

Hawaii Army

Soldier For Life

Newsletter
2022

Need a Copy of
your DD-214?

Preparing Your
Survivor:
Casualty Assistance

Main Event:

Hawaii Army
Soldier For Life
Appreciation Day
24 September 2022

Veterans Affairs Resources

Education, Training, Health Care, Burial, and MORE!



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



HAWAII ARMY SOLDIER FOR LIFE COUNCIL



The Hawaii Army Soldier for Life Council hopes that the entire Soldier for Life community consisting of retirees, veterans, family members, and caregivers, has survived and thrived in another challenging year. Both domestically and internationally, this year has been full of significant events that should keep historians busily writing for years to come. The seemingly continual rush of current events has made time fly making it difficult to believe it's time to host another Appreciation Day.

The Council is always searching for ways to improve the Appreciation Day. One lesson learned from last year's Appreciation Day was to avoid scheduling this event at the beginning of the fiscal year. Although we were able to conduct last year's virtual Appreciation Day as scheduled, there were anxious moments as we waited for Congressional approval of the Defense Budget. Consequently, we have scheduled this year's Appreciation Day at the end of the fiscal year thereby alleviating our worries about funding. The in-person and virtual 2022 Appreciation Day is scheduled on September 24, 2022, from 0900-1300 hrs in the Schofield Barracks Main Post Chapel. Another surprising lesson learned from the 2020 and 2021 Appreciation Days held virtually due to COVID-19 restrictions, was how attendance increased. Therefore, participants in this year's Appreciation Day may choose to attend virtually through Facebook or in-person. The Council has reviewed feedback from previous Appreciation Days and crafted an agenda that meets your information desires. Despite these changes to the Appreciation Day, one thing that has not changed is the tremendous support provided by the U.S. Army Garrison Hawaii leadership and the Retirement Services Office Staff. They are truly committed to the Soldier for Life community by making the Appreciation Day a first-class event.

With the decreasing number of Americans who served in the voluntary military, it is becoming increasingly important for us to be advocates to protect and enhance our benefits. Since the Second World War, fewer members of Congress as well as locally elected officials have served in the military making it incumbent upon the Soldier for Life community to explain the need for these benefits. A prerequisite for advocacy is understanding the range of benefits available to the Soldier for Life community. Hopefully, information shared and networking at the Appreciation Day along with regular postings on the Council's Facebook site assists with this effort.

Despite our challenging year, there are several things we should be grateful for. At the top of the list are the men and women who voluntarily march to the sound of the guns to preserve our freedom. Please remember our nation's greatest heroes, those who made the ultimate sacrifice during the upcoming Veterans' Day on November 11, 2022. Lastly, the Council wishes you a safe and enjoyable end of the year, thank you for your service to the nation!

If you are interested in joining the council please contact the Schofield Barracks Retirement Services Office at:

P: 808-655-1514/1585/5384

E:

armyschofieldrso@army.mil

SCAN TO ACCESS OUR FACEBOOK PAGE



Pictured: Front Row (L-R) 1SG (Ret) Thip Lynn, SFC (Ret) Keun Cho, Mrs. Joy Vane, COL (Ret) Paul Belczak,

Back Row (L-R) COL (Ret) Robert H-H Harter, CW2 (Ret) Dennis Quigley

HASFL Council Members not pictured:
1SG (Ret) James Falls, 1SG (Ret) Erica Lehmkul, SFC (Ret) Rickey Yniguez

VETERANS AFFAIRS

Our Mission

You have sacrificed to keep our country—and everything it represents—safe. We honor and serve you by fulfilling President Lincoln’s promise “to care for him who shall have borne the battle, and for his widow, and his orphan.” We strive to provide you with the world-class benefits and services you have earned, and will adhere to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability, and stewardship.

Thank you for your service. **Now let us serve you.**

DISABILITY COMPENSATION

Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability (or disabilities) that either:

- » Arose during service
- » Was worsened or aggravated by service
- » Is presumed by VA to be related to military service

EDUCATION AND TRAINING

VA pays benefits to eligible Service members and Veterans pursuing an approved education or training program. There are three primary VA education benefit programs that cover Active Duty, National Guard, and Reserve Service members and Veterans:

- » Post-9/11 GI Bill (Chapter 33)
- » Montgomery GI Bill-Active Duty (Chapter 30)
- » Montgomery GI Bill-Selected Reserve (Chapter 1606)

HOME LOAN GUARANTY PROGRAM

VA loans have favorable terms, including no down payment or mortgage insurance premiums.

- » Guaranteed Loans: VA can guarantee a portion of a loan made by a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or a condominium unit for your own personal occupancy. VA also guarantees loans for building, repairing, and improving homes.
- » Refinancing Loans: Whether you have a VA or non-VA mortgage, VA can help you refinance your loan through a private lender.
- » Specially Adapted Housing Grants: Certain severely disabled Veterans and military personnel can receive grants to adapt or acquire suitable housing.

How to APPLY for VA benefits:

Online:

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

(Click VA Benefits and Health Care)

In-Person:

Tripler Army Medical Center,
459 Patterson Rd, E-Wing, Honolulu,
HI 96819-1522

Phone: (808) 433-0505,

EMAIL: pctc.vbahon@va.gov

Mail:

Call 1-800-827-1000 to have an application mailed to you. Fill it out and return.

To learn more information about a specific VA benefit:

Disability:

<https://www.va.gov/disability/>

Education:

<https://www.va.gov/education/about-gi-bill-benefits/>

Home Loans:

<https://www.va.gov/housing-assistance/home-loans/>

Health Care:

<https://www.va.gov/health-care/about-va-health-benefits/>

Burial:

<https://www.va.gov/burials-memorials/>



DEERS ID CARDS

Below is a list of DMDC Rapids ID Card sites for your retiree and family member renewal cards. Some locations require appointments therefore please be sure to contact the site location or schedule your appointment prior to your arrival.

*On-Line Appointment Scheduler available at
<http://idco.dmdc.mil/idco/>

Name of Site	Address	Phone Number
AG HQ Hawaii*	1304 Kekuanoa Street, BLDG 643A, Room L103 Hilo, HI 96720	(808) 844-6607
USCG Base Honolulu*	400 Sand Island Parkway Honolulu, HI 96819	(808) 842-2062 (808) 842-2063
Fort Shafter Flats	1550 Loop Road Honolulu, HI 96819	(808) 438-1600 EXT: 3195
Hickam Air Force Base*	Hangar 2, BLDG 2060, 1 st Floor, Room 146 Honolulu, HI 96853	(808) 449-0846
JBPHH, 154 th Wing	360 Mamala Bay Drive, BLDG 3417 JBPHH, HI 96853	(808) 448-8236 EXT: X5/X2
JBPHH, 624 th RSG	McChord Street and Moffett Street, BLDG 4100 JBPHH, HI 96853	(808) 448-3824 (808) 448-3823
MCB Camp Smith	BLDG 601, Room 10, Camp Smith Honolulu, HI 96861	(808)477-0160
Marine Corps Base*	3 rd Street & Selden Street, BLDG 1044, Room 102 Kaneohe, HI 96734	(808) 257-2077 (808) 257-0664
Moanalua Navy Service Center*	4827 Bougainville Drive, Room 102 Honolulu, HI 96818	(808) 471-2340 (808) 471-2338 (808) 471-2342
Hawaii ARNG ID Office*	1784 Shangrila St., BLDG 1784 Kapolei, HI 96707	(808)844-6425
PMRF Barking Sands	32 Miles West Kaunualii Highway, BLDG 275	(808)335-4493
Schofield Barracks*	673 Ayres Avenue, Room 119 Schofield Barracks, HI 96857	(808)655-1272
Tripler Army Medical Center	1 Jarrett White Rd. Room #1A-016 Honolulu, HI 96857	(808) 433-6673

When do you need to update DEERS?

DEERS must be updated whenever you experience a Qualifying Life Events (QLEs). A QLE opens a 90-day period for you to make eligible enrollment changes. QLEs include the following (this list is not all-inclusive):

- Change in sponsor status: Retiring and separating from Active Duty, Activating and Deactivating of National Guard and Reserve members.
- Change in family composition: Marriage and Divorce or Annulment, Birth and Adoption of a child, Children becoming adults, and Death in family.
- Change in address: Child move away to college, relocation and new contact information.



Why do you need to update your information in DEERS?

If the information is not updated in DEERS, it might affect eligibility and or delay access to health care.

- Your healthcare team can contact you with critical healthcare and appointment information.
- TRICARE can reach you with vital authorization, claims, and enrollment information.
- Inaccuracies can also cause delays in claims processing.

How do you update DEERS?

To learn how to update DEERS, visit <https://www.TRICARE.mil/DEERS>.

HEALTHCARE



The following list of rare respiratory cancers have been added to [VA's regulations through an Interim Final Rule](#) published in the Federal Register on April 26, 2022:

- Squamous cell carcinoma of the larynx.
- Squamous cell carcinoma of the trachea.
- Adenocarcinoma of the trachea.
- Salivary gland-type tumors of the trachea.
- Adenosquamous carcinoma of the lung.
- Large cell carcinoma of the lung.
- Salivary gland-type tumors of the lung.
- Sarcomatoid carcinoma of the lung.
- Typical and atypical carcinoid of the lung

TO APPLY FOR BENEFITS: VISIT VA.GOV OR CALL 800-827-1000



FEDVIP is a voluntary dental and vision program available to retirees and their eligible dependents. If you recently retired, you have 60 days from your retirement date to enroll in a FEDVIP plan. After 60 days, you may only enroll during open season.

If you have a qualifying life changing event (QLE), you are allowed to enroll or make changes to your FEDVIP plan within 60 days of the event. Please visit the site below on Qualifying Life Events (OLE).

<https://www.benefeds.com/education-support/qles>

To create your BENEFEDS account, visit <http://www.benefeds.com/> Under Dental and Vision, select "ENROLL". Once your account is established, you can manage your plan.

You're in Group A if your initial enlistment or appointment or that of your uniformed services sponsor began before Jan. 1, 2018.

If you're a Group A retired beneficiary, you now pay a monthly TRICARE Select enrollment fee to maintain your TRICARE Select coverage. This is for coverage that started on Jan. 1, 2021.

Only those family members enrolled in TRICARE Select (with a Group A retiree sponsor) pay the enrollment fee.

If enrollment is only for one family member, then they would pay the individual enrollment fee, not the family enrollment fee.

For example, if one family member is enrolled in TRICARE Prime and another is enrolled in TRICARE Select, you'll pay the appropriate enrollment fees for both plans.

Remember that you pay TRICARE Prime and TRICARE Select individual and family fees separately.

The TRICARE Select enrollment fees for a Group A retired beneficiary are:

- For an individual plan, you'll pay \$12.50 per month or \$150 annually.
- For a family plan, you'll pay \$25.00 per month or \$300 annually.
- The [catastrophic cap](#) will increase from \$3,000 to \$3,500.
- Your TRICARE Select enrollment fees will apply towards your catastrophic cap.

Your enrollment fee is waived if you're:

- An active duty family member
- A medically retired retiree or family member
- A survivor of an active duty sponsor or medically retired retiree



CASUALTY ASSISTANCE



Upon the death of a Army retired service member, Casualty Assistance Center (CAC) notification is required. The entitlement to a retired pay is stopped on the date of death. The CAC serves as the primary contact for assistance. The CAC will coordinate for the appointment of a Casualty Assistance Officer (CAO) upon family request as well as play an integral part of informing eligible surviving family members of their benefits.

Casualty Assistance Center

371 Brannon Road BLDG #663

8:00 a.m-4:30 p.m. Monday through Friday(Closed Federal Holiday)

Telephone: 808-655-5643/5144/9608/5124/4259/After Duty Hours 808-656-3272

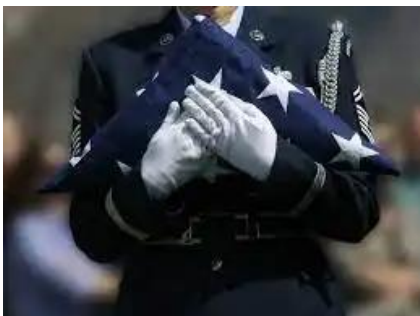
Email: USARMY Schofield Barracks ID-Pacific Mailbox Casualty Assistance Ctr

usarmy.schofield.id-pacific.list.casualty-assistance-center@army.mil

Casualty Assistance Program

The Casualty Assistance program provides support including:

- Transportation and travel expenses
- Mortuary and funeral honors assistance
 - Burial expenses
- Benefits and entitlements (discussing both and assisting with applying for and receiving them)
 - Personal effects, records, reports and investigations
 - Legal matters (tax issues) and relocation assistance (shipping household goods)
 - Benevolent, philanthropic and federal agencies (information, referral and coordination)
- Support and assistance from a counselor, church member or other emotional and spiritual support
 - Help with public affairs, including dealing with the media



WHAT YOU'LL NEED

- Retiree's name, social security number and date of death
- Manner of death; natural, suicide, accident, homicide
- Retiree's marital status upon death
- Name/addresses of retiree's designated beneficiaries OR next of kin (living or deceased)

DFAS MYPAY

Retirees should update their myPay account when:

- Banks have been switched or opened a new account
- Moving to a new home or temporarily relocating
- Any changes occur in marital status or number of children
- A change to your email address has been made



Mail

Please include your full name, daytime phone number, social security number and signature on all written correspondence.

For retirees:

Defense Finance and
Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis, IN 46249-1200

For annuitants, beneficiaries, and survivors:

Defense Finance and
Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis, IN 46249-1300

For claims for non-receipt of payment:

Defense Finance and
Accounting Service
Cleveland Center
1240 East Ninth Street
Attention: 19th Floor Vault
Cleveland, OH 44199

Fax

Please include your full name, daytime phone number, social security number and signature on all written correspondence.

Retired Pay: 800-469-6559

Annuitant/Survivor Pay: 800-982-8459

Claims for non-receipt of payment: 216-204-9423

Phone

Customer Service Representatives are available Monday through Friday, from 8 a.m. to 5 p.m. Eastern Time.

However, Monday is our busiest day, so we recommend calling Tuesday through Friday for faster service. Lunch time is the busiest time each day, so we recommend calling outside the lunch hour for faster service.

Toll-free: 800-321-1080

Local: 317-212-0551

DSN: 699-0551

For Quicker Service:

myPay Questions

Assistance with accessing your myPay account:
Please call
888-332-7411
Press option 6 for assistance accessing your **myPay** account

VA Related Questions

Please call Veterans Affairs
800-827-1000
or
www.va.gov

VA Military & Veteran
Crisis Line:
800-273-8255



1099R Reissue (Telephone Self-Service)

You can access your 1099R using [myPay](#). If you are a retiree and do not have a **myPay** account, request a copy be mailed to your address on record using our Telephone Self-Service option, without waiting on hold:
•Call **800-321-1080**
•Press 1 then,
•Press 1 to request a 1099R

Retired & Annuitant Pay Customer Service Local Phone Number Changed

The local phone number to reach Retired & Annuitant Pay Customer Service changed. **The new number is: 317-212-0551.**

Gray Area for Retired Soldiers

This basic "Future Retiree" myPay account provides Gray Area Retirees a convenient way to keep their contact information updated with DFAS during the gray area period, so that they can receive **important news from DFAS and from their Branch of Service.**

With their current contact information, DFAS and their Branch of Service can keep them informed about changes in the laws or policies that may affect them, send them their Services' Retiree Newsletter and the DFAS Retiree Newsletter, and remind them when the window to apply for retired pay is approaching.

In addition, with current contact information in the new myPay account, when DFAS receives a completed Gray Area Retiree application for retired pay from the Branch of Service, DFAS will send email status notifications to the retiree: when DFAS receives the application, when DFAS begins working on the application, and when DFAS completes it. Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application. Please see specific information from your Service for the procedure and contacts.

ARMY Emergency Relief



Army Emergency Relief (AER)



Did you know that as a retiree you may request Army Emergency Relief (AER) assistance? AER provides loans that are always free from interest and fees. Grants are provided when repayment of a loan would create hardship. Help with emergency expenses may include but not limited to rent/mortgage, vehicle repair, emergency travel, utilities/deposit, funeral expenses, food, and medical/dental co-pays. There is no dollar limit for assistance based on the valid needs of your request. AER does not provide funds to cover nonessentials such as vacation, legal expenses, home loans, etc.

Visit <http://www.aerhq.org/>

What should I bring with me to request assistance?

- Valid Military ID Card
- Retired Pay Statement
- Supporting documents such as copies of estimates, billing for household expenses, letter or statement from landlord, etc.

ARMY COMMUNITY SERVICE

310 Brannon Road, Building 690
Schofield Barracks, HI 96857
808-787-4227

A promotional graphic for Army Emergency Relief. It features a world map in shades of gray and yellow. Overlaid on the map is the text 'FINANCIAL ASSISTANCE ANYWHERE' in a bold, white, sans-serif font. Below this, a dark gray banner contains the text 'MAINTAIN READINESS WE CAN HELP' in white. At the bottom left, it says '\$1 BILLION IN ASSISTANCE PROVIDED SINCE 9/11'. On the right side, there is a white box with a black border containing the text 'ARMY EMERGENCY RELIEF' and 'EST. 1942' in a smaller font.

HAWAII ARMY SOLDIER FOR LIFE APPRECIATION DAY

SCHOFIELD BARRACKS
MAIN POST CHAPEL
790 McCornack Rd, Schofield
Barracks, HI 96857

Saturday
24 September 2022
0900-1300 hrs



From Foote Gate-

Head northwest on Kolekole Avenue; turn Right on Humphreys Road; continue straight onto Trimble Road; Turn Right onto Cadet Sheridan; Turn Right on McCornack Road.

From Macomb Gate-

Head northeast on HI-750 N/Kunia Road toward Wright Avenue; turn Left onto HI-99/Wilikina Drive; turn Left onto Macomb Rd.; at the traffic circle, take the 1st exit onto Waianae Avenue; turn Left onto McCornack Road; turn Right onto Neff St.

From McNair Gate-

Head north on McCornack Rd; take slight Right onto Ayres Avenue; turn Left onto Tidball Road; turn Right onto Neff St; continue straight and destination will be on the Right.

This is a FREE event for all retirees, veterans, surviving spouses and family members. Doors will open at 0900. Please come and join us for an eventful day and hear about the latest updates on your benefits. We will have several agencies present to provide information about their services such as TRICARE, DEERS, Casualty Assistance Center and more. The event will officially start at 0900 with the Hawaii Army Soldier for Life Council welcoming you to the HASFL Appreciation Day.



Your certificate of Release/Discharge from Active Duty (DD Form 214) is the most important document you will receive during your military career. Your DD Form 214 is your proof of military service which may be used to receive eligible benefits. If you lose or misplace your DD 214 you may obtain another copy by requesting online or by filling out an SF180 and mailing it to the address below.

Online: <http://www.archives.gov/veterans/military-service-records>

By Mail: Print out SF180 and mail to the address below (<http://www.archives.gov/files/research/order/standard-form-180.pdf>)

<u>Service Dates</u>	<u>Mailing Address</u>
<p>Enlisted and Officer: 1 October 2002 - Current</p>	<p>U.S. Army Human Resources Command ATTN: AHRC-PDR-H 1600 Spearhead Division Avenue, Department 420 Fort Knox, KY 40122-5402</p> <p>HRC Portal: http://www.hrcapps.army.mil/portal/</p>
<p>Enlisted: 11/01/1912 – 09/30/2002 Officer: 07-01-1917 – 09/30/2002</p>	<p>National Personnel Records Center (Military Personnel Records) 1 Archives Drive St Louis, MO 63138-1002</p> <p>Website: www.archives.gov/veterans/evetrecs</p> <p>For Hawaii Army National Guard Records mail the SF180 to: HI ARNG ATTN: DCSPER, iPERMS Records Custodian 91-1227 Enterprise Avenue Kapolei, HI 96707 (For all other states, please contact the Schofield Retirements Services Office)</p>
<p>Enlisted: Before 11/01/1912 Officer: Before 07-01-1917</p>	<p>National Archives and Records Administration Research Services (RDT1R) 700 Pennsylvania Avenue NW Washington, DC 20408-001</p> <p>Website: http://www.archives.gov/veterans</p>

TIPS- FEDERAL TRADE COMMISSION (FTC)

- **Don't Let Fraudsters Take Your Money After a Disaster**
- After a natural disaster strikes, many people need services or housing. Unfortunately, scammers use natural disasters to trick survivors out of their money.
- **Get tips from the Federal Trade Commission (FTC) about spotting disaster scams and other ways you can recover after a disaster strikes.** <https://consumer.ftc.gov/features/dealing-weather-emergencies#stayingalert>
- Dealing with the aftermath of a hurricane, tsunami or other disaster is never easy. But knowing how to recognize and avoid common scams can help you protect your finances and personal information.
- **Avoid clean-up and repair scams.** [After natural disasters](#), unlicensed contractors and scammers may appear with promises of quick repairs, clean-up, and debris removal. Some may demand upfront payment and not do the work, claim you'll get a discount but quote outrageous prices, or lack needed skills. Before anyone starts work:
 - *Check them out.* Ask for IDs, licenses, proof of insurance, and references. See if local contact info is on their trucks. Check with state and local consumer protection offices for complaints.
 - *Get more than one estimate.* Ask people you trust for recommendations.
 - *Read the contract carefully.* Make sure all promises are in writing and that you understand what you're signing.
 - *Never pay in cash.* And never make the final payment until the work is done and you're satisfied with it.
- **Spot imposters.** [Imposter scams](#) come in many varieties but work the same way: a scammer pretends to be someone you trust and tries to convince you to send them money or give personal information.
 - Some scammers pretend to be government officials, safety inspectors or utility workers who say immediate work is required. Ask for IDs. If anyone asks you for money or your financial information, like your bank account or credit card number, it's a scam.



- Know that FEMA doesn't charge application fees. If someone wants money to help you qualify for FEMA funds, it may be a scam.
- **Be wise to rental scams.** [Rental listing scams.](#) If you're looking for a place to live, steer clear of people who tell you to wire money or who ask for security deposits or rent before you've met or signed a lease.
 - Some scammers hijack a real rental or real estate listing by changing the email address or other contact information, and placing the modified ad on another site.
 - Other rip-off artists make up listings for places that aren't for rent or don't exist, and try to lure you in with the promise of low rent or great amenities.
- **Spot disaster-related charity scams.** Scammers will often try to make a quick profit from the misfortune of others, including when disasters strike. Check out the FTC's advice on [donating wisely and avoiding charity scams.](#)

If you think you see a scam, talk with someone. Your story could help someone avoid that scam. Then report it to the Federal Trade Commission at ReportFraud.ftc.gov. Your report could help the FTC stop the scammers.

Reflections from a Survivor

By Joy Vane, Society for Military Widows

What I learned when my spouse passed away, if you have recently had the tragic experience of losing a loved one who was an Army retiree, I sincerely hope my reflections will help you through the grieving process.

Unfortunately, you receive a new title, "Military Widow/Widower," with two new enduring friends, "Grief" and "Loss."

When will your new "friends" finally depart? Every person is different, it depends how resilient you are, some come through quickly when others will keep their new "friends" for the rest of their lives.

Re-invent yourself - volunteer your services, get involved in your church activities, get passionate again with one of your special interests, grab a true friend and start walking, visit your military library for their great selection of books... the bottom line is to keep busy!

Your immune system may suffer so be aware of your health issues.

It is recommended that you do not make any major decisions for the first year as a widow/widower. Your mental state may be fragile making you susceptible to fraud. Consider enlisting a legal and financial professional to guide you through your single journey - a lawyer to assist in setting up a will or trust (the military lawyer is NOT available to service this need), a financial advisor can provide expertise advice with money matters, personal finances, and investments. Finally, do not forget that clergy can help with the grieving process.

Did your spouse desire to be buried at sea by the spreading his or her of ashes? You still can have your loved one remembered at the National Memorial Cemetery of the Pacific (Punchbowl) with a marker. Contact the National Cemetery Scheduling Office at 1-800-535-1117 for further information.

To remain eligible for your military benefits, you will need to be reissued a new dependent identification card. Submit a copy of your spouse death certificate to have a new card issued. Contact the Retirement Office at (808) 655-1514 for the nearest office to get a new identification card. (Note: At age 65, ID cards become permanent and do not need to be renewed further.)

If your spouse had a service-connected disability and if his/her death is attribute to this disability, you as the surviving spouse should establish eligibility for Dependency and Indemnity Compensation (DIC). A compensation may be available to you through the Veterans Administration. You can request the assistance of a Veteran Service Officer (VSO) to assist you at filing a claim - remember, it is never too late to file a claim with the VA. For those living in the City and County of Oahu; if your spouse had a 100% disability, your home is exempted from all property taxes except the minimum tax (currently the minimum real property tax is \$300). For more information can be found at:

<http://www.realpropertyhonolulu.com/extensions/exemption-information/>

Intricacies of Health Care Coverage

By Erica Lehmkuhl 1SG USA (Ret)

A significant benefit while serving in the active duty military is the free health care coverage. Unfortunately, we do not learn of the intricacies of health care coverage until we purchase an insurance plan once we retire or leave the active duty military. This can be a significant learning event as we attempt to navigate the complexities of health care. My experience with the complexities of medical coverage are described below.

Health care insurance generally consists of three payments; 1-premium which is the amount you pay for your health insurance every month, 2-deductibles which is the amount you pay for covered health care services before your insurance plan starts to pay, and finally 3-out-of-pocket costs which are the costs of medical care that are not covered by insurance. These "out of pocket" expenses are not covered by your health plan and in most cases are not reimbursable.

Once I retired, I finally had time to attend physical therapy sessions to rehabilitate my shoulder. I attended sessions over a six month period and thought that since my Primary Care Manager (PCM) had referred me to a private medical provider my expenses were 100% covered. I was shocked when I received a medical bill for \$750.00 in copays! I immediately called the health care provider and then the health plan insurer because I thought it must be a mistake. I quickly learned I was the one who was mistaken. Unlike my referrals to private health care providers while on active duty that covered the entire cost of care, as a retiree I was responsible for co-pays and deductibles. The cost varies based on the type of care but my co-pays for physical therapy were \$30.00 per session. I also found out that emergency room out of pocket expenses are \$64.00 and only covered if I receive treatment from a designated medical treatment facility. In summary, ensure you know what is covered by your health care insurer and what isn't based on the type of care you're referred to off post.

RETIREMENT SERVICES

Aloha and Mahalo to the Retiree Community!

I hope this newsletter finds you and your families healthy and well. As you know the Appreciation Day for the last two years was held via virtual-hybrid due to COVID but I'm excited to say that this year's Appreciation Day event will be held in-person. We have a great line-up of speakers who will be covering a lot of interesting information at this year's event so I hope everyone will try to fit the event into their schedules.

In addition to supporting the Hawaii Army Soldier For Life Council and the annual Appreciation Day, the Retirement Services Office (RSO) also supports Soldiers before, during and after their transition from wearing the uniform and out of the uniform. The RSO office continues to serve our retired Soldiers by providing assistance with address changes, update direct deposit information, widow claims processing, retired pay inquiries-1099, and more. If you have any questions or need any assistance, please feel free to visit us at the Soldier Support Center Schofield Barracks-Hawaii.

Mahalo for your service and sacrifice to our great country!

Luisa Montgomery
Chief, Retirement Services



RSO Staff

Ms. Luisa Montgomery
Mrs. Nan Lucero
Mrs. Yaneth Cochran
SPC Tiffany Olivares

HASFL Appreciation Day 2021



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(states/territories without Army installations list the RSO serving that area)

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Meade, Md. <p>D.C.</p> <ul style="list-style-type: none"> See JB Myer-Henderson Hall, Va. 	<p>FLORIDA</p> <ul style="list-style-type: none"> • Central & West MacDill AFB (813) 828-0163 army.rso@us.af.mil • Rest of FL, see Ft. Stewart, Ga. <p>GEORGIA</p> <ul style="list-style-type: none"> • Ft. Benning (706) 545-1805/2715 usarmy.benning.im.com.mbx.g1hrdrso@mail.mil • Ft. Gordon (706) 791-2654/4774 usarmy.gordon.rso@mail.mil • Ft. Stewart (912) 767-5013/3326 usarmy.stewartrso@mail.mil <p>HAWAII</p> <ul style="list-style-type: none"> • Schofield Barracks (808) 655-1514 armyschofieldrso@mail.mil <p>IDAHO</p> <ul style="list-style-type: none"> Ft. Carson, Colo. or JB Lewis-McCord, Wash. <p>ILLINOIS</p> <ul style="list-style-type: none"> Ft. Leonard Wood, Mo Ft. McCoy, Wisc., Ft. Knox, Ky. <p>INDIANA</p> <ul style="list-style-type: none"> Ft. Knox, Ky. <p>IOWA</p> <ul style="list-style-type: none"> Ft. McCoy, Wisc. <p>KANSAS</p> <ul style="list-style-type: none"> • Ft. Leavenworth (913) 684-5583 usarmy.leavenworth.imcom.mbx.retirements@mail.mil 	<ul style="list-style-type: none"> • Ft. Riley (785) 239-3320 usarmy.riley.rso@mail.mil <p>KENTUCKY</p> <ul style="list-style-type: none"> • Ft. Campbell (270) 798-5280 usarmy.campbell.rso@mail.mil • Ft. Knox (502) 624-7236 usarmy.knox.rso@mail.mil <p>LOUISIANA</p> <ul style="list-style-type: none"> • Ft. Polk (337) 531-0363 usarmy.polk.rso@mail.mil <p>MAINE</p> <ul style="list-style-type: none"> See Ft. Drum, N.Y. <p>MARYLAND</p> <ul style="list-style-type: none"> • Aberdeen Proving Grnd (410) 306-2322/2323 usarmy.apgrso@mail.mil • Ft. Meade (301) 677-9603 armyrsomeade@mail.mil <p>MASSACHUSETTS</p> <ul style="list-style-type: none"> See West Point, N.Y. <p>MICHIGAN</p> <ul style="list-style-type: none"> • UP: See Ft. McCoy, Wisc. • Lower Mich. Selfridge ANGB (586) 239-5580 <p>MINNESOTA</p> <ul style="list-style-type: none"> See Ft. McCoy, Wisc. <p>MISSISSIPPI</p> <ul style="list-style-type: none"> See Ft. Rucker, Ala. <p>MISSOURI</p> <ul style="list-style-type: none"> • Ft. Leonard Wood (573) 596-6637 flwrso@mail.mil <p>MONTANA</p> <ul style="list-style-type: none"> See JB Lewis-McChord, Wash. 	<p>NEBRASKA</p> <ul style="list-style-type: none"> See Ft. Riley, Kan. <p>NEVADA</p> <ul style="list-style-type: none"> See Pres. of Monterey, Ca. <p>NEW HAMPSHIRE</p> <ul style="list-style-type: none"> See Ft. Drum, N.Y. <p>NEW JERSEY</p> <ul style="list-style-type: none"> • JB McGuire-Dix-Lakehurst (609) 562-2666 usarmy.dix.rso@mail.mil <p>NEW MEXICO</p> <ul style="list-style-type: none"> • Ft. Bliss, Tx. <p>NEW YORK</p> <ul style="list-style-type: none"> • Ft. Drum (315) 772-6434 usarmy.drumsrso@mail.mil • Ft. Hamilton (718) 630-4552 usarmy.hamilton.rso@mail.mil • Watervliet Arsenal (Wed/Thurs 0800-1300) (518) 266-5810 wvarso@gmail.com • West Point (845) 938-4217 usarmy.westpoint.id-training.mbx.westpoint-rso@mail.mil <p>NO. CAROLINA</p> <ul style="list-style-type: none"> • Ft. 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Hood (254) 287-5210 army.hoodrso@mail.mil • JB San Antonio (210) 221-9004 usaf.jbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil <p>UTAH</p> <ul style="list-style-type: none"> See Ft. Carson, Colo. <p>VERMONT</p> <ul style="list-style-type: none"> See Ft. Drum, N.Y. 	<p>VIRGINIA</p> <ul style="list-style-type: none"> • Ft. Belvoir (703) 806-4551 usarmy.belvoir.imcom.mbx.rso@mail.mil • JB Langley-Eustis (757) 878-2227 usarmy.eustis.rso@mail.mil • Ft. Lee (804) 734-6555/6973 usarmy.lee-rso@mail.mil • JB Myer-Henderson Hall (703) 696-5948/3689 usarmy.jbmyh.rso@mail.mil <p>WASHINGTON</p> <ul style="list-style-type: none"> • JB Lewis-McChord (253) 966-5884 usarmy.jblm.rso@mail.mil <p>WEST VIRGINIA</p> <ul style="list-style-type: none"> See Ft. Knox, Ky. <p>WISCONSIN</p> <ul style="list-style-type: none"> • Ft. McCoy (608) 388-3716 usarmy.mccoy.rso@mail.mil <p>WYOMING</p> <ul style="list-style-type: none"> See Ft. 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OVERSEAS RSOs

<p>HQ IMCOM Europe 0611-143-544-1530 usarmysembachret-svcs@mail.mil</p> <p>Germany Ansbach 0980-283-3793 usarmy.rsoansbach@mail.mil</p> <p>Baumholder 0611-143-541-1021 usarmy.rsobaumholder@mail.mil</p>	<p>Bavaria 09641-838539 usarmy.rsobavaria@mail.mil</p> <p>Grafenwoehr 09641-83-8709 usarmy.bavaria.ret-svcs@mail.mil</p> <p>Rheinland-Pfalz 0611-143-541-1021 usarmy.rsor-pfalz@mail.mil</p>	<p>Stuttgart 07031-15-2010 usarmy.rsostuttgart@mail.mil</p> <p>Wiesbaden 0611-43-548-1614 usarmy.rsowiesbaden@mail.mil</p>	<p>Belgium 011-32-65-32-6293 usarmy.rsobenelux@mail.mil</p> <p>England See HQ IMCOM Europe</p> <p>Middle-East See HQ IMCOM Europe</p>	<p>Netherlands 011-31-45-534-0260 usarmy.rsobenelux@mail.mil</p> <p>Italy/So. Europe/Africa Vicenza 011-39-0444-71-4831 usarmy.rsoitaly@mail.mil</p> <p>Japan Camp Zama 011-81-46-407-3940 usarmy.zamarso@mail.mil</p>	<p>Okinawa 06117-44-4104 rso@okinawa.mail.mil</p> <p>Korea Yongsan 010-2916-0578 usarmy.KoreaRSO@mail.mil</p> <p>Camp Humphreys 010-2916-0578 usarmy.KoreaRSO@mail.mil</p>
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ARMY RESERVE RSOs

<p>63rd Readiness Division Mountain View, California (650) 526-9511/9512/9513 RSO email: army63rso@mail.mil States: AR, AZ, CA, NM, NV, TX, OK</p> <p>9th Mission Support Command Honolulu, Hawaii 808-438-1600 x3553 RSO email: usarmy.shafter.9-masn-sup-cmd.list.retirement-services-office@mail.mil Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan</p> <p>81st Readiness Division Ft. Jackson, South Carolina (803) 751-9864/9698</p>	<p>RSO email: usarmy.usarc.81-rsc.list.dhr-rso@mail.mil States: LA, MS, NC, PR, SC</p> <p>88th Readiness Division Ft. McCoy, Wisconsin Office: (608) 388-7448 RSO email: usarmy.usarc.88-rd.mbx.retirement-services1@mail.mil States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY</p> <p>99th Readiness Division JB McGuire-Dix-Lakehurst, New Jersey (609) 562-1696/7055/7425/1688 RSO email: Army99RSO@mail.mil States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, 7th MSC (Europe)</p>
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ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html. Click on the state you're interested in for the National Guard points of contact there

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Servicing Retired USAR and ARNG Soldiers processing retirement pay packets and family members with RCSBP. Phone (888) 276-9472 or (502) 613-8950
Download retirement application: <https://www.hrc.army.mil/asset/19367>
or email request to usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

HRC-GAR website: <https://www.hrc.army.mil/content/Gray%20Area%20Retirements%20Branch>

DEPARTMENT OF THE ARMY

Directorate of Human Resources
AMIM-HWH-M
ATTN: Retirement Services Office
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