as root canals)	60%
Periodontal(such as gum treatment)	60%
Oral Surgery(such as extractions)	60%
Emergency (such as treatment for minor pain)	80%
Dental Accident Coverage	100%
Additional services available after 12 months of continuous enrollment or if enrolled within four months after retirement:	
Cast Crowns, Onlays & Bridges	50%
Partial/Full Dentures	50%
Dental Implant Services	50%
Orthodontics	50%
Deductibles & Maximums	
Annual Deductible (per person, \$150 cap per family, per benefit year)	\$50
Annual Maximum (per person, per benefit year)	\$1300
Orthodontic Maximum (per person, per lifetime)	\$1750
Dental Accident Maximum (per person, per benefit year)	\$1200
Benefit Year: January 1- December 31	

* 2 cleanings per year; third cleaning covered for children & adults with diagnosed type 1 or type 2 diabetes

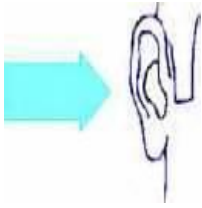
VA Dental Insurance Program (VADIP)

www.va.gov/healthbenefits/VADIP

- VADIP began January 1, 2014; is a test program for Veterans Only **
- Must be enrolled in the VA Health System
- A direct link to each provider's VADIP webpage is available from www.va.gov/healthbenefits/VADIP.
- The following table shows contact information for each provider.

PROVIDER	TOLL-FREE	WEBSITE	MAILING ADDRESS
Delta Dental	1-855-370-3303	www.deltadentalvadip.org	Correspondence Delta Dental of California Federal Government Program PO Box 537013 Sacramento, CA 95853-7013
MetLife	1-888-310-1681	www.metlife.com/VADIP	MetLife Dental Claims PO Box 981282 El Paso, TX 79998-1282

** Family Members with CHAMPVA are also eligible. You have TRICARE, you can't have CHAMPVA. CHAMPVA is health coverage for Family Members whose Sponsors are 100% VA Disabled and not retirement from the military.



Hearing Aids?

Retiree-At-Cost Hearing Aid Program

- Retirees Only
- Not Free
- Limited Facilities
- No Facilities in PA or MD (See Chart Below)
- www.militaryaudiology.org/rachap/state.html

State	Site	Commercial Phone	RACHAP/RHAPP?
AL	Ft Rucker	334-255-7185	Yes
CT	Groton	1-888-NAVY-MED	Yes
GA	Ft Gordon	706-787-6689	Yes
KS	Ft Riley	785-240-7669	Yes
LA	Ft Polk	337-531-3276	Yes
MD	Andrews AFB	(240) 857-8860	Not at this time
NH	Portsmouth	1-888-NAVY-MED	Yes
VA	Portsmouth	757-953-2800	VA, NC, 100 mile radius

Veterans Administration

- **FREE**
- **Must have at least 10% Disability Compensation**
- **Disability does NOT have to be Hearing related**
- **State of the Art Technology**
- **Free Batteries**
- **Contact VA at www.va.gov or call 1-800-827-1000**

Glasses/Contact Lens?

Naval Ophthalmic Support & Training Activity (NOSTRA)



- Retirees Only
- **FREE Glasses Only**
- **Huge Brown thick-framed Glasses**
- Email NOSTRA-CustomerService@med.navy.mil
- Mail: NOSTRA, 160 Main Rd., Ste 350, Yorktown, VA 23691-9984
- Call 757-887-7611/7152/7299/7476
- Web: <http://www.med.navy.mil/SITES/NOSTRA/ORDER/Pages/Retiree.aspx>

Veterans Administration



- Retiree/Veteran Only
 - **FREE Glasses or Contact Lens**
 - **Must have at least 10% Disability Compensation**
 - **Disability does NOT have to be Vision Related**
 - **Glasses are very nice with 23 styles!**
 - **Contact VA at www.va.gov or 1-800-827-1000**

Your Military Pay Benefits

Pay Tidbits - Things to Know!

2015 Pay Schedule – Check will be paid last day of month EXCEPT Holiday & Weekends –
Then paid on first day of next month!

Entitlement Month	Retirement Pay Dates
Jan 2015	Mon, 2 Feb
Feb 2015	Mon, 2 Mar
Mar 2015	Tues, 31 Mar
Apr 2015	Thurs, 30 Apr
May 2015	Mon, 1 Jun
Jun 2015	Tues, 30 Jun
Jul 2015	Fri, 31 Jul
Aug 2015	Mon, 31 Aug
Sep 2015	Wed, 30 Sep
Oct 2015	Mon, 2 Nov
Nov 2015	Mon, 30 Nov
Dec 2015	Thurs, 31 Dec

- **Retired Reserve & National Guard at Age 60:** - Your first military retiree pay should be direct deposited on the first of the month after you turn Age 60.
- **COLA'S:** Be Aware! You will receive a reduced COLA on the first year as a retiree because you have not been a retiree for the full year for which the COLA is based.

RETIRED & ANNUITANT PAY CENTER FACTS

1. **Your Military Retirement Pay comes from DFAS-Cleveland.**
2. **If you call and talk to a human, you are talking to someone in DFAS-Cleveland.**
3. **If you Mail or Fax something to or Get Mail from the Retirement Pay Center it's going to or came from London, KY!**

Correspondence	Mailing Address	Phone Number	Fax Number
Retiree	DFAS-US Military Retirement Pay PO Box 7130 London, KY 40742- 7130	1-800-321-1080	1-800-469-6559
Annuity (Survivor Benefit Program)	DFAS-US Military Annuity Pay, PO Box 7131 London, KY 40742- 7131	1-800-321-1080	1-800-982-8459

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

PAY STATEMENTS and MyPay at <https://mypay.dfas.mil/mypay.aspx>



WHY MyPAY?

- View, print or save your Retiree Account Statement
- View, print or save your Combat-Related Special Compensation Statement
- Start, stop or change electronic allotments to financial institutions
- Change your mailing or e-mail address
- Make changes to your direct deposit information
- View, print or save your IRS Form 1099R
- Turn on your Retiree Newsletter notification
- Subscribe to the Retiree Newsletter

How to create a myPay Account

GO TO...

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




1. Click the “Forgot or Need a Password” link on the myPay homepage to request a temporary password.
2. Enter your Social Security Number and click the “Yes” button on the bottom right side of the page
3. Choose “mail to my address of record with Military Retired” and click the “Send me a Password” button. Your temporary password will be mailed to your address on record with Retired and Annuitant Pay. You should receive it in about 10 business days.
4. Once you receive your temporary password, return to the myPay homepage and click the “Create an Account” link.
5. Create your account by entering your Social Security Number and your temporary password and click the “Accept/Submit” button.
6. You will be prompted to create a Login ID and a permanent password.
7. Your Login ID and password are the keys to keeping your retired pay account current, so be sure to remember them!

NEW!!! FAST FORMS

To Report a Retirees Death, Start or Stop an Allotment, Change Address or State Tax Withholding

<http://www.dfas.mil/retiredmilitary/forms.html>

Use Fast Forms to submit your account change to DFAS online. Fast Forms can be processed quicker than faxed or mailed forms, and they save paper and postage costs. If you do not receive confirmation of receipt from DFAS within 48 hours of submitting a Fast Form, please call 800-321-1080.

Form Number	Form Name	Instructions
Report a Retiree's Death		
DFAS 9221	Notification of Death	
Start or Stop an Allotment		
DFAS 2558	Authorization to Start or Stop an Allotment	
Retiree Change of Address Request/State Tax Withholding Authorization		
DFAS 2866	Change of Address Request and State Tax Withholding Authorization	

Allotments

- **In Retirement, permitted to have**
 - **6 “discretionary”**
 - **Unlimited of “non-discretionary” allotments**
- **Allotments will continue into retirement unless stopped!!**
- **Can start/stop/change via myPay**
- **Unless Stopped By Soldier**
 - **All Allotments except the Combined Federal Campaign (CFC) & Service-members Group Life Insurance (SGLI) will continue into Retirement**
- **Recalled Soldiers at Retirement**
 - **None continue from active duty**
 - **All must re-initiate after separation**
 - **WHY? DFAS-CL has not interface with DFAS-IN**

State Taxes

States with No Personal Income Tax

- Alaska
- Florida
- Nevada
- New Hampshire
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

States that do not Tax Military Retired Pay

• Alabama	• Hawaii	• Illinois
• Kansas	• Louisiana	• Massachusetts
• Michigan	• Mississippi	• New Jersey
• New York	• Ohio	• Pennsylvania
• Wisconsin	•	•

States that CAN Tax Military Retired Pay

• Arizona *	• Arkansas*	• Colorado *
• Connecticut*	• Delaware*	• Indiana*
• Kentucky *	• Maryland*	• Missouri*
• Montana*	• North Dakota*	• North Carolina*
• Oklahoma*	• Oregon *	• South Carolina*
• Utah*	• Washington DC*	• West Virginia
•	• Iowa	•

- * Some Partially Tax or not at all but only in special circumstances!)

Specific State Tax Information available at
<http://www.retirementliving.com/RLtaxes.html>



- Contributions to Military TSP Stops
- Options are...
 - Stay Put – Let the Income Grow
 - Cash Out – Tax Consequences
 - Roll over to an IRA
 - Military and Fed Civilian TSP Accounts may be combined
 - Annuities – No Tax consequences even under the age of 55

<https://www.tsp.gov/>

***How Your
Military
Retirement Pay
&
VA
Compensation
Work
Together***

VA COMP AMOUNTS....

2015	Veteran	Veteran & Spouse	Veteran, Spouse & 1 child	each add child under age 18	ea add school child over 18
10%	\$133				
20%	\$263				
30%	\$407	\$456	\$491	\$24	\$78
40%	\$587	\$652	\$699	\$32	\$104
50%	\$835	\$907	\$976	\$40	\$130
60%	\$1058	\$1156	\$1227	\$48	\$156
70%	\$1334	\$1448	\$1531	\$56	\$182
80%	\$1550	\$1681	\$1776	\$64	\$208
90%	\$1743	\$1889	\$1996	\$712	\$234
100%	\$2906	\$3068	3187	\$80	\$260

**If your Disability is Non-Combat Related 10% - 40%... Your disability is
Tax free!**

But, VA Disability Offsets your Retirement Pay Dollar for Dollar

...If your Disability is Non-Combat Related from 50% - 100%... You are going to receive Concurrent Retirement & Disability Pay (CRDP)

- Get ALL VA Money (Check #1)
- All of your Retirement Pay (Check #2)

...Is Combat Related Special Compensation (CRSC)

- 10% - 100% VA Disability
- Call 1-888-276-9472
- Check the web –
- <https://www-hrc.army.mil/TAGD/Apply%20for%20CRSC>
(Ignore the Certificate Error – click on Continue!)
- CRSC is NOT Offset from Retirement Pay!
 - Must Request
 - Will get ALL Retirement Pay & ALL Disability Pay that is Combat Related!
- Most common (not all) CRSC Type Disabilities **that I see are...**
 - Vietnam Agent Orange Connected Disease
 - Diabetes Type II
 - Heart Disease
- Can't get the Concurrent Retirement Disability Pay (CRDP) and the Combat Related Special Compensation (CSRC) at same time. Must elect one or other each year.



1-800-827-1000

www.va.gov

VA Information Sources

Online:

- <http://www.va.gov>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947
- Women Veterans
Hotline 1-855-829-6636

In-Person:

- *County VA Director (blue pages of phone book)*

Where to get help!

Pennsylvania

Regional Offices

Philadelphia Regional Benefit Office (5000 Wissahickon Avenue Philadelphia, PA 19144)
Mailing Address: P.O. Box 8079, Philadelphia, PA 19101) 1-800-827-1000 or 215-842-2000.
Serves counties in Pennsylvania: Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York
Pittsburgh Regional Benefit Office (1000 Liberty Avenue Pittsburgh, PA 15222) 1-800-827-1000. Serves counties in Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, Warren, Washington, and Westmoreland. Services counties in West Virginia: Brooke, Hancock, Marshall, and Ohio

VA Medical Centers

Altoona 16602 (Van Zandt VA Med Center, 2907 Pleasant Valley Blvd., 814-943-8164)
Butler 16001 (325 New Castle Road, 1-800-362-8262)
Coatesville 19320 (1400 Black Horse Hill Rd, 610-384-7711)
Erie 16504 (135 East 38th Street, 1-800-274-8387)
Lebanon 17042, (1700 South Lincoln Avenue, 717-272-6621)
Philadelphia, 19140 (3900 Woodland Avenue, 215-823-5800)
Pittsburgh, 15215 (H.J. Heinz Campus, 1010 Delafield Road, 412-822-2222 or 866-482-7488)
Pittsburgh, 15240 (University Drive Division, 412-688-822-2222 or 866-482-7488)
Wilkes-Barre, 18711 (1111 East End Blvd., 570-824-3521)

VA Outpatient Clinics

Allentown (3110 Hamilton Boulevard Allentown, PA 18103) 610-776-4304
Armstrong County (313 Ford Street, Suite 2B Ford City, PA 16226) 724-763-4090
Beaver County Community Based (90 Wagner Rd Monaca, PA 15061) 724-709-6005
Camp Hill (25 N. 32nd Street Camp Hill, PA 17011) 717-730-9782
Clarion County ACV Medical Center, (855 Rt 58, Suite 1, Parker, PA 16049) 724-659-5601
Columbia County Alley Medical Center, (301 West Third Street, Berwick, PA 18603) 570-759-0351
Cranberry Township (1183 Freedom Square, Suite A101 Cranberry Township, PA 16066) 724-741-3131
Crawford County Primary Care Clinic, (16954 Conneaut Lake Road Meadville, PA 16335) 866-962-3210
DuBois (Clearfield County - 5690 Shaffer Road DuBois, PA 15801) 877-626-2500
Fayette County Community Based, (635 Pittsburgh Road Uniontown, PA 15401) 724-439-4990
Frackville (10 East Spruce Street Frackville, PA 17931) 570-874-4289
Huntingdon County CBOC, (13903 William Penn Highway Mapleton Depot, PA 17052) 814-542-2800
Indiana County CBOC, (1570 Oakland Avenue Indiana, PA 15701) 724-349-8900
Johnstown (Cambria County-598 Galleria Dr, By Gander Mountain Johnstown, PA 15904) 877-626-2500
Lancaster (1861 Charter Ln, Green Field Corporate Ctr, Ste 118 Lancaster, PA 17601) 717-290-6900
Lawrence County (Ridgewood Professional Centre, 1750 New Butler Rd New Castle, PA 16101) 724-598-6080
McKean County Primary Care Clinic (23 Kennedy Street Bradford, PA 16701) 814-368-3019
Mercer County (295 N. Kerrwood Drive, Suite 110 Hermitage, PA 16148) 724-346-1569
Northampton County (Phoebe Slate Belt Nursing Home & Rehab Center 701 Slate Belt Boulevard Bangor, PA 18013-9341 (610-599-0127)
Pottsville (700 East Schuylkill Manor Rd, St 6 Pottsville, PA 17901) 570-621-4115
Reading (145 N. 6th Street Reading, PA 19610) 610-208-4717
Sayre (1537 Elmira Street Sayre, PA 18840) 570-888-6803
Spring City (11 Independence Drive Spring City, PA 19475) 610-948-0981
Springfield (Crozer Keystone Healthplex 194 W. Sproul Rd, Ste 105 Springfield, PA 19064) 610-543-3246
State College (Centre County) (3048 Enterprise Drive State College, PA 16801) 877-626-2500

Tobyhanna Army Depot (Building 220, Tobyhanna, PA 18466) 570-615-8341
Venango County, (464 Allegheny Boulevard Franklin, PA 16323) 866-962-3260
Victor J. Saracini -Montgomery County, (433 Caredean Dr. Horsham, PA 19044) 215-823-6050
Warren CBOC (3 Farm Colony Dr Warren, PA 16365) 866-682-3250
Washington County CBOC (1500 West Chestnut Street Washington, PA) 724-250-7790
Westmoreland County CBOC (5274 Rt 30 East, Suite 10 Greensburg, PA 15601) 724-216-0317
Williamsport OPC, Campus of Divine Providence Hospital 1705 Warren Ave, Werner Building - 3rd Floor (Suite 304) Williamsport, PA 17701) 570-322-4791
York (2251 Eastern Blvd. York, PA 17402) 717-840-2730

Vet Centers:

Bucks County Vet Ctr, (2 Canal's End Rd, Ste 201B Bristol, PA 19007) 215-823-4590 or 877-927-8387
DuBois Vet Center, (100 Meadow Lane, Suite 8 DuBois, PA 15801) 814-372-2095 or 877-927-8387
Erie Vet Center, (240 W. 11th St., Erie Metro Ctr, Ste 105 Erie, PA 16501) 814-453-7955 or 877-927-8387
Harrisburg Vet Ctr, (1500 N. Second St Suite 2 Harrisburg, PA 17102) 717-782-3954 or 877-927-8387
Lancaster Vet Ctr (1817 Olde Homestead Ln, Ste 207 Lancaster, PA 17601) 717-283-0735 or 877-927-8387
McKeesport Vet Center (2001 Lincoln Way, Suite 21 McKeesport, PA 15131) 412-678-7704 or 877-927-8387
Montgomery County Vet Ctr (320 E. Johnson Hwy, Suite 201 Norristown, PA 19401) 215-823-5245 or 877-927-8387
Philadelphia Vet Center (801 Arch Street Suite 502 Philadelphia, PA 19107) 215-627-0238 or 877-927-8387
Philadelphia Vet Center NE (101 E. Olney Avenue Suite C-7 Philadelphia, PA 19120) 215-924-4670 or 877-927-8387
Pittsburgh Vet Center (2500 Baldwick Rd, Suite 15 Pittsburgh, PA 15205) 412-920-1765 or 877-927-8387
Scranton Vet Center (1002 Pittston Ave. Scranton, PA 18505) 570-344-2676 or 877-927-8387
Williamsport Vet Center (49 E. Fourth Street Suite 104 Williamsport, PA 17701) 570-327-5281 or 877-927-8387

National Cemetery Administration - Philadelphia Memorial Service Network

Indiantown Gap (RR #2, Box 484, Indiantown Gap Rd. Annville, PA 17003) 717-865-5254
National Cemetery of the Alleghenies (1158 Morgan Road Bridgeville, PA 15017) 724-746-4363
Philadelphia National Cemetery (Haines St. and Limekiln Pike Philadelphia, PA 19138) 215-504-5610
Washington Crossing National Cemetery (830 Highland Road Newtown, PA 18940) 215-504-5610

Pennsylvania's Dept. Military Veterans Admin Web, address and Phone!

http://www.dmva.state.pa.us/portal/server.pt/community/dmva_home/5902

Office of the Deputy Adjutant General for Veterans Affairs

Bldg S-0-47, FTIG, Annville, PA 17003

Phone: 1-800-547-2838

Email: RA-VA-Info@pa.gov

To See ALL Other State Department of Military & Veterans Affairs Web Sites, Check out:

<http://www.va.gov/statedva.htm>

To See ALL the VA Facilities throughout the US and Territories. Check Out:

<http://www2.va.gov/directory/guide/home.asp?isflash=1>

PENNSYLVANIA COUNTY DIRECTORS OF VETERANS AFFAIRS

County	Director	Address	Work Phone	E-Mail
Adams	Stan Clark	117 Baltimore St., Suite 201-A Gettysburg, PA 17325-2376	717-337-9835	sclark@adamscounty.us
Allegheny	Ron Conley	4141 5th Ave., 3rd Floor Pittsburgh, PA 15213-3347	412-621-4357	rfconley@county.allegheny.pa.us
Armstrong	Chuck Righi	450 E. Market St., Suite 107 Kittanning, PA 16201-1461	724-548-3441	vetaffairs@co.armstrong.pa.us
Beaver	Kathy Nairn	810 Third St., Room A100 Beaver, PA 15009-2129	724-770-4452	knairn@beavercountypa.gov
Bedford	Barbara Cheke	206 S. Juliana St. Bedford, PA 15522-1767	814-623-4848	bcheke@bedfordcountypa.org
Berks	Dale Derr	726 Cherry St. Reading PA 19602	610-378-5601	dgderr@countyofberks.com
Blair	Dan McIntyre	423 Allegheny St., Suite 112 Hollidaysburg, PA 16648-2022	814-693-3160	dmcintyre@blairco.org
Bradford	Gene Osmun	200 Main St., Suite 4 Towanda, PA 18848	570-265-1704	bcvets@bradfordco.org
Bucks	Daniel Fraley	1260 Almshouse Rd. Doylestown, PA 18901	215-345-3307	dhfraley@co.bucks.pa.us
Butler	John P. Cyprian	124 W. Diamond St. Butler, PA 16003-1208	724-284-5352	jpcyprian@co.butler.pa.us
Cambria	Tricia Shaffer	200 S. Center St. Ebensburg, PA 15931-1947	814-472-1590	tshaffer@co.cambria.pa.us
Cameron	Joe Williams	107 Chestnut St. Drfitwood, PA 15832	814-389-5972	dvawilliams@cameroncountypa.com
Carbon	Henry Desrosiers	2 Hazard Square Jim Thorpe, PA 18229	570-325-3986	henrydesrosiers@carboncounty.net
Centre	Brian Querry	420 Holmes St., Suite 333 Bellefonte, PA 16823-1488	814-355-6812	bquerry@centrecountypa.gov
Chester	Lawrence Davidson	601 Westtown Rd., Suite 385 West Chester, PA 19382-4545	610-344-6375	Ldavidson@chesco.org
Clarion	Judy Zerbe	330 Main St., Rm. 109 Clarion, PA 16214-1024	814-226-4000 x2601	ccva2@co.clarion.pa.us
Clearfield	Betina Nicklas	212 East Locust St., Suite 104 Clearfield, PA 16830	814-765-2642 ext. 3010	bnicklas@clearfieldco.org
Clinton	William Bechdel	311 Frederick St., Suite B Flemington, PA 17745	570-893-4339	bbechdel@clintoncountypa.com
Columbia	Bridget Klinger	11 West Main Street Bloomsburg, PA 17815	570-387-6501 option #2	bklinger@columbiapa.org
Crawford	Richard Krankota	900 Water St., Suite 2 Meadville, PA 16335	814-333-7314	rkrankota@co.crawford.pa.us
Cumberland	Neal J Delisanti	18 N. Hanover St., Suite 103 Carlisle, PA 17013-3079	717-240-6178	ndelisanti@ccpa.net
Dauphin	Tony DiFrancesco	2 South 2nd St. Harrisburg, PA 17108-1295	717-780-6356	tdifrancesco@dauphinc.org
Delaware	William A. Lovejoy	Govt. Center Bldg, 201 W. Front St. Media, PA 19063-2708	610-891-4646	lovejoyw@co.delaware.pa.us

County	Director	Address	WorkPhone	E-Mail
Elk	Leslie Neal	300 Center St., P.O. Box 448 Ridgway, PA 15853-1007	814-776-5370	lneal@countyofelkpa.com
Erie	Cherise Gibbs Pope	140 W. 6th St., Room 101 Erie, PA 16501-1029	814-451-6265	cgibbs@eriecountygov.org
Fayette	Madonna Nicklow	22 E. Main St. Uniontown, PA	724-430-1241	mnicklow@fayettepa.org
Forest	Basil Huffman	526 Elm St., Box 3 Tionesta, PA 16353	814-755-3404	bhuffman@co.forest.pa.us
Franklin	Justin Slep	425 Franklin Farm Ln. Chambersburg,	717-263-4326	jdslep@franklincountypa.gov
Fulton	Edward Stenger	116 W. Market St. McConnellsburg, PA	717-485-6873	veterans@co.fulton.pa.us
Greene	Dalene Watson	22 West High St., Suite 100 Waynesburg, PA 15370	724-852-5275	dwatson@co.greene.pa.us
Huntingdon	Stephen R. Lane	Court House 205 Penn St., Suite 2 Huntingdon, PA	814-643-1360	NONE
Indiana	Brenda Stormer	Court House, 825 Philadelphia St. Indiana,	724-465-3815	bstormer@countyofindiana.org
Jefferson	Rich Bruno	155 Main St, 2d Fl. Brookville, PA	814-849-3618	rbruno@jeffersoncountypa.com
Juniata	Daniel Dreese	P.O. Box 68 Mifflintown, PA 17059-0068	717-436-7728	ddreese@juniataco.org
Lackawanna	Robert Tuffey	507 Linden St, 3d Fl. Scranton, PA	570-963-6778	Tuffeyr@lackawannacounty.org
Lancaster	Daniel Tooth	150 N. Queen St., Suite 103 Lancaster, PA 17603-3562	717-299-7920	dtooth@co.lancaster.pa.us
Lawrence	Shirley Noga	430 Court St. New Castle, PA 16101-3593	724-656-2180	snoga@co.lawrence.pa.us
Lebanon	Robert Kale	400 S. 8th St., Room 106 Lebanon, PA 17042-6794	717-228-4422	rkale@lebcnty.org
Lehigh	Thomas Applebach	17 S. 7th St. Allentown, PA 18101-2400	610-782-3295	thomasapplebach@lehighcounty.org
Luzerne	Jim Spagnola	77 Water Street Wilkes-Barre, PA 18711	570-706-3960	james.spagnola@luzernecounty.org
Lycoming	George W. Heiges	330 Pine St., 4th Floor Williamsport, PA	570-327-2365	gheiges@lyco.org
McKean	Matt Windsor	500 W. Main St. Smethport, PA	814-887-3241	mswindsor@mckeancountypa.org
Mercer	Larry Scheetz	14 Court House Mercer, PA 16137-0112	724-662-7511 724-662-7512	lscheetz@mcc.co.mercer.pa.us
Mifflin	Christine DeArment	20 N. Wayne St. Lewistown, PA	717-248-6421	cdearment@co.mifflin.pa.us
Monroe	Lisa Kaye	1 Quaker Plaza, Rm. 101 Stroudsburg, PA 18360-1246	570-517-3187	lkaye@monroecountypa.gov
Montgomery	Sean Halbom	1430 DeKalb St. Norristown, PA 19404-0311	610-278-3285	shalbom@montcopa.org

County	Director	Address	Work Phone	E-Mail
Montour	Doug Resseguie	114 Woodbine Lane, Suite 105 Danville, PA 17821-8120	570-271-3061	vetaff@montourco.org
Northampton	Freddie Ramirez	2801 Emrick Blvd. Bethlehem, PA 18020	610-829-4877	framirez@northamptoncounty.org
Northumberland	Belinda Albright	399 S 5th St. Sunbury, PA	570-988-4213	belinda.albright@norrycopa.net
Perry	Lynn Van Leaven	25 West Main Street New Bloomfield, PA 17068	717-582-2131 (Main Courthouse #)	lvandleaven@perryco.org
Philadelphia	Scott Brown	City Hall Room 127 Philadelphia, PA	215-686-3256	Scott.c.brown@phila.gov
Pike	Pierce J. Bunce	514 Broad St. Milford, PA 18337-1596	570-296-3563	vetaffairs@pikepa.org
Potter	Will Worthington	One North Main St. Coudersport, PA	814-274-8290 x210	wworthington@pottercountypa.net
Schuylkill	Brenda Zechman	401 N. 2nd St. Pottsville, PA 17901-1756	570-628-1400	bzechman@co.schuylkill.pa.us
Snyder	Roger L. Snook	9 W. Market St., P.O. Box 217 Middleburg, PA	570-837-4277	rsnook@snydercounty.org
Somerset	Daniel Kinsella	300 N. Center Ave., Suite 380 Somerset, PA 15501-1497	814-445-1551	kinsellad@co.somerset.pa.us
Sullivan	Mark Roinick	245 Muncy St., P.O. Box 157 LaPorte, PA 18626-0157	570-946-7677	mroinick@sullivancounty-pa.us
Susquehanna	Matt Fischer	81 Public Ave., P.O. Box 218 Montrose, PA 18801-1219	570-278-4600 x261	mfischer@susqco.com
Tioga	Tim Cleveland	118 Main St. Wellsboro, PA 16901-1444	570-723-8141	tcleveland@tiogacountypa.us
Union	J. D. Kerstetter	155 North 15th St. Lewisburg, PA	570-524-8676	jkerstetter@unionco.org
Venango	Richard Mulholland	1 Dale Ave. Franklin, PA 16323	814-432-9780	rmulholland@co.venango.pa.us
Warren	Edgar Burris	204 Fourth Ave. Warren, PA 16365-2399	814-728-3478	eburris@warren-county.net
Washington	Barry Grimm	100 W. Beau St., Suite 703 Washington, PA 15301-4432	724-228-6865	grimmba@co.washington.pa.us
Wayne	Joe McDonnell	925 Court St. Honesdale, PA 18436	570-253-5970 x3114	jmcdonnell@co.wayne.pa.us
Westmoreland	Matthew Zamosky	2 N. Main St., Suite 502 Greensburg, PA 15601-2405	724-830-3530	mzamosky@co.westmoreland.pa.us
Wyoming	Jack Hubert	1 Courthouse Square Tunkhannock, PA 18657	570-996-2258	jhubert@wycopa.org
York	Phillip Palandro	100 W. Market St. York, PA 17401-	717-771-9218	PAPalandro@yorkcountypa.gov

GI BILL

**1-888-GIBILL-1
(1-888-442-4551)**

<http://gibill.va.gov>

VETERAN GROUP LIFE INSURANCE (VGLI)

Online:

WWW.BENEFITS.VA.GOV/INSURANCE/VGLI.ASP

Complete: SGLV FORM 8714

Phone: 1-800-419-1473

From Service-members Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI)

- 120 Days after Retirement – Free SGLI Coverage
- After 120 days SGLI Stops – Get VGLI within 120 after retirement – no gap in coverage
 - Apply with-in 1 year and 4 months (484) days
- Submit VGLI with-in 240 days after Retirement from the Active, Reserve or National Guard – No Health Questions!
- After the 241st date of retirement still eligible for VGLI but must Complete the Medical portion of Form
 - Cost is based on age, NOT Health
- Prices goes up every five years, past the first five years of coverage
- Can get UP TO 25k more at 5 yr Anniversary date if under age 61 & have less than 400k Coverage

VGLI Monthly Premiums

Amount of Insurance	Age 29 & Below	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75 & Over
\$400,000	\$32.00	\$40.00	\$52.00	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$900.00	\$1,800.00
390,000	31.20	39.00	50.70	66.30	85.80	140.40	261.30	421.20	585.00	877.50	1,755.00
380,000	30.40	38.00	49.40	64.60	83.60	136.80	254.60	410.40	570.00	855.00	1,710.00
370,000	29.60	37.00	48.10	62.90	81.40	133.20	247.90	399.60	555.00	832.50	1,665.00
360,000	28.80	36.00	46.80	61.20	79.20	129.60	241.20	388.80	540.00	810.00	1,620.00
350,000	28.00	35.00	45.50	59.50	77.00	126.00	234.50	378.00	525.00	787.50	1,575.00
340,000	27.20	34.00	44.20	57.80	74.80	122.40	227.80	367.20	510.00	765.00	1,530.00
330,000	26.40	33.00	42.90	56.10	72.60	118.80	221.10	356.40	495.00	742.50	1,485.00
320,000	25.60	32.00	41.60	54.40	70.40	115.20	214.40	345.60	480.00	720.00	1,440.00
310,000	24.80	31.00	40.30	52.70	68.20	111.60	207.70	334.80	465.00	697.50	1,395.00
300,000	24.00	30.00	39.00	51.00	66.00	108.00	201.00	324.00	450.00	675.00	1,350.00
290,000	23.20	29.00	37.70	49.30	63.80	104.40	194.30	313.20	435.00	652.50	1,305.00
280,000	22.40	28.00	36.40	47.60	61.60	100.80	187.60	302.40	420.00	630.00	1,260.00
270,000	21.60	27.00	35.10	45.90	59.40	97.20	180.90	291.60	405.00	607.50	1,215.00
260,000	20.80	26.00	33.80	44.20	57.20	93.60	174.20	280.80	390.00	585.00	1,170.00
250,000	20.00	25.00	32.50	42.50	55.00	90.00	167.50	270.00	375.00	562.50	1,125.00
240,000	19.20	24.00	31.20	40.80	52.80	86.40	160.80	259.20	360.00	540.00	1,080.00
230,000	18.40	23.00	29.90	39.10	50.60	82.80	154.10	248.40	345.00	517.50	1,035.00
220,000	17.60	22.00	28.60	37.40	48.40	79.20	147.40	237.60	330.00	495.00	990.00
210,000	16.80	21.00	27.30	35.70	46.20	75.60	140.70	226.80	315.00	472.50	945.00
200,000	16.00	20.00	26.00	34.00	44.00	72.00	134.00	216.00	300.00	450.00	900.00
190,000	15.20	19.00	24.70	32.30	41.80	68.40	127.30	205.20	285.00	427.50	855.00
180,000	14.40	18.00	23.40	30.60	39.60	64.80	120.60	194.40	270.00	405.00	810.00
170,000	13.60	17.00	22.10	28.90	37.40	61.20	113.90	183.60	255.00	382.50	765.00
160,000	12.80	16.00	20.80	27.20	35.20	57.60	107.20	172.80	240.00	360.00	720.00
150,000	12.00	15.00	19.50	25.50	33.00	54.00	100.50	162.00	225.00	337.50	675.00
140,000	11.20	14.00	18.20	23.80	30.80	50.40	93.80	151.20	210.00	315.00	630.00
130,000	10.40	13.00	16.90	22.10	28.60	46.80	87.10	140.40	195.00	292.50	585.00
120,000	9.60	12.00	15.60	20.40	26.40	43.20	80.40	129.60	180.00	270.00	540.00
110,000	8.80	11.00	14.30	18.70	24.20	39.60	73.70	118.80	165.00	247.50	495.00
100,000	8.00	10.00	13.00	17.00	22.00	36.00	67.00	108.00	150.00	225.00	450.00
90,000	7.20	9.00	11.70	15.30	19.80	32.40	60.30	97.20	135.00	202.50	405.00
80,000	6.40	8.00	10.40	13.60	17.60	28.80	53.60	86.40	120.00	180.00	360.00
70,000	5.60	7.00	9.10	11.90	15.40	25.20	46.90	75.60	105.00	157.50	315.00
60,000	4.80	6.00	7.80	10.20	13.20	21.60	40.20	64.80	90.00	135.00	270.00
50,000	4.00	5.00	6.50	8.50	11.00	18.00	33.50	54.00	75.00	112.50	225.00
40,000	3.20	4.00	5.20	6.80	8.80	14.40	26.80	43.20	60.00	90.00	180.00
30,000	2.40	3.00	3.90	5.10	6.60	10.80	20.10	32.40	45.00	67.50	135.00
20,000	1.60	2.00	2.60	3.40	4.40	7.20	13.40	21.60	30.00	45.00	90.00
10,000	0.80	1.00	1.30	1.70	2.20	3.60	6.70	10.80	15.00	22.50	45.00

Home Loans

<http://benefits.va.gov/homeloans/index.asp>

Atlanta Regional Loan Center

Attn: COE (262)
P.O. Box 100034
Decatur, GA 30031

1-888-768-2132

Social Security & Your Retirement Pay

- All Eligible for Social Security @ Age 62
 - Longer you wait to start
 - The more you'll get
 - The closer you are to death
- Have DD form 214 for proof of possible extra earnings
 - Served from 1957 thru 2001
- WILL GET ALL OF MILITARY RETIREMENT PAY AND ALL SOCIAL SECURITY...NO OFFSET!

More Military Retirement Benefits...

All Military Commissaries (In the USA)
<http://www.commissaries.com/>

○

All Military Exchanges
(In the USA)
<http://www.aafes.com/>

Judge Advocate General (JAG)



Wills
Living Wills
Advance Medical Directives
Power of Attorney
VITA (Volunteer Income Tax Assistance) – **Free** Tax Completion & Submissions
General Personal Legal Advice

Call for appointments - Phone 717-245-4940

22 Ashburn Drive, 1st Floor
Carlisle Barracks

Federal Long Term Nursing Care Insurance Program

Administered by Long Term Care Partners, LLC

Offered by John Hancock Life & Health Insurance Company

Call 1-800-582-3337

Visit <http://www.ltcfeds.com/index.html>

- The cost is based on the age started in the program
- Your children over the age of 18, your spouse, your parents and your spouse's parents are eligible

Fun Stuff

FOR ALL!!

(Army, Air Force, Marines, Navy and Coast Guard
Active, Reserve, National Guard, Survivors!)

Morale Welfare Recreation Centers

Army MWR – www.armymwr.com

Air Force MWR – www.usafservices.com

Marine Corps MWR – www.usmc-mccs.org/fitnessrec

Navy MWR – <http://navymwr.org>

Coast Guard MWR – www.uscg.mil/MWR

Armed Forces Recreation Centers

Dragon Hill Lodge, Seoul, Korea

- 24 hours Phone (011-82-2) 7918-2222
- www.dragonhilllodge.com

Edelweiss Lodge and Resorts, Garmisch, Germany

- Phone Mon-Fri 8 am-6 pm CET
- (011-49) 8821-9440
- www.edelweisslodgeandresort.com

Hale Koa Hotel, Oahu, Honolulu, HI

- Phone Mon-Sat 8 am-4pm HST 1-800-367-6027
- 808-955-0555
- www.halekoa.com

Shades of Green, Orlando, FL (part of Walt Disney World)

- 24 hours Phone 1-888-593-2242
- www.shadesofgreen.org

OTHER VACATION SITES & OPPORTUNITIES!

Armed Forces Vacation Club

- Phone 1-800-724-9988
- <http://www.afvclub.com/>

Army Lodges

- <http://new.armymwr.com/travel/lodging/default.aspx>
- Phone 1-800-462-7691
- IHG Army Hotels
- 1-877-711-TEAM or 1-877-711-8326

Navy Lodges

- Phone 1-800-628-9466
- <https://www.navy-lodge.com/>

Air Force Inns

- Phone 1-888-235-6343
- <http://af.dodlodging.net/>

Marine Corps-Inns of the Corps & Recreational Lodging

- <http://www.usmc-mccs.org/lodging/index.cfm?sid=rf&smid=1>

Paths Across America (RV)

- <http://www.armymwr.com/recreation/outdoors/paths.aspx>

Navy Cabins & RV Parks

- <http://get.dodlodging.net/>
- 1-877-NAVY-BED
- 1-877-628-9233

Coast Guard

<http://www.uscg.mil/MWR/lodging/Lodging.asp>

Space Available Flights

<http://www.militaryhops.com/>

<http://www.amc.af.mil/amctravel/index.asp>

<http://www.spacea.net/>

Category 6 – Retired, Dependents, Reserve, ROTC, NUPOS and CEC

- Retired Uniformed Services members
- Dependents of retired Uniformed Service members, when accompanied by their sponsor.
- Dependents, command sponsored, stationed overseas with their sponsor who is: (1) A member of the Uniformed Services; (2) A U.S. citizen civilian employee of the Department of Defense (paid from either appropriated funds or NAF); or (3) An American Red Cross full-time, paid employee serving with the Department of Defense. Unaccompanied travel is permitted to the U.S. for enlisting in one of the Armed Forces when local enlistment in the overseas area is not authorized. If an applicant for Military Service is rejected, return travel to the overseas area may be provided under this eligibility
- Authorized Reserve component members and authorized Reserve component members entitled to retired pay at age 60 (gray area retirees) traveling in the CONUS and directly between the CONUS and Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam, and American Samoa (Guam and American Samoa travelers may transit Hawaii or Alaska); or traveling within Alaska, Hawaii, Puerto Rico or the U.S. Virgin Islands
- Newly commissioned ROTC officers who are awaiting call to extended active duty. Travel is authorized within and between the CONUS, Alaska, Hawaii, and the U.S. territories.

Space A FAQ. People not familiar with the Space A system often do not know the questions to ask to make their travel easier. The following are some of the most common Space A questions and their answers:

Question 1: Is Space A travel a reasonable substitute for travel on a commercial airline?

Answer: The answer depends on you! If your travel schedule is flexible and finances permit for a stay (sometimes in a "high-cost" area), while awaiting movement, space available travel is a good travel choice. While some travelers sign up and travel may be the same day, many factors could come together to make buying a commercial ticket your best or only option. Remember, Space A travel success depends on flexibility and good timing.

Question 2: Who determines eligibility to fly Space A?

Answer: The four Services jointly establish Space A eligibility. DoD's first responsibility is airlifting official DoD traffic. Space A passengers are accommodated only after official duty passengers and cargo.

Question 3: *How long does my name stay on the Space A list?*

Answer: All travelers remain on the register 60 days after registration, for the duration of their leave orders authorization, or until they are selected for travel, whichever occurs first. Revalidation has been eliminated.

Question 4: *What is country sign-up, and how does it affect me?*

Answer: Under this program, you may sign up for five different countries rather than five different destinations. You are also eligible for the "ALL" sign-up which makes you eligible for all other destinations served. This gives you a greater selection of destinations from which to choose.

Question 5: *What is remote sign-up?*

Answer: Remote sign-up allows passengers to enter the backlog by telefaxing copies of proper service documentation along with desired country destinations and family members' first names to the aerial port of departure. The telefax data header will establish date/time of sign-up; therefore, active duty personnel must ensure the telefax is sent no earlier than the effective date of leave. Terminals are not responsible for faxes not received. Mail entries will also be permitted. Some of terminals now accept e-mail sign-up. The original date and time of sign-up shall be documented and stay with the passenger until his or her destination is reached. On reaching destination, the passenger may again sign-up for space available travel to return to home station.

NOTE: If applicable, a statement that all required border clearance documents are current, is required.

Question 6: *What is self sign-up?*

Answer: Self sign-up is a program that allows passengers to sign-up at a terminal without waiting in line. Most locations now provide self sign-up counters with easy to follow instructions for registration. Active duty personnel must ensure sign-up takes place no earlier than the effective date of leave. If your travel will take you to a foreign country, ensure border clearance documentation is up to date. If you are unsure, verify it with a passenger service representative on duty.

Question 7: *How can I find where my name is on the Space A register?*

Answer: Each terminal maintains a Space A register (organized alphabetically, by priority and the date and time of registration for travel) that is updated daily. The register is conveniently located in the terminal and directly accessible to you. Travelers may call the terminal direct to find where they stand travel wise.

Question 8: *As a Reservist, where can I fly?*

Answer: Reserve members with DD Form 2 (Red) identification and DD Form 1853 may fly to, from, and between Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the CONUS. Additionally, when on active duty, members may fly anywhere overseas that DoD has flights operating.

Question 9: *As a Retiree, where can I fly?*

Answer: Retired members with DD Form 2 (Blue) identification card may fly anywhere DoD has flights operating, including the CONUS.

Question 10: Where and when can my family members travel with me?

Answer: Except EML, Emergency Travel, and Command Sponsored Category V, family members must be accompanied by the sponsor to fly Space A. Family members may also travel to/from and between overseas locations.

Question 11: *Can I have family members travel with another military member if given power of attorney, other releases, or authority?*

Answer: No. Family members may only travel when accompanied by their sponsor.

Question 12: *I am disabled. Can I have a brother, sister, or friend accompany me to help me?*

Answer: The only persons permitted to accompany you are your dependents (not in the CONUS) or other persons eligible for Space A travel. Every effort shall be made to transport passengers with disabilities who are otherwise eligible to travel. Passenger service personnel and crew members shall provide assistance in boarding, seating, and deplaning passengers with special needs.

Question 13: *Do I have to be in uniform to travel?*

Answer: Each Service determines their own travel uniform policies. Currently, all the services permit appropriate civilian attire on DoD-owned or controlled aircraft. When civilian clothing is worn, use common sense. Attire should be in good taste and not in conflict with accepted attire in the overseas country of departure, transit, or destination, as defined by the DoD Foreign Clearance Guide. It should also be capable of keeping you warm, especially on military aircraft.

Question 14: *How much baggage can I take?*

Answer: As a Space A traveler, you may check two pieces of luggage at 70 pounds each per person. Family members traveling together may pool their baggage allowance as long as the total does not exceed the total allowance. You may hand carry only what fits under your seat or in the overhead compartment, if available.

Question 15: *Can I pay for excess baggage when flying space available?*

Answer: No. Only duty status passengers may pay for excess baggage.

Question 16: *Do you have any recommendations on baggage?*

Answer: Yes. Travel light, take only essentials. Do not place valuables, medicine, or important documents in your check baggage. Be sure your name and current address are on and inside your bags. Terminals have baggage ID tags available for you to use.

Question 17: *Can my pet travel with me on a Space A flight?*

Answer: No. DoD has reserved pet shipments for passengers in permanent change of station (PCS) status only. Additionally, travel with pets would be difficult at best due to limited aircraft pet spaces, pet import documentation requirements, and the possibility of quarantine in the event of an aircraft divert.

Question 18: *Will Space A travel cost much?*

Answer: In general, no. Some terminals must collect a head tax or a federal inspection fee from Space A passengers on commercial contract missions. Meals may be purchased at a nominal fee out of most air terminals while traveling on military aircraft.

Question 19: *What facilities are available at terminals (nursery, BX, snack bar)?*

Answer: Facilities at most military terminals are generally the same as commercial facilities. Facilities include exchanges, barber shops, snack bars, pay television (free television lounge in some military terminals), traveler assistance, baggage lockers or rooms, United Services Organization (USO) lounges, and nurseries (at major terminals). The type of facility available will vary according to the terminal size and location.

NOTE: Most passenger terminals close at night. Space A travelers should be prepared to defray billeting expenses.

Question 20: *What are the trends in the availability of Space A travel? Does it seem as if there will be more or less Space A travel in the coming year?*

Answer: Although AMC has led efforts to improve Space A travel in the past few years, movement still remains a result of unused seats. Present DoD personnel and budget trends are affecting Space A movement opportunity. AMC is dedicated to putting a passenger in every available seat.

Question 21: *What is the best time of the year to travel Space A?*

Answer: Any time other than peak travel and holidays (December-January and June-July) periods.

Question 22: *Is it easier to go to some destinations?*

Answer: Yes. Places where we fly often (Germany) are much easier than low frequency areas (Australia or New Zealand).

Question 23: *Can people travel Space A to Alaska or South America?*

Answer: Yes. Travelers may obtain Space A travel to Alaska, South America, and other interesting locations; i.e., Australia, New Zealand, etc. Travel to Alaska when departing from the West Coast (Travis AFB, California, and McChord AFB, Washington). Travel to South America and other remote areas is much more difficult. Infrequent flights to remote areas are primarily cargo missions and have few seats available for passenger movement. Expect long waiting periods for movement.

Question 24: *I am retired and am traveling on a passport and my flight originated overseas. Where in the CONUS can I fly into?*

Answer: When traveling on a passport (family members, retired uniform service, reserve, etc.), you may return to the CONUS only through authorized ports of entry where customs and immigration clearance is available. While you may depart the CONUS literally from any military airfield, reentry locations for passport holders are limited. Active duty passengers who do not require immigration clearance have more reentry options open.

Question 25: *Can I fly on Space A on other than AMC flights?*

Answer: Yes. Travel eligibility is for all DoD-owned or controlled aircraft.

Question 26: *Can I call the bases for flight information? If so, what are the phone numbers?*

Answer: We encourage you to call the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedule, Space A backlog, movement forecast, etc. If you don't have the phone number, ask the base operator for the passenger terminal.

Sources of Information

Army Echoes

<http://soldierforlife.army.mil/retirement/>

Air Force E-Afterburner

<http://www.retirees.af.mil/afterburner/>

Marine Corps Semper Fi

<http://www.usmc-mccs.org/retiree/index.cfm?sid=ret&smid=1>

Navy Shift Colors

<http://www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/Pages/default.aspx>

Coast Guard Evening Colors

<http://www.uscg.mil/ppc/retnews/>

**RETIRED SOLDIER MOTTO:
ONCE A SOLDIER, ALWAYS A
SOLDIER...
A “SOLDIER FOR LIFE!”**

<http://soldierforlife.army.mil/retirement/>

**Looking for an Opportunity to “Still Serve”? Consider serving with an
Installation Retiree Council - at most Army Posts with Retirement Services
Offices**

Carlisle Barracks Retiree Council

**Point Of Contact: COL Michael Zang
carlisleretireecouncil@gmail.com**



*Finally, thank you for your Service &
CONGRATS on your RETIREMENT!*