



Summer 2024 Edition

# MOUNTAIN HONORS

## Fort Drum Retirement Services Newsletter



Left-Andrew Hickman, Retirement Services Officer  
Center-James Shinholt, Chief of Retirement Services  
Right- Kevin Butcher, Retirement Services Officer

### HOW DOES THE RETIREE COUNCIL SUPPORT RETIREES?

The Fort Drum Retiree Council (FDRC) facilitates interaction between the Army Chief of the Staff, Fort Drum Senior Commander, Garrison Commander, and the retired community. They consider and submit written reports on important issues related to Retired Soldiers, Annuitants, Surviving Spouses, and their families. Learn more about the FDRC and how to become a member on page 7.

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# Recently Retired?

## ARMY ECHOES

The first Retired Army Personnel Bulletin was published in March 1956. Previously, Retired Soldiers received information through inserts in their paychecks. After conducting a survey of Retired Soldiers, the Army changed the publication's name to ARMY ECHOES in January 1979. Today, ARMY ECHOES, is a 16-page printed newsletter, a 24-page electronic newsletter, and the ARMY ECHOES BLOG, which is published four times each year. The Army now mails or emails ARMY ECHOES to over one million Retired Soldiers and surviving spouses. As publication and mailing costs have increased, the Army is shifting to more electronic publication. Soldiers who retired after January 1, 2012 may only receive ARMY ECHOES by email. This publication informs Retired Soldiers, surviving spouses, and their Families on changes to their benefits and entitlements, developments within the Army, and how they can continue to support the Army.



<https://soldierforlife.army.mil/Retirement/army-echoes>



Scan the QR code to download the U.S. Army Echoes app

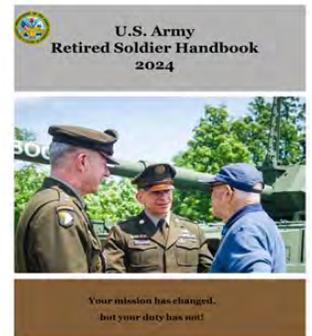


## Soldier for Life Website

Assists to engage and connect Army, government and non-government organizations in order to influence policies, programs, and services that support Soldiers, Veterans, and Families, build sustainable relationships and outcomes, and reinforce the Soldier For Life (SFL) mindset throughout the entirety of the Soldier Life Cycle (SLC).

<https://soldierforlife.army.mil/>

Click to Download



## THE U.S. ARMY RETIRED SOLDIER HANDBOOK

Outlines military status after retirement, discusses benefits and privileges, and provides other information, which may be helpful in administering personal affairs. This handbook should be shared with your family members because it contains information concerning rights, benefits, and privileges to which they may be entitled, especially after your death. Many of the benefits listed are administered by government agencies other than the Department of the Army. Eligibility for these benefits is determined by law, regulation or the responsible government agency. This Handbook is for informational purposes only. It does not make or change policy or regulation.

[https://soldierforlife.army.mil/Documents/static/Post/Retired\\_Soldier\\_Handbook.pdf](https://soldierforlife.army.mil/Documents/static/Post/Retired_Soldier_Handbook.pdf)



The **MyArmyBenefits(MAB)** provides information to support your retirement planning needs, even if you have already retired. The MAB website will allow you to put your finger on accurate and up-to-date information, located all in one place. <https://MyArmyBenefits.us.army.mil>

### Stay connected with Veterans

By joining the following organizations:

- VFW
- American Legion
- Clear Path
- AMVETS
- Disabled American Vet
- MC League,
- MOAA
- Ft Drum Retiree Council



## CHANGE OF MISSION

The Army's official newsletter for Soldiers in all three components with 17+ or more years of service.

<https://soldierforlife.army.mil/Retirement/change-of-mission>

## What Is the Army Retirement Services Program?

The Headquarters, Department of the Army (HQDA) Retirement Services Program assists soldiers and their families in preparing for and transitioning to retirement, families of soldiers who die on active duty, Retired soldiers, surviving spouses, and their families. Through a network of Retirement Services Officers (RSOs) at major Army installations, National Guard State Headquarters, and Army Reserve Readiness Divisions (RDs) and Mission Support Commands (MSCs) worldwide, they:

- o Provide counseling to these groups on their rights, benefits and entitlements,
- o Provide Survivor Benefit Plan (SBP) counseling and assist with maintaining SBP elections,
- o Provide Reserve Component Survivor Benefit Plan (RCSBP) counseling and assist with maintaining RCSBP elections and
- o Keep the retiree population informed of law and benefit changes. Post-retirement program services are available to all Retired soldiers regardless of component, surviving spouses, and their families.

- ◆ **Retiree Council Programs** - The Fort Drum Installation Retiree Council. (FDRC) comprised of Retirees from NY, VT, NH, ME, Canada. The main objectives of the council is to provide input to Army leadership on significant issues affecting the retired community and to help the Army communicate with the retiree community across the Army.
- ◆ **Retiree Appreciation Day (RAD)** - RADs are conducted to keep Retired Soldiers and their families informed of rights, benefits, and privileges and to foster goodwill between the retired and currently serving communities. RADs are conducted at least annually by major Army installations in CONUS and by garrisons in overseas commands.
- ◆ **Come to the annual RAD** and meet your Fort Drum Retiree Council members. If interested in serving on the Fort Drum council contact any current member of the council or contact the RSO for more information.

## In Memory Of MG (R) Robert J. Kasulke



**Retired U. S. Army Reserve Major General Robert J. Kasulke, M.D.**

**June 12, 1949 – November 13, 2023 (age 74)**

**Fort Drum Retiree Member 2015 and Co-Chair 2017—Fall 2023**

**Chief of Staff Army Retiree Council in 2017—2019**

Retired United States Army Reserve Major General Robert J. Kasulke, M.D., of Watertown, NY, died unexpectedly Nov. 13, 2023, at Upstate University Hospital, Syracuse, NY. He was born June 12, 1949, in Queens, NY, the son of Francis and Florence (Polito) Kasulke. He graduated from Archbishop Molloy High School, Jamaica, NY, in 1967. He received his Bachelor's of Science in Biology from Fordham University in 1971. He graduated from the State University of New York Upstate Medical University College of Medicine in 1975. Dr. Kasulke received his Master of Public Administration from Syracuse University's Maxwell School of Citizenship and Public Affairs in 1996 and was a 1999 graduate of the United States Army War College.

The Kasulkes moved to Watertown in 1989 and Dr. Kasulke practiced at the House of the Good Samaritan and Mercy Hospital from 1989 until 1991. He was also a member of the Watertown Surgical Group from 1989 to 1991. He also had his own practice, Vein Treatment Center in Watertown, for several years. He also served as the facility medical director at Gouverneur Correctional Facility from 1994 until this year.

At the time of his death, Dr. Kasulke was medical director of Hospice of Jefferson County, NY, medical director of Jefferson County Public Health Service and Jefferson County Deputy Medical Examiner.

Maj. Gen. Kasulke was appointed as the commander of the 8th Medical Brigade in May, 2001. From March, 2005, through March, 2009, he served as the Deputy Surgeon for Mobilization, Readiness and Reserve Affairs.

Maj. Gen. Kasulke's last assignment was as the Commander of the Army Reserve Medical Command (AR-MEDCOM), Pinellas Park, FL, where he also served as Commander of the Reserve Component Soldier Medical Support Center.

In June 2013, Maj. Gen. Kasulke was appointed by the Chief of the Army Reserve (CAR) as an Army Reserve Ambassador (ARA).

He was a member of the Order of Military Medical Merit, a life member of the Reserve Officers Association (ROA) and was elected as national surgeon and later the president of The Inter-Allied Confederation of Medical Reserve Officers (CIOMR).

He served on the boards of several organizations which served the needs of the civilian, military and veteran members of his community.

Dr. Kasulke was a collector of antique toy soldiers, enjoyed woodworking, was an avid reader, collector of model railroads and enjoyed music, traveling and spending time with his grandchildren and watching their sporting events and school activities. He was a member of Watertown Elks Lodge #496 and Italian American Club.

# UPCOMING EVENTS

## **Retiree Activity Day (RAD) NE New Hampshire | Maine | Vermont**

DATE: August 17, 2024 (Saturday)  
TIME: 0900—1400 hrs  
LOCATION: Camp Chamberlain, ME  
Hotels: Best Western | Comfort Inn | Fairfield use  
discount code: 2024 RAD by 16 Jul 24  
POC: SFC Andrei Melitts | TEL. 207-430-5920

## **Hanscom AFB, MA Retiree Appreciation Day**

DATE: November 1, 2024 (Fri)  
TIME: 1000—1330 hrs  
LOC: Base Ex, 100 Elgin Str, Bldg 1709B  
POC: Retiree Activities  
TEL: 781.225.1310 | 1371 | 2547

Click Here



## PGA HOPE

The military program of the PGA of America. It is designed to introduce golf to Veterans and Active Duty military to support their social, emotional, and physical well-being. No golf equipment is required, no golf experience is necessary, no VA disability rating is required, Veterans do not have to have had combat or deployments, and all expenses are covered.

Go to <https://www.pgareach.org/services/military> to read more and to find an event near you. There are currently more than 500 PGA HOPE programs across the country, hosted in all 50 States.



### Performances By:

- Brock Gonyea
- Jennifer Mitchell
- Proud Country  
and
- **Whey Jennings**

Bringing Awareness to Burn Pit Exposure, PTSD, & Suicide Prevention

# American Heroes Festival

Saturday, August 24th, 2024  
State Street Side  
Rec Park Malone NY  
12:00-7:00pm

Live Music, Food Trucks, 50/50 Raffle,  
North Country Crusaders, Corn Hole tournament,  
Chuck Wagon Exhibit by Steve Dustin



# Retiree Benefits Information

T R I C A R E®

**Reminders About Getting Care With TRICARE For Life.** Medicare is your primary health coverage when you have TRICARE For Life. Knowing how Medicare coverage works can help you avoid unexpected costs when you get care. FALLS CHURCH, Va., Whether you're new to [TRICARE For Life](#) (TFL) or you've had it for years, you may have questions about getting care with TFL. **By TRICARE Communications | Published Jan 23, 24**

TFL is Medicare-wraparound coverage for military retirees and their family members who are TRICARE-eligible and have [Medicare Part A and Part B](#). Medicare is your primary health coverage when you have TFL.. "This means that Medicare pays first on a health care claim," said Anne Breslin, TRICARE For Life program manager. "TRICARE pays second, or last if you have other health insurance."

Knowing how Medicare coverage works can help you avoid unexpected costs. Read on to learn tips for getting care with Medicare.

## 1. Know where you can use Medicare

Medicare provides coverage in the U.S. and U.S. territories. It also covers health care services you get on ships in U.S. territorial waters. Medicare doesn't cover care in all other overseas locations. TFL is your primary health coverage in these locations, unless you have [other health insurance](#) (OHI). Remember, if you're eligible for Medicare, you must have Medicare Part A and Part B to have TFL. This is regardless of your age or if you live overseas.

Are you eligible for both TFL and U.S. Department of Veterans Affairs (VA) benefits? If you need health care unrelated to your military service, you should see a civilian Medicare provider. That's because VA providers can't bill Medicare. If you see a VA provider to get care not related to a service-connected injury or illness: You may have significant out-of-pocket costs. By law, TRICARE can only pay to 20% of the TRICARE-allowable amount.

## 2. Know your provider options and their costs

Most TFL beneficiaries get care from civilian Medicare providers. The [TRICARE For Life Handbook](#) describes the three types of [civilian providers](#) you can see in the U.S. and U.S. territories:

**Medicare participating providers** agree to accept the Medicare-approved amount as payment in full.

**Medicare non-participating providers** don't accept the Medicare-approved amount as payment in full. These providers may charge up to 15% above the Medicare-approved amount. TRICARE covers this extra cost.

**Opt-out providers** don't participate with Medicare and can't bill Medicare. Medicare won't pay for care you get from these providers. TFL will pay up to 20% of the TRICARE-allowable charge for TRICARE covered services. You'll be responsible for all other costs.

The [Medicare Provider Directory](#) can help you find providers and hospitals that take Medicare. Before you get care, call your provider to confirm they take Medicare. You can also get care at a [military hospital or clinic](#), if space is available.

Overseas, you can use any TRICARE-authorized [civilian provider](#). In the Philippines, you must see a [certified provider](#).

## 3. Know what Medicare and TRICARE cover

Medicare and TRICARE cover many of the same health care services. However, some services may be covered only by Medicare, only by TRICARE, or by neither.

Before you get care, see [what Medicare covers](#) and [what TRICARE covers](#). Generally, you'll have lower out-of-pocket costs when you follow Medicare's rules for getting care. See the [TRICARE For Life Cost Matrix](#) to learn how Medicare and TRICARE coordinate benefits to limit your out-of-pocket expenses.

## 4. Know how Medicare Advantage Plans work

"[Medicare Part C](#)" refers to Medicare Advantage Plans. Private companies contract with Medicare to offer these plans. Coverage includes Medicare Part A and Part B. You don't need Medicare Part C to have TFL coverage.

But if you choose to sign up for a Medicare Advantage Plan, keep the following in mind:

You must get all nonemergency health care from that plan's provider network.

- Your plan may require pre-authorization for health care services.

You may pay a monthly premium in addition to your Medicare Part B premium. You may have copayments at the time of service. You may need to file paper claims with the TFL contractor, [Wisconsin Physicians Service](#) (WPS), to be reimbursed for these copayments. Questions call WPS 866-773-0404. You can call WPS to request a copy of the TRICARE For Life Handbook. If traveling or living overseas, call your TRICARE Overseas regional call center.

What if you sign up for a Medicare Advantage Plan and later decide you'd rather use [Original Medicare](#)? Because you have TFL, you may disenroll from a Medicare Advantage Plan at any time. You can call Medicare or your Medicare Advantage Plan or to request disenrollment. You'll automatically be back in Original Medicare.

Do you still have questions about your TFL coverage? For care in the U.S. and U.S. territories, call WPS at 866-773-0404. You can also call WPS to request a copy of the [TRICARE For Life Handbook](#). If you're traveling or living overseas, call your TRICARE Overseas [regional call center](#).

## Did You Know: VA Expanded Healthcare Eligibility? There's a change at Fort Drum Retirement Services Office

VA has announced that they are **expanding healthcare eligibility** to all veterans who served in the Vietnam War, the Gulf War, Iraq, Afghanistan, or any other combat zone after 9/11/2001. Originally, the PACT Act called for a phased in approach, but at the direction of President Biden, **VA has instead opened this expanded eligibility to VA Healthcare effective March 5, 2024.** Please encourage any eligible veterans to enroll in VA healthcare; they can do so online at <https://www.va.gov/health-care/apply/application/introduction>, by phone at 877-222-8387, or by visiting a local VA medical facility.

### New Feature of MHS GENESIS Patient Portal Allows Prescription Refills

The Defense Health Agency has launched a new feature that lets you request prescription refills through MHS GENESIS. MHS GENESIS is the Department of Defense's new electronic health record. It's now in use at every military hospital and clinic worldwide. Don't forget to keep your family's information up to date in DEERS



## Going Overseas? TRICARE For Life Goes With You

Do you have TRICARE For Life? Are you living, moving, or planning to travel overseas? It's important to know how your TRICARE For Life coverage works outside of the U.S. and U.S. territories.

[Don't forget to keep your family's information up to date in DEERS.](#)

## In Reversal, Defense Department (DoD) Now Wants to Bring Tricare Beneficiaries Back to Military Health System.

Jan 24, 2024

The DoD is doing an about-face on a major component of reforms it launched seven years ago to reduce medical care costs, abandoning a plan to push family members and military retirees to private-sector care.

In a memo sent to senior Pentagon leaders, Deputy Defense Secretary Kathleen Hicks outlined an effort to "re-attract" beneficiaries to military hospitals and clinics -- at least 7% of those now receiving medical care through Tricare, the DoD's private health program by 31 Dec 26

Under the plan, the services were to cut roughly 12,800 military health billets, while the DHA would close or realign 50 facilities, including 38 that would serve military personnel only.

The DoD hoped that the consolidation and restructuring, which would require non-active-duty families to pay a larger portion of their health care costs, would curtail the military health system's now \$54 billion budget.

### Under the plan:

DoD must identify its military medical requirements -- including casualty care, combatant command and military department needs -- by July 2024. The under secretary of defense for personnel and readiness is to complete a comprehensive review of all medical manpower and staffing.

The Defense Health Agency and the military services are to identify the capacity of each military treatment facility and the needs for military staff and civilian manpower by Jul 2024.

DHA must be able to bring back at least 7% of beneficiaries to military treatment facilities on average by Dec. 31, 2026. The services and DHA must come up with a plan to realign staffing and prioritize assignments to ensure that facilities can take care of patients and support operational needs.

## Veteran Peer Q&A Corner

What are some considerations when deciding between using VA health care versus a private plan? [Answers Here >](#)

How well are you sleeping? [Answers Here >](#)

What is your personal response to homeless Veterans? [Answers Here >](#)



# Fort Drum Retiree Council



From left to right - MSG (R) Shinholt (RSO), SSG (R) Hickman (ARSO), Ms. Brenda Pennels, COL (R) Smith, CPT (R) Saeli, MSG (R) Pearson, COL (R) Frost Jr., CSM (R) Puidokas, LTC (R) Buford-Frost, CSM (R) Mitchell, SGM (R) McCullough, 1SG (R) Butcher (ARSO), CSM (R) Curtis, CDR (R) Landis

## A Letter from your Council Co-Chair

### Dear Retiree,

As military retirees we are an important voice of the U.S. Army within our communities. I've read that a very high percentage of today's youth admit that they know little to nothing about the military. As retirees, we can have a positive impact on our nation's youth and potential recruits by telling our military story. Consider registering for the Community Partner Outreach Program which supports local recruiting efforts and help connect recruiting personnel with your community. The website to register as a partner is [www.goarmy.com/a/cp](http://www.goarmy.com/a/cp). The Fort Drum Retirement Services Office and the Fort Drum Retiree Council work together to ensure that issues that retirees are facing within our area are resolved. One of our functions is to ensure that when a retiree's issue is identified, we first see if it can be resolved at the local level. If not, we research major issues and raise those to the Retired Soldiers Council at the Chief of Staff of the Army level on an annual basis. Our area of concern extends over a large area from Maine to Northwestern New York state. We currently have vacancies on the council and welcome qualified applicants. An application can be downloaded at the Fort Drum Retiree Web page at: <https://home.army.mil/drum/index.php> Since our council covers a wide geographical area, there may be a sub-council in your local area or you may be able to form a new one. If interested, please contact the RSO office at 315-772-6434/6339.

Respectfully sent,

Charles E. Frost , Colonel, USA Retired  
Fort Drum Retiree Council Officer Co-Chair



<https://www.facebook.com/FortDrumNYRetireeCouncil/>

## Want to be a member?

Are you interested in becoming a member of our Fort drum Retiree council or sub-council? Apply at: <http://www.drum.army.mil/Retirees/Pages/index.aspx?fdni+Retirees>.

- ◆ Download the "Fort Drum Council Membership Application"
- ◆ Fill out the form
- ◆ Include a copy of your DD214 and resume with pix
- ◆ Mail or email to: [usarmy.drum.rso@army.mil](mailto:usarmy.drum.rso@army.mil)

10720 Mount Belvedere Blvd  
Clark Hall Room A1-3  
Fort Drum, NY 13602

# Retiree Appreciation day

**SAVE THE DATE:** RAD | Fort Drum, NY | Saturday, 21 September 2024

**Clark Hall, Bldg 10720**

0800.....Registration Opens  
0900.....Opening Ceremony  
1000..... Program Updates, Tours, Vendor Tables & More

### Available Services:

- TRICARE
- Martin’s Point
- VA
- DFAS
- ID Cards (315)772-5149
- Legal (315)772-5261
- SBP Updates
- Info & Wellness Fair



## Thank You Sunny!

After nearly 13 years, Sunny Mitchell is passing the torch as our Retirement Services Officer. He's been the heart and soul of our retirement community. Sunny's dedication has touched countless lives by assisting them with their retirement journey. His immeasurable impact will leave a lasting legacy for years to come.

**Thank you Sunny for your invaluable contributions!**

# U.S. ARMY WATERVLIET ARSENAL

**SAVE THE DATE: Garrison Commander Change of Command 25 July 2024**



**COL ALAIN FISHER**

COL Alain Fisher became the 63rd commander of the Watervliet Arsenal on July 22, 2022.

Please join us in thanking COL Fisher for a job well done. During his tenure as Garrison Commander he has fostered an atmosphere of trust, dignity, respect, inclusivity and value to every member of the team. As the Arsenal continues to move forward in it's modernization effort, we recognize and appreciate his leadership and dedication to the Arsenal's mission and to the people who make it happen.

## ***DID YOU KNOW?***

**The Fort Drum RSO does  
quarterly in person visits to the  
*Watervliet Arsenal !***

**McNulty Veteran Business Center Building 40-3**

**Call to talk to a Retirement Services Officer  
or make an appointment.**

**315-772-6434/6339/3189**

**usarmy.drum.rso@army.mil**

We provide pre and post retirement services to all active and reserve component Soldiers, their family members and surviving spouses.

- ◆ Advise and assist reserve Soldier's applying for age 60 and age drop retired pay.
- ◆ View and make some changes to DFAS retirement accounts.
- ◆ Advise and assist with changes to the Survivor Benefit Plan (SBP).
- ◆ Information and referrals to other services and programs.

**ID Cards Office (518)266-5601**

# U.S. ARMY WATERVLIET ARSENAL

## FMWR Programs & Resources

### The Cannon Club

The Cannon Club at Watervliet Arsenal is the perfect choice to host and cater your event. The historic Cannon Club offers a fine dining environment with a full bar and dance floor. Contact us today to reserve the Cannon Club for your special occasion.



Contact MWR:

Phone: (518)-266-4697

[usarmy.watervliet.tacom.mbx.mwr@army.mil](mailto:usarmy.watervliet.tacom.mbx.mwr@army.mil)

### Equipment Rentals

MWR at the Arsenal offers a variety of outdoor sports and recreation equipment for rental. Some of the items available include baseball gloves and helmets, cross country skis, snowshoes, pop-up campers, small travel trailers, tents, backpacks, coolers, canopies, bicycles, kayaks and canoes and much more.

### SUMMER CAMP PROGRAM

Summer Camp Program begins the last week of June and continues throughout the summer break. The program is open to children of military, DoD civilians, and approved Watervliet Arsenal contractors. Children must complete the 1st grade to enter the program. The program offers daily activities and events including one to two field trips to area attractions every week. Parents are welcome to visit and participate in as many of the events as possible!

Looking to get into the Gym?

Go to the  
**Body Forge  
Fitness Center!!!**

They have tons of equipment!

Its **FREE!!!**  
Register as a member

Articles for this newsletter do not necessarily reflect the position of the Department of the Army or Fort Drum, NY. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources. The Retirement Services Office (RSO) publishes this Retirement Services Newsletter in accordance with AR 600-8-7. The RSO is located in Clark Hall, Room A1-3, Fort Drum, NY. You can contact us at: 1-800-556-9790 or e-mail: [usarmy.drums.rso@army.mil](mailto:usarmy.drums.rso@army.mil)