

Fort Drum Retirement Services Newsletter

MOUNTAIN HONORS



Left to right: Michael "Sonny" Mitchell (Chief, Retirement Services), and James Shinholt (Retirement Services Assistant)

How to Contact Us

Retirement Services Office
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Fort Drum, New York 13602
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usarmy.drum.rso@mail.mil

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Retired Services Office (RSO) Mission Statement

To provide quality service regarding benefits, entitlements, information and referral to Army Retirees, their Family as well as active duty Soldiers and their family preparing for retirement. The Retirement Services Office also publishes the Fort Drum Retired Army Newsletter; advises and supports the Fort Drum Retiree Council, develops public support of Army programs and informs the retired community of upcoming events of interest.

Retired Warrior Fitness Challenge 2021

FT DRUM'S ATKINS FUNCTIONAL FITNESS FACILITY

WHO: Any Military Retired, Active Duty or Family member.

WHAT: Fitness Challenge and Social Mixer!

WHERE: Atkins Functional Fitness Facility, 4325 Conway Road, Fort Drum

WHEN: RAD 2021; look for details in next year's Fort Drum Retiree Newsletter

WHY: To have fun and set a future fitness goal and strive to obtain the Uncommon Effort Award!

Register by sending email with contact information to www.usarmy.drum.army.mil
Or call 315-772-6434/6339



Retiree Council member COL Frost at the Retired Warrior Fitness Challenge

Fort Drum Retiree Council



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



From left to right - back row: MSG (R) Shinholt, MSG (R) Finley, COL (R) Frost, Brenda Pennels, COL (R) Rosenberg, MSG (R) Pearson, MG (R) Kasulke, COL (R) Smith, CSM (R) Puidokas
From left to right - front row: SFC (R) Sapoff, CMSgt (R) Rourk, LTC (R) Buford-Frost, MAJ (R) Saeli, CSM (R) Curtis and RSO CSM (R) Mitchell Not Pictured—COL (R) Mac Murray

RETIREE COUNCIL MEMBERS

MG Robert Kasulke, USA RET
Officer Co-Chairman
MSG David Pearson, USA RET
Enlisted Co-Chair
COL Orrin MacMurray, USA RET
COL Milledge Smith, USA RET
COL Charles Frost, USA RET
COL Gary Rosenberg, USA RET
LTC Annette Buford-Frost, USA RET
MAJ Nina Saeli, USA RET
CSM Henry Curtis, USA RET
CSM Frank Puidokas, USA RET
MSG Terry Finley, USA RET
SFC Darryl Sapoff, USA RET
Brenda Pennels, Surviving Spouse

EMERITUS MEMBERS

COL William Murphy, USA RET
COL Frank Musmanno, USA RET
WO Ray Gilroy, Canadian Army RET
CSM Stanley Kaminski, USA RET
CMSgt Patrick Rourk, USAF RET

CANADIAN LIAISON

SP5 Richard Vinet, USA Veteran

HOW DOES THE COUNCIL SUPPORT RETIREES?

The FDRC considers issues of importance to retired military personnel and their family members in order to facilitate interaction between Department of the Army leadership, Fort Drum Senior Commander and Garrison Commander, and the retired community. The council provides input to the Army Chief of the Staff on retiree issues.



Fort Drum Retiree Council member, Brenda Pennels, was appointed one of eight leaders nationwide as new Civilian Aides to the Secretary of the Army during an investiture ceremony on January 14, 2020. "I am extremely grateful and humbled to have been selected by the secretary for this position," Pennels said. Brenda is pictured with the Honorable Ryan D. McCarthy, Secretary of the Army.

As a 'Soldiers for Life' we have been charged with the mission to 'Tell the Army Story'. When we left military service, we left our community. A community in which we lived and worked that both shared and demonstrated common ideals, values, and work ethics. After leaving service each of us sought and found a new community, and each of us defines 'community' in a different way now: it may be the business for which you work, your school and students you teach, the patrons that come into your store, your congregation, your constituents, or maybe just your neighbors.



As you reflect on your community and your role in that community, think of how you can best serve during this time of pandemic crisis. Some of us hold leadership positions and can influence or provide direct assistance. Some of us work in an office as part of a team or may even work alone and oversee only ourselves. Whatever rapport we have with those whom we live and work, there are friendships and even partnerships. Through these interactions, we can begin to not just 'Tell the Army Story' but also 'Demonstrate the Army Story'.

Our story starts with the individual, the assessment of that individual's skills and knowledge, and how those capabilities can fit into the larger 'community' structure. In a community these individual skills and knowledge are the building blocks for sustainability and resiliency. Hard to fathom, but many communities fail to understand the strengths of individual community members, and how those individuals might be used to strengthen a community.

Next, our story informs us how individuals come together to build teams. In our military experiences, strong teams made the difference between life and death. Much may be said for this concept as it relates to our local communities in the coming months and years as we continue to respond to the coronavirus. Do not take team building skills for granted, as not all communities are structured in a such a way to facilitate this occurring naturally. Some communities need support when building teams.

The part of our story that brings it all together is leadership, and this is where the most important part of your story can inform and help our communities. Leadership already exist in our communities in various forms from CEOs and directors to superintendents, mayors, supervisors, etc... Yet under current circumstances some leaders may be struggling in these positions because of unfamiliar circumstances brought about by this pandemic. You may say, "but I am not in a leadership position". A person does not have to be in a leadership position to lead, mentor, coach, and train. Many times, our local leaders only need confidence and encouragement, along with some insight on how to bring individuals together, how to build teams, and how to communicate to their community in a way that fosters a sense of safety and care. This is something all of us know how to do.

A premise exists within the constructs of emergency management which states, "All disasters begin and end locally." Upon this premise emergency preparedness coordinators across the nation work to educate local citizens to take care of themselves and their families during crises, while local first responders focus their efforts on those citizens who have the most significant needs. Yet, in some parts of the country, there are many in need for more than just medical care; they are in need of food, of work, of advice, of social contact, of encouragement, or even just someone to call and say "How are you doing today?".

Retiree Events

Before traveling, contact the POC to ensure the event is still occurring!

6 June 2020—CANCELLED

Niagara Falls Air Reserve Center

29 August 2020—CANCELLED

Fort Drum RAD

Mount Belvedere Blvd



Tricare and Martin's Point Benefits Briefing,
Northern New England RAD, Concord, NH

22 August 2020

**Northern New England RAD
(ME, NH, VT)**

TIME: 0830-1300 hours

Camp Johnson, Colchester, VT

POC: MSG Mary Beth Jamtgaard

802-338-3137

mary.b.jamtgaard.mil@mail.mil



Veterans Affairs Briefing,
Northern New England RAD
Concord, NH



Fort Drum RAD Registration

13 November 2020

Hanscom Air Force Base

TIME: 0900-1500 hours

The Minuteman Commons

1425 Kirkland Street

POC: Dean, Director Retiree Activities

rao.hanscom.afb@gmail.com

781-225-1310



**Clear Path
FOR VETERANS**
SUPPORTING THE JOURNEY HOME™

1223 Salt Springs Road

Chittenango, NY 13037

315-687-3300

info@ClearPathForVets.com

OUR MISSION: Recognizing the responsibility of communities to help those who serve, Clear path for Veterans empowers service members, Veterans, and their families through support programs and services in a safe, respectful environment.

Stay Connected

Whether you are a Veteran, who has a need Clear Path can address, or a Volunteer, who has a skill Clear Path can use, there is a role for you in the life of our one-stop Resource Center that serves 23 counties in upstate New York. We are a call or a visit away, a Veteran Service Organization like no other.

Don't forget to keep your family's information up-to-date in DEERS



You've come a long way. So have we.

Retirees receive special discounts of up to 20% At the all new Candlewood Suites®, our guests enjoy all the amenities they've come to expect, like a free hot breakfast, on-post shuttle and weekly barbecue socials. IHG® Rewards Club members also earn valuable points for all their stays.

Candlewood Suites on Fort Drum
9090 Mount Belvedere, Fort Drum, NY 13603
315-773-7777



Book now at www.IHGAmyHotels.com | 1-877-711-TEAM

Sponsorship does not imply US Army, Federal Government or Department of Defense Endorsement.

May 17, 2019 - Members of the *Selected Reserve* (and their families) who meet the following qualifications: not on active duty orders, not covered under the Transitional Assistance Management Program and not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program may enroll in Tricare Reserve Select.

- * A premium-based plan
- * Available worldwide
- * For qualified Selected Reserve members and their families

Your Healthcare Contacts

TRICARE Tricare.mil/TRS

Humana Military (East Region) 1-800-444-5445

DMDC/DEERS Support Office (DSO) Toll-free: 1-800-538-9552



TRICARE Open Season

TRICARE Open Season is the annual period when you can enroll in or change your health plan for the next year. The 2021 TRICARE Open Season begins in early November 2020. During TRICARE Open Season, you can:

- **Do nothing.** If you want to stay in your current TRICARE health care plan, you don't have to take any action. You will continue in your current health plan through 2021 or as long as remain eligible.
- **Enroll in a plan.** If you're eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan now.
- **Change plans.** If you're already enrolled in a TRICARE Prime option, or TRICARE Select, you can switch plans and switch between individual and family enrollment.



Federal Benefits Open Season

Federal Benefits Open Season is the annual period when you can enroll in or change your federal benefits, such as the Federal Employees Dental and Vision Insurance Program (FEDVIP).

- **Do nothing.** If you want to stay in your current plan, you don't have to take any action. You will continue in your plan (s) through 2021 or as long as you remain eligible.
- **Enroll in a plan.** You must enroll in each plan separately. Plans may differ based on which state in which you are living.
- **Change plans.** If you are already enrolled in a FEDVIP plan, you can switch plans and switch between individual and family enrollment.

What if I Miss Open Enrollment?

Outside of Open Season, you can enroll in health program, change your enrollment, change to Self Only or cancel coverage only in connection with certain events called qualifying life events (QLEs). Qualifying life events are defined events that trigger a 90-day window for changes. To learn more about QLEs go the below websites.

Go to <https://tricare.mil/LifeEvents> to see examples of QLEs.

Go to <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/changes-you-can-make-outside-of-open-season/>

Mammograms

TRICARE covers annual (every 12 months with a 30 day grace period) mammograms for:

- All women age 40 or older
- Women age 30 or older who are at a 15% or greater lifetime risk of developing breast cancer

TRICARE covers 3D mammograms (digital breast tomosynthesis) for diagnostic purposes, for example, if your physician detects a lump and believes a 3D mammogram will be helpful in making a diagnosis. For more information on additional 3D mammography coverage, visit the [Provisional Coverage](#) page.



MARTIN'S POINT®
US FAMILY HEALTH PLAN



TRICARE Prime® in the Northeast from Martin's Point US Family Health Plan!

Martin's Point Health Care, under contract with the Department of Defense, offers the US Family Health Plan, a **TRICARE Prime®** option, in Maine, New Hampshire, Vermont, upstate and western New York, and northern Pennsylvania. Military retirees and their families (up to age 65) and active-duty family members may enroll in the plan.

With the Martin's Point US Family Health Plan, you get complete coverage with many extras, including:

- **No or low enrollment fees**
- **No deductibles and no or very low copays** for in-network services and prescriptions
- **Large network of civilian doctors in your community**
- **Easy referrals to specialists**
- **Excellent health care and customer service**

For more information, call 1-888-241-4556
or visit MartinsPoint.org/TRICARE.

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Did you know that there are newsletters and web-sites that inform Retired Soldiers, surviving spouses, and their Families on changes to their benefits and entitlements, and developments?



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>



ARMY ECHOES

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>



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/>



TRICARE CHANGES

Changes to the TRICARE program seem to happen every year. You can look for changes at <https://tricare.mil/changes> On this webpage, you can sign up for email alerts to future changes.

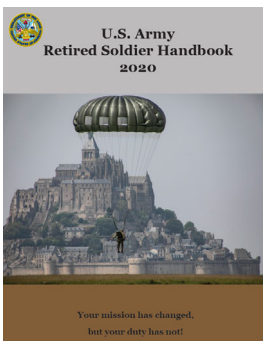


DEFENSE FINANCE AND ACCOUNTING SERVICES

Publishes quarterly newsletters. <https://www.dfas.mil/retiredmilitary/newsevents/newsletter.html>



The MyArmyBenefits (MAB) website 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> You can even view benefits by state. <https://myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits>



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.** Download at <https://soldierforlife.army.mil/Retirement/post-retirement>

Because we never want to forget our brothers and sisters in the other military services (please share):

Air Force Retiree Newsletter - [The Afterburner](#)

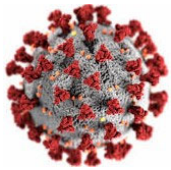
Marine Corps Retiree Newsletter - [Simpler Fidelis](#)

Navy Retiree Newsletter - [Shift Color](#)

Coast Guard Retiree Newsletter - [Semper Paratus](#)



Did you Know?



During COVID-19 DFAS remains operational and will continue their mission to ensure scheduled payments timely. "We understand the importance of the payments and services we provide and ask that you continue to utilize our electronic and phone self-service options and information available on DFAS.mil, AskDFAS, myPay, and YouTube.com/DFAS whenever possible."



If you are retired and receiving disability you should establish a user name and password on the VA's eBenefits website <https://www.ebenefits.va.gov/ebenefits/homepage> Veterans Affairs does not use Defense Finance and Accounting Services (DFAS) to acquire contact information for you. It is your responsibility to provide the VA your **UPDATED** contact information. Failure to do so can in some cases affect your disability pay.



As of July 2019, the "Reserve Component Retirements (RCR) Branch" in The Adjutant General Directorate transitioned to the "Gray Area Retirements (GAR) Branch" to emphasize the focus on assisting Reserve Component (RC) Soldiers who currently are in the "Gray Area." RC Soldiers who have completed 20 years of service and received their 20 year letter, but have not yet reached their 60th birthday are known as "Gray Area Retired Soldiers." [https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20\(GAR\)%20Branch](https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20(GAR)%20Branch)



As of December 20, 2019 the approximately 16,000 active duty and civilian personnel making up the Air Force Space Command are now assigned to the U.S Space Force (USSF), which is now the sixth branch of the U.S. Armed Forces.



Remarriage affects a retiree's survivor benefit plan coverage. For more information, contact DFAS at 800-321-1080 or contact your local SBP counselor by dialing 1-877-353-6807 and enter your ZIP code. The call will be automatically transferred to the SBP counselor assigned to your specific geographical area.

Helping Retirees Keep Account Current

Ask DFAS. <https://www.dfas.mil/AskDFAS.html>

My Pay. <https://mypay.dfas.mil>

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E. 56 Street
Indianapolis, IN 46249-1200
Fax 1-800-469-6559



There are helpful videos about using myPay on DFAS' YouTube channel, including "New to myPay? Get Started." Watch them at: <https://www.youtube.com/DFAS>

- myPay now has the option for you to have key myPay account notifications sent by text, in addition to the email SmartDocs you currently receive. The next time you log in to your myPay acct, you will be asked if you want to add a mobile phone number to your account. Email dated 3/26/20.
- myPay now has a Transaction History feature available in your account. Transaction history allows you to view transactions that you have completed within the last 13 months beginning with any transactions you submit today or in the future. The history includes transactions that are "In Process" and transactions that are "Sent to Pay"

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 the Retirement Services Newsletter in accordance with AR 600-8-7. The RSO is located in Clark Hall, Room B2-40 Fort Drum, NY. You can contact us at: 1-800-556-9790 or e-mail: usarmy.drum.rso@mail.mil

Fort Drum Retirement Services Office
10720 Mount Belvedere Boulevard
Fort Drum, New York 13602

Fort Drum Retirement Services Newsletter

MOUNTAIN HONORS

Dear Retiree,

The safety of our military force is a paramount mission. As part of that force, your health and safety were at the forefront of our minds when we recommended the cancellation of the Retiree Appreciation Day (RAD) for 2020. Information on RAD 2021 will be included in next years newsletter.



We urge all retirees and their family to take appropriate precautions to protect yourself from the coronavirus. Coronavirus can be fatal for those, who are over the age of 65 and/or have asthma, chronic kidney disease, chronic lung disease, diabetes, hemoglobin disorders, immunocompromised, liver disease and serious heart conditions.

When local residents began to test positive for COVID 19, decisions were made to shut down local businesses to reduce the spread of the virus. Over time business will be allowed to reopen to the general public. If you were vulnerable before the shut downs, you will continue to be vulnerable when everything opens.

You should... CONTINUE staying at home if you feel ill.

CONTINUE avoiding going into public unnecessarily.

CONTINUE washing your hands frequently.

CONTINUE remaining 6 feet from others.

CONTINUE wearing a mask when around others.

CONTINUE asking others to wear a mask when around you.

CONTINUE supporting those needing to stay in isolation and quarantine.

CONTINUE implementing community mitigation measures to protect yourself, your friends, your neighbors, and your community

For updated information on Fort Drum event status' or installation access go to <https://home.army.mil/drum/index.php>