

JULY 2022

Serving
The Retired
Military
Communities
of Illinois,
Iowa,
Michigan,
Minnesota
& Wisconsin

HONORS

RETIREMENT ★ SERVICES ★ NEWSLETTER

Dear Team Members and Families:

Thank you for your service to our great Nation. Fort McCoy appreciates the dedication you have demonstrated to preserve and protect the freedoms of our fellow Americans. You are my example and inspiration to serve.

The military installation of Fort McCoy, Wisconsin, is the largest active Army Reserve installation in the U.S. and demonstrates its commitment to Veterans in a number of different ways. Our Fort McCoy mission is readiness, supporting the future force, and taking care of our Service Members, Veterans and Families. Our goal is to preserve the services provided by Fort McCoy to all retirees and Families, while remaining a relevant source for information and support.

Mr. Brent R. Johnson, (USAF retired) leads the Fort McCoy Soldier for Life-Retirement Services Office (SFL-RSO). The SFL-RSO main office supports the Retiree Activity Offices (RAO) and seven Retiree Councils in a five state area. The offices and Councils are a vital link for the military retiree community by providing information and resources for eligible Veterans and dependents. These Veterans include members of all services and Components to include Army, Navy, Air Force, Marine Corps, Coast Guard, Space Force, plus commissioned officers of the Public Health Service, the Environmental Services Administration, and National Oceanic and Atmospheric Administration.

After careful planning, and observation of the current health trends in the five state region, I am pleased to announce this year *we will be holding*

five Retiree Appreciation Days (RADs). Mr. Johnson has listed the (RADs) and some of the safety protocols within this issue. We all want to continue under the safe health aspect, so when the date for the (RAD) you are attending comes up, if you are feeling ill, please stay home where you are safe.

Fort McCoy publishes the annual "Honors" Retirement Services Newsletter, and the Army publishes "Echoes" three times a year. These publications are an official means to communicate with Veterans and Families at the state, regional, and national levels. Also, Mr. Brent R. Johnson is always available at (800) 452-0923, or email at usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

Thank you for your service and dedication to America's freedom.

FORT MCCOY -
TOTAL FORCE TRAINING CENTER.

Michael D. Poss

Michael D. Poss
Colonel, U.S. Army
Commanding



2022 Retiree Appreciation Days are back on the schedule!

05 August 2022 TWIN CITIES, MN

18 August 2022 DES MOINES, IA

09 September 2022 FORT MCCOY, WI

17 September 2022 SELFRIDGE, MI

01 October 2022 ROCK ISLAND, IL

DULUTH TDB/CANCELLED

FORT MCCOY ★ WISCONSIN 54656



Greetings and welcome to the 2022 edition of the Fort McCoy HONORS newsletter.

“Don’t guess, feel free to call” if you have any military retirement related questions. I cannot possibly have all the answers but I will help you as much as I can and provide you with guidance to an appropriate resource for those questions that I cannot answer. I embrace the opportunity to “still serve” in the Retirement Services Officer capacity as a resource to my fellow Service members and your Families.

Your comments on the newsletter are valued and encouraged as I always look for ways to improve. Please send your comments by mail to: Soldier for Life - Retirement Services Office, 35 South M Street, Fort McCoy, WI 54656-5152, or by email to: usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil or call 800-452-0923.

I sincerely thank you and your Families for your service to our great Nation.

Brent R. Johnson
Soldier for Life – Retirement Services Officer
Fort McCoy, WI 54656

DISCLAIMER

Articles for the Honors do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. The material in this newsletter was provided by a number of sources. Sources and materials are checked to be as accurate as possible at the time of printing.

The Soldier for Life - Retirement Services Office (SFL-RSO) publishes the Retirement Services Newsletter in accordance with Army Regulation 600-8-7, Retirement Services Program.

The SFL-RSO is located in building 35, Fort McCoy, WI. While it is recommended that you contact the office for an appointment prior to visiting, walk-ins are welcome. The toll-free phone number is 800-452-0923; locally 608-388-3716.

Emails can be sent to: usarmy.mccoy.id-readiness.mbx.dhr-rso@mail.mil.

The mailing address is:
Soldier for Life - Retirement Services Office
35 South M Street
Fort McCoy, WI 54656-5152



How Do I Change My Mailing Address for HONORS?

Mailing addresses for HONORS are obtained from the same sources as those used for mailing of Army Echoes. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to: DFAS, U.S. Military Retirement Pay, 8899 E 56th Street, Indianapolis, IN 46249-1200; call 800-321-1080; or fax 800-469-6559.
- Surviving spouses in receipt of survivor benefit pay should mail changes to: DFAS, U.S. Military Annuitant Pay, 8899 E 56th Street, Indianapolis, IN, 46249-1300; call 800-321-1080; or fax 800-982-8459.
- Retirees entitled to retired pay and survivor annuities can also access and make changes to their accounts online at www.dfas.mil and selecting the icon "My Pay." If you have a PIN, you can access your account and make the appropriate change. If you do not have a PIN, request one, and a temporary PIN will be mailed to you. The temporary PIN is good for initial access, and you will be prompted to establish a permanent pin. For those who have computer access this is the suggested means.
- Retired Reservists not yet age 60 should mail changes to: U.S. Army Human Resources Command, ATTN: AHRC-PDP-TR, 1600 Spearhead Division Ave. Dept. 482, Fort Knox, KY 40122-5402 or call 888-276-9472.

HONORS is an annual publication published each summer. It is distributed to all Army Retirees in receipt of retired pay, gray-area Retirees and Army surviving spouses residing in Wisconsin, Michigan, Minnesota, Iowa and the 32 northern-most counties of Illinois. HONORS also is available on the Fort McCoy website at <https://home.army.mil/mccoy/>, or email: usarmy.mccoy.id-readiness.mbx.dhr-rso@mail.mil then select Retirees, and then Soldier for Life - Retirement Services. This website also offers additional information on many other Retiree issues. Please use this site and feel free to share it with Retirees from other services.



Would you prefer to receive this annual newsletter via email?

Circle one YES NO

If yes, please complete, detach this portion of this page and return it to mailing address listed below.

If no, no action is required.

Please print legibly

Name: _____

Rank: _____

City: _____

State: _____

Email address: _____

Please mail the completed form to:

Directorate of Human Resources
Soldier for Life – Retirement Services Office (AMIM-MCH-MS)
ATTN: Brent R. Johnson
35 South M Street
Fort McCoy, WI 54656

Military Installations in the Midwest

Many recreational activities, services, and opportunities are available at any of the military installations in the Midwest. Following is a list of contact telephone numbers and internet sites for those installations within the Fort McCoy service area.

Fort McCoy, Wisconsin

The following extensions begin 608-388-

Post Operator	2222
Army Community Service	3505
Auto Skills Center	3013
Commissary	3542
Legal Office	8751
Leisure Travel Services	3011
McCOY'S Community Club	2065
MWR Car Wash	3213
Pine View Campground	3517
Post Exchange	4343
Recreation Center	3213
Rumpel Fitness Center	2290
Ski Chalet	2260

Great Lakes Naval Station, Illinois

The following extensions begin with 847-688-

Base Operator	3500
Base Exchange	847-578-6104
Commissary	2644
Information/Tickets/Travel	3537
Legal Office	3805
Marina/Rental Center	5417
MWR	2110
RV Park	6675
Samuel Adams Brew Club	6946
Willow Glen Golf Course	4593

Rock Island Arsenal, Illinois

www.rianmwr.com

The following extensions begin 309-782-

Post Operator	6001
Army Community Service	0829
Auto Skills Center	8631
Cannon Falls Driving Range	0090
Commissary	4614
Fitness Center	6787
Health Benefit Adviser	0800
Legal Office	1443
Leisure Travel Services	5890
Outdoor Recreation	8630
Post Exchange	309-788-4940

Selfridge Air National Guard Base, Michigan

www.detroitarsenalfmwr.com

The following extensions begin 586-239-

unless otherwise indicated	
Post Operator	586-307-4011
Base Exchange	0960
Benefit Mulligan's Dining/Catering	2337
Commissary	5570
FMWR	586-282-0992
Golf Course	4653
Health Benefit Adviser	586-282-5273
Legal Office	4078
Retiree Activity Office	5580



Midwest Area Retiree Councils ★★★★★★★★★★★★★★★★★★★★★★★★

Retiree Councils serve as a vital link for the Retiree community. The Councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The Councils also plan and implement programs/Retiree Appreciation Days (RADs) to provide up-to-date information about benefits and entitlements to the retired community. The RADs are open to all Retirees from all branches of service. Fort McCoy currently supports eight Midwest Retiree Area Councils. These area councils are subordinate to the Fort McCoy Main Council, and each has representation on the main council.

Area councils are located in Illinois, Iowa, Michigan, Minnesota, and Wisconsin. Although these councils are sponsored by Fort McCoy, membership is open to Retirees from all services. Council contact numbers are listed below. Please feel free to contact any council member if you have issues to discuss or if you are interested in serving as a member.

Main and Area Council membership applications are available by contacting the Fort McCoy Soldier for Life - **Retirement Services Office at 608-388-3716 or via email at usarmy.mccoy.imcom-central.mbx.dhr-rso@army.mil**

Being a member of a council offers Retirees an opportunity to stay involved with Retiree benefits and activities. It provides a valuable link through the chain-of-command and is a means of giving back to the Retiree community. Area councils rely on Retirees in their local community to be effective, and new members are always welcome. Vacancies exist in each of the Fort McCoy-sponsored councils, so don't be shy! The Duluth Area Council especially is in need of new members and would be glad to hear from you. Midwest Retiree Area Councils sponsored by Fort McCoy are listed below with contact numbers for the chairperson or Retiree Activity Office:

Des Moines Area Council	515-277-6113
Duluth/Superior Area Council	715-398-3152

Lower Michigan Area Council	586-239-5580
Quad Cities Area Council	563-508-5123
Racine Area Council	262-886-9612 ext. 113
Fort Sheridan Area Council	847-266-2475
Twin Cities Area Council	763-516-2931
Wisconsin Area Council	414-630-2484

In addition, assistance for Retirees is available at the following Retiree Activity Offices:

Chicago, Ill. – Monday-Friday, 9 A.M. - NOON
Fort Sheridan
847-266-2475

Chicago, Ill. – Monday-Friday, 9 A.M. – 3 P.M.
Arlington Heights Army Reserve Center
Email – usrao2@gmail.com
800-741-4650, ext. 7625 or 847-506-7625

Madison, Wis. – Tuesday & Thursday, 7:30 A.M. – 11:30 A.M.
2400 Wright St.
Email – widma.retiree@wisconsin.gov
800-335-5147, ext. 3115

Milwaukee, Wis. – Tuesday & Wednesday, 10:00 A.M. – 2:00 P.M.
1835 East Grange Avenue
414-944-8212

Minneapolis, Minn. – Monday-Friday, 10:00 A.M. – 2:00 P.M.
Minneapolis Airport, Bldg. 727
612-713-1517

Racine, Wis. – Monday-Friday, 9:00 A.M. – 3:00 P.M.
6216 Washington Ave., Suite G
Email: – rac.racine@gmail.com
262-886-9612 ext. 113

Selfridge, Mich. – Tuesday-Friday, 9:00 A.M – 3:00 P.M.
Selfridge Air National Guard Base
44195 Jefferson Ave., Bldg. 835
Email – selfrao@yahoo.com
www.detroitarsenalfmwr.com/community/rso.htm
586-239-5580



The Federal Long Term Care Insurance Program™

The Federal Long Term Care Insurance Program Delivers Value to Military Families

Since its launch in 2002, the Federal Long Term Care Insurance Program (FLTCIP) has offered active and retired members of the uniformed services and their Families, the opportunity to take control of their future long-term care needs. Designed to be both flexible and affordable for a range of budgets, the program has grown to be the largest of its kind in the nation, with more than 300,000 enrollees. When enrollees are asked why they value the FLTCIP, the following reasons typically top the list.

Flexibility: A choice of care settings and providers

The FLTCIP can give enrollees confidence that, if a long-term care event occurs, their insurance will help reimburse for care in the setting of their choice, whether at home, in an assisted living facility, or in a nursing home. Both formal care from licensed professionals and informal care provided by friends and Family members are covered. Benefits for informal caregivers who are Family members are limited to 500 days in your lifetime. To be eligible for reimbursement as an informal caregiver, a Family member must not have been living in your home at the time you became eligible for benefits.

In fact, coverage for informal care has been a hallmark of the program from the start. By reimbursing friends and Family members who serve as caregivers, the FLTCIP makes it possible for enrollees to remain at home and avoid or postpone entering a facility. The importance of what's called "aging in place" (and receiving

care from a familiar individual) is evident in the FLTCIP's claim history. Informal, home-based care is and has always been the number one choice of enrollees receiving benefits.

Freedom: Helping to preserve independence

The program can be especially attractive to individuals who value their independence and who may worry about relying on a spouse or children should they need care. Having such coverage helps spouses maintain their current lifestyle and minimizes the financial and emotional sacrifices adult children are often asked to make when a long-term care event occurs.

Protection: Helping to safeguard retirement savings and assets

Another key to the program's success is its ability to help protect retirement income and savings from the high cost of care. Families who have experienced a long-term care event know that services can be expensive, and that costs continue to escalate. For instance, three years of care at home with a health aide, in an assisted living facility, or in a nursing home can range from \$88,920 to more than \$248,000.

Take the Next Step Today

To learn more about the FLTCIP's comprehensive benefits and features or to find out information on cost of care in your area, visit www.LTCFEDS.com. For personalized assistance, call **1-800-LTC-FEDS** (1-800-582-3337) **TTY** 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.



TRICARE For Life

TRICARE For Life

TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.

- Enrollment not required
 - o Coverage is automatic if you have Medicare Part A and B
 - o You must pay Medicare Part B premiums
- Available worldwide:
 - o TRICARE pays after Medicare in the U.S. and U.S. Territories
 - o TRICARE is the first payer in all other overseas areas

Who Can Participate?

TRICARE-eligible beneficiaries who have both Medicare Part A and B can use TRICARE For Life. Not sure if you're eligible? Check out the Eligibility Page for details.

How it Works

You may visit any authorized provider. >>Find a Doctor

- Your provider files your claims with Medicare.
- Medicare pays its portion and sends the claim to the TRICARE For Life claims processor. >>View what Medicare pays
- TRICARE For Life then pays the provider directly for TRICARE-covered services.
- You won't receive a TRICARE wallet card, all you need is your Medicare card and military ID as proof of coverage.

You can get care at military hospitals and clinics, but only if space is available. >>Find a Military Hospital or Clinic

What You Pay

You don't pay any enrollment fees, but you must pay Medicare Part B monthly premiums. Your Part B premium is based on your income.

For more information about Part B premiums:

- Visit the Medicare website
- Call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778)

If you're looking for what Medicare pays for services covered by Medicare and TRICARE, check out the TRICARE For Life Cost Matrix. You'll pay nothing out of pocket for services covered by both Medicare and TRICARE. >>View TRICARE For Life Costs



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2022 Cost of Living Adjustment COLA

Based on the increase in the Consumer Price Index, there will be a 5.9 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective Dec. 1, 2021.

With the COLA applied, the maximum amount of SSIA payable will be \$346.

Retirees will see the change in their Dec. 30, 2021 payment. Annuitants will see the change in their Jan. 3, 2022 payment.

For details, see the Fiscal Year 2022 COLA Memorandum:

<https://militarypay.defense.gov/Pay/Retirement/cola/>

TYPE OF SERVICE	MEDICARE PAYS	TRICARE PAYS	YOU PAY
Covered by TRICARE and Medicare	Medicare-authorized amount	Remaining amount	Nothing
Covered by Medicare only	Medicare-authorized amount	Nothing	Medicare deductible and cost-shareA percentage of the total cost of a covered health care service that you pay.
Covered by TRICARE only	Nothing	TRICARE-allowable amount	TRICARE deductible and cost-share
Not covered by TRICARE or Medicare	Nothing	Nothing	Billed charges (which may exceed the Medicare or TRICARE-allowable amount)

TRICARE For Life Contractors

The TRICARE For Life contractors assist with claims and provide customer service to all beneficiaries using TRICARE For Life.

- In the U.S. and U.S. Territories: Wisconsin Physicians Service (WPS)
- All other overseas areas: International SOS

Is TRICARE For Life Right for You?

TRICARE For Life is the plan for you if:

- You're eligible for TRICARE
- You have both Medicare Part A and B

Coverage is available worldwide and you can see any provider you want. However, you'll pay more if you get care from Veteran's Administration providers or providers who opt-out of Medicare, because they're not allowed to bill Medicare.

When retired Service members and their families become eligible for TRICARE For Life, typically at 65, they are no longer able to enroll in TRICARE Prime.

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Attending a RAD this Summer or Fall? Preliminary Guidelines for Attendance:

05 August 2022 TWIN CITIES, MN
18 August 2022 DES MOINES, IA
09 September 2022 FORT McCOY, WI
17 September 2022 SELFRIDGE, MI
01 October 2022 ROCK ISLAND, IL
DULUTH CANCELLED

Individuals with COVID-19 type symptoms should not attend these events and remain home for the safety of themselves and others.

COVID-19 Vaccinations and appropriate boosters are highly recommended prior to attending.

Appropriate masks should be worn consistently and correctly (over mouth and nose).

Appropriate masks should be worn in any common areas or shared workspaces (including open floorplan office space, cubicle embankments, and conference rooms). Maximum numbers may be enforced

In general, people do not need to wear masks when outdoors.

However, consistent with CDC guidance, those who are not fully vaccinated should wear a mask in crowded outdoor settings or during outdoor activities that involve sustained close contact with other people who are not fully vaccinated.

Hand Sanitizer will be on hand and located in various locations

COVID-19 Symptoms:

May appear 2-14 days after exposure to the virus.

Fever or chills
Cough
Shortness of breath or difficulty breathing
Fatigue
Muscle or body aches
Headache
New loss of taste or smell
Sore throat
Congestion or runny nose
Nausea or vomiting
Diarrhea



Obtaining a DS Logon:



As a Department of Defense (DoD) Retiree you have several options available to you to obtain a DS Logon. These options are listed in order to provide you with the highest level of access as quickly and securely as possible. You must be enrolled in Defense Enrollment Eligibility Reporting System (DEERS) to obtain a DS Logon.

1. Defense Financial Account Service (DFAS) Registration

As a DFAS myPay account holder, you are able to quickly obtain a DS Logon account by authenticating with your DFAS myPay account. Select Register and select DFAS as your registration method and then enter your DFAS myPay Username and Password.

2. E-mail Registration

You may use your current DoD Beneficiary ID card to quickly obtain a DS Logon Premium account by using your e-mail on file in DEERS. Select Register to enter the registration process and select "I have an active DoD ID card and an e-mail on file in the Defense Enrollment Eligibility Reporting System (DEERS)". In order to use this method to register you must have a valid e-mail on file in DEERS.

3. Online Remote Proofing

Select Register to enter the registration process. A series of questions will be asked in order to provide you with the highest level of access as quickly as possible. If you do not have a CAC or DFAS myPay and do not know if you have an e-mail on file in DEERS select the last option, I have none of the above. Next you will be asked to enter your personal information so we can locate your record in DEERS. You must be enrolled in DEERS to obtain a DS Logon. Once your record is located you may continue the registration process by personalizing your account settings (setting your password and selecting challenge questions). You

will be provided your username once your basic account is created. You will then be prompted to upgrade your account immediately through our online remote proofing process.

4. RAPIDS

You may request a DS Logon while getting a DoD ID card issued. You must notify the Verifying Official of your request while processing the issuance of your DoD ID card. You can locate the nearest RAPIDS facility at: RAPIDS Site Locator. You must provide an e-mail address not used by anyone else in your family and a personal identification number (PIN) that will be used to register for your DS Logon account. Once you have requested a DS Logon account, you will receive a DS Logon activation e-mail within 24 hours. After receiving the activation e-mail follow the instructions and return to this website to activate your account using your activation code and the PIN you created. Keep in mind the activation code is only good for 7 days.

5. In-person Proofing at a VA Regional Office (VARO)

This process is used to verify your identity in person with the VA. You can visit one of the 50+ VA Regional Offices throughout the country. To locate your nearest VARO, visit the VA website and search the VA Regional Benefits Offices.

- o Before visiting a VARO, please locate your two I-9 Identity Documents.
- o While at the VARO, please make sure the Operator has your current address on file.
- o Once your DS Logon request is completed, you will receive a DS Logon activation letter via U.S. mail in 7-12 business days. After receiving the activation letter simply return to this website to activate your account.



Resource Websites



Army Retirement Services

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

Army Echoes

<https://www.soldierforlife.army.mil/retirement/echoes>

Navy Retirement Services

<https://www.mynavyhr.navy.mil/Career-Management/Retirement/>

Navy Shift Colors

<http://www.shiftcolors.navy.mil>

Coast Guard Retirement Services

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

Coast Guard Evening Colors

www.uscg.mil/ppc/retnews

Marines Retirement Services

<http://www.usmc-mccs.org>

Marine Corps Semper Fi

www.manpower.usmc.mil
- click on career/Retired Marines

Air Force Afterburner

www.retirees.af.mil/afterburner

Air Forces Retirement Services

<https://www.retirees.af.mil/>

Army Emergency Relief (AER)

<http://www.aerhq.org>

Army & Air Force Exchange Service

<http://www.shopmyexchange.com>

Army Knowledge Online (AKO)

<https://www.us.army.mil>

Army Retired Pin & Decal

www.shopmyexchange.com - type Army Retired in the search box

Burial & Memorial Benefits

<http://www.cem.va.gov>

Combat Related Special Compensation (CRSC)

<https://www.myarmybenefits.us.army.mil> - type CRSC in the search box

Concurrent Retired Disability Pay (CRDP)

<https://myarmybenefits.us.army.mil/>
- type CRDP in the search box

Delta Dental Plan

<http://www.trdp.org>

DFAS-Cleveland (Retired Pay & Annuitant Pay)

<http://www.dfas.mil>

Military Eyeglasses

www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx

Military Personnel Records Request

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

eBenefits

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

Express Scripts (Mail Order Pharmacy)

<https://www.express-scripts.com/>

Federal Long Term Care Insurance

<https://www.ltcfeds.com/>

Fort McCoy Homepage

<https://home.army.mil/mccoy/index.php>

Life Insurance (SGLI, TSGLI, VGLI)

www.benefits.va.gov/insurance

Medicare

<http://www.ssa.gov>
- click on benefits then Medicare

Military Funeral Honors

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

Military Living Publications

<http://www.militaryliving.com>

Military OneSource

<http://www.militaryonesource.mil>
- financial, legal, health & wellness assistance and much more

Military Personnel Records Request

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

National Personnel Records Center

<http://www.archives.gov>

RAPIDS Site Locator (DEERS Enrollment & ID Card Issuing Facilities)

<http://www.dmdc.osd.mil/rsl/appj.site>

Social Security

<http://www.ssa.gov>

Space Available Travel (Space-A)

www.amc.af.mil/amctravel

Thrift Savings Plan (TSP)

www.tsp.gov

TRICARE

<https://www.tricare.mil/>

U.S. Army Human Resource Command Fort Knox (HRC)

<https://www.hrc.army.mil>

Veterans Administration (VA)

Home - VA/DoD eBenefits

Cyber Scams and Cyber Awareness By U.S. Army Office of the Provost Marshal General, Antiterrorism Division WASHINGTON

— With the global COVID-19 pandemic forcing many to telework, we've become more dependent on virtual information exchanges and information technology systems. And as we become more reliant on technology, we become more vulnerable to cyberattacks. But how much do you know about the risk associated with the cyber domain? Two cybersecurity topics that everyone should be mindful of are (1) the risk from cyber scams and (2) the fundamentals of protecting yourself from cyberattacks.

1. Cyber Scams: Cyber scams are on the rise, and so are the creative tactics that criminals use to exploit victims. A brief introduction to some of the common cyber scams is provided below. To learn more about these scams and other cybercrime threats, visit the U.S. Army Criminal Investigation Division's Cybercrime Prevention Flyers website (<https://www.cid.army.mil/mcu-advisories.html>), where you will find more than 30 products to strengthen your cybersecurity posture and prevent cybercrime before it occurs.

- **Social Media Scam:** Scammers are using social media sites like Instagram, Snapchat, and Facebook to run ads or send private messages to military members, trying to scam them out of their hard-earned money. Scammers pose as former or current military members, bank officials, day traders, financial consultants, or debt relief agents offering ways for you to make thousands of dollars fast.
- **Phishing Scam:** A phishing email is an email designed to convince the recipient to divulge personal information, banking or credit card information, or the password to a personal account.
- **Internet Email/Blackmail Scam:** A blackmail email arrives in your inbox and lists your password, or at least a password you've used before. The sender explains they have recorded video of you watching online pornography, cheating on your spouse, or some other personally embarrassing behavior. The sender threatens to send the video to your

family and friends if you fail to pay them "hush money."

- **Employment Scam:** An employment scam is an attempt to defraud job seekers through the use of deception with the intention of personal or financial gain.
- **Government Impersonator Scam:** This scam involves someone pretending to be a government official who tries to convince you to send money or share your sensitive personally identifiable information (PII).
- **Housing Rent Scam:** Housing rental scams are increasing worldwide, especially during the pandemic. There are millions of fake listings for apartments and houses listed in classified ads and on supposedly reputable rental sites. Scammers advertise rentals that do not exist, are no longer available, or are actually homes for sale.
- **Telephone Fraud Scam:** A scammer calls claiming to be from a government entity, a court, the IRS, an insurance company, or a debt collection company. The caller forcefully and aggressively states that you are delinquent on a debt, or overdue on paying your taxes, and your credit score will be ruined if you don't settle the bill immediately.

2. Protect the Army and Yourself from Cyberattacks: In May 2021, Secretary of the Army Christine Wormuth stated at her confirmation hearing: *"I am greatly concerned, frankly, by the threats that we face in the cyber domain."* The Secretary's concerns were largely directed at the potential for cyber infrastructure attacks impacting Army readiness. However, the risks from cyberattacks span the entire Army community, including individuals such as Retired Soldiers. Recently, in support of the Army Antiterrorism FY22 focus areas, TRADOC's Signal School developed a cyber-security awareness product (pictured here) to remind community members to **#DoYourPart to prevent cybercrime by being cyber aware.**



VA Offers Airborne Hazards, Burn Pit Registry:

FALLS CHURCH, Va. -- Department of Veterans Affairs officials developed the **Airborne Hazards and Open Burn Pit Registry** to help Service members and veterans document potential exposure to airborne hazards while serving overseas. The registry is a secure database of health information voluntarily provided by Service members and veterans that helps VA collect, analyze, and report on health conditions that may be related to environmental exposures experienced during deployment. As part of the registry, Service members and veterans can participate in an optional medical exam to discuss their health with a care provider. Participation in the registry will not affect access to health care or benefits, and it is not related to the VA disability compensation claims process. *"In addition to encouraging eligible Service members and veterans to register, we are working across the Military Health System and in collaboration with VA to make it easier for health care providers to access patients' environmental exposure data and assess their health concerns,"* said Steve Jones, Force Readiness and Health Assurance Policy director and a retired Army environmental science and engineering officer. *"Through all these efforts, we'll continue to collect critical data and gain a better understanding of how airborne hazards impact our troops' short and long-term health."* Eligibility VA staff determine eligibility for the registry based on deployment information from the Department of Defense. Service members and veterans who deployed to the Southwest Asia theater of operations on or after Aug. 2, 1990, or in Afghanistan or Djibouti on or after Sept. 11, 2001, may be eligible to sign up for the **Airborne Hazards and Open Burn Pit Registry**. These regions include the following countries, bodies of water and the airspace above these locations: Afghanistan; Bahrain; Djibouti; Gulf of Aden; Gulf of Oman; Iraq; Kuwait; Oman; Qatar; Saudi Arabia; United Arab Emirates; and waters of the Arabian Sea, Persian Gulf, and Red Sea. Disability claims processing begins for some particulate matter conditions: WASHINGTON -- The Department of Veterans Affairs began processing disability claims Aug. 2 for asthma, rhinitis and sinusitis on a presumptive basis based on presumed particulate matter exposures during

military service in Southwest Asia and certain other areas if these conditions manifested within 10 years of a qualifying period of military service. VA conducted the first iteration of a newly formed internal process to review scientific evidence to support rulemaking, resulting in the recommendation to consider creation of new presumptions of service connection for respiratory conditions based on its evaluation of a National Academies of Science, Engineering and Medicine report and other evidence. The process concluded that particulate matter pollution is associated with chronic asthma, rhinitis and sinusitis for veterans who served in the Southwest Asia theater of operations beginning Aug. 2, 1990 to the present, or Afghanistan, Uzbekistan, Syria or Djibouti beginning Sept. 19, 2001 to the present. VA's review also concluded that there was sufficient evidence to presume that these veterans have been exposed to particulate matter. VA will conduct outreach to impacted veterans and survivors to inform them about their eligibility and will provide information on how to apply. Veterans and survivors who believe they may be eligible for the newly established presumptive conditions are encouraged to apply. They should file a VA Form 21-526EZ if applying for the first time or a VA Form 20-0995 if they are reapplying for these conditions. For more information on the new presumptive conditions, visit the Airborne Hazards and Burn Pit Exposures - Public Health website. To apply for benefits, veterans and survivors may visit VA.gov or call toll-free at 800-698-2411. (Courtesy of VA News)

How to participate:

1. Obtain a Premium DS Logon Level 2 account. To obtain or upgrade a DS Logon account, visit the DMDC Identity Management website. Visit the DS Logon Frequently Asked Questions for assistance.
2. Go to the registry website and use your DS Logon to access the registry. Once logged in, verify and/or edit eligible deployment history.
3. Complete and submit the online questionnaire, then save and print your completed questionnaire for your records.
4. If interested, schedule an in person medical exam to discuss your health with a doctor. Assistance For assistance or questions, call the registry help desk at 877-470- 5947, 8 A.M. to 8 P.M. ET. (Courtesy of the Military Health System)

6 in 10 Retirees Have Incorrect Information in DEERS:

When TRICARE officials tried reaching a group of retirees with critical information recently, more than 6 out of 10 had incorrect information in DEERS. To maintain medical benefits and receive crucial health care and benefit communications, retirees and surviving spouses must maintain accurate information in the Defense Enrollment Eligibility Reporting System. Beneficiaries need to update their information in DEERS so that health care teams can contact people with critical healthcare and appointment information; vital authorizations; claims; and enrollment information. Retirees and surviving spouses enrolled in any TRICARE plan need to update DEERS as soon as possible anytime they move, change contact information, or experience a qualifying life event such as:

- Change in sponsor's status
- Having a baby or adopting
- There is a change in a student's full-time enrollment status
- Becoming eligible for Medicare
- Death of sponsor or family member
- Marriage or divorce

For a more extensive list of qualifying events, visit the TRICARE website. Besides notifying DEERS, beneficiaries should also notify their regional contractor. To learn how to update DEERS, visit [https:// www.TRICARE.mil/DEERS](https://www.TRICARE.mil/DEERS); call 800-538-9552 (TTY/ TDD: 1-866-363-2883); fax updates to 800-336-4416 (primary) or 502-335-9980 (alternate); or mail updates to Defense Manpower Data Center Support Office, Attn: COA, 400 Gigling Road, Seaside, CA 93955-6771. (Courtesy of Defense Health Agency)



DFAS Announces Status Notification System:

CLEVELAND – Defense Finance and Accounting Service officials recently announced an improvement for retirees and Survivor Benefit Plan annuitants. DFAS is rolling out the use of status notifications to keep customers in the loop as forms or documents they submit move through the retired pay or annuitant pay processing cycles. Status notifications are a three-step process that updates customers when DFAS receives forms or documents for processing by mail or fax, or in some specific cases, through AskDFAS. Customers will receive separate status notifications when their form or document is:

1. Received and queued in the DFAS work system
2. Assigned to be worked
3. Completed, with either a notification that processing is complete or a notification that DFAS is sending a request for additional information.

To be eligible to receive status notifications, customers should ensure their email address is available and updated in myPay. To add or ensure an email address is up-to-date, visit myPay. The first rollout of status notifications involved submissions related to the Survivor Benefit Plan, including the DD 2656-6 for SBP changes and the DD 2656-7 SBP annuity startup form, as well as school certifications, the direct deposit form-SF 1199, and change of address requests. These were followed by requests related to federal tax changes (for retirees or annuitants), state tax changes (for retirees) and the designation of beneficiary for arrears of pay. Status notifications for additional categories of requests will be added throughout the coming year. Watch for more information on status notifications and other improvements from DFAS on the DFAS retired & annuitant pay website. (Courtesy of DFAS)



Start a Survivor Benefit Plan Annuity

If you are the designated beneficiary of a deceased military Service member's Survivor Benefit Plan, there are several documents we need to begin your SBP annuity account:

Use the DD 2656-7 Form Wizard to fill in your form. The DD 2656-7 Form Wizard <https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/> will help you fill out the DD 2656-7 - Verification for Survivor Annuity form. The form wizard will ask you a series of questions and fill in your answers in the appropriate areas of the form. When you have finished answering the questions, you can click a button to generate a ready-to-print PDF with your answers.

Please remember you will need to sign and date this form, and then submit it to DFAS, along with the appropriate supporting documentation.

How to use the Form Wizard

You can download the entire DD 2656-7 Form Wizard (right click and choose "Save As") to your Windows or MAC computer. You will need compatible PDF software, such as the free Adobe Acrobat DC software, available at adobe.com. We do not recommend saving the Form Wizard to a shared computer, because it contains personally-identifiable information. When using Chrome, Edge, Firefox or Safari to access an Adobe form wizard, the user may initially receive a pop-up attached message. The user must download the pdf (by clicking the download icon in the upper right-hand corner of the page), then double-click on downloaded file. It is suggested to use the form wizard on a personal device. Using the form wizard on a DFAS computer may not have the same functionality as a personal device.

Alternatively, you can complete and send the following documents:

Verification for Survivors Annuity

DD2656-7 - PDF form to print and fill out, OR
DD2656-7 Form Wizard for Spouses, Former Spouses and Child Annuitants

Withholding Certificate for Pension or Annuity (IRS W-4P) - To have federal taxes withheld from the annuity

Fast Start Direct Deposit Form (FMS 2231) - To have payments directly deposited to your bank account, OR Direct Deposit Enrollment Form (SF 1199A), OR International Direct Deposit Enrollment Form (SF 1199-I)

If any of the following circumstances apply to you, please also send the relevant document(s):

If you have not already sent to DFAS: a copy of the retiree's death certificate showing cause of death or a Service member's DD 1300 Report of Casualty Citizenship Affidavit - Only needed if the claimant lives outside of the United States and is anyone other than the retiree's child

IRS Form W8-BEN - Only needed if the claimant is a nonresident alien and their country of citizenship has a tax treaty with the United States

DD Form 2790 (Custodianship Certificate of Minor Child) - Only needed if a claimant is a minor (under age 18). Click this link for a helpful checklist to complete this form. Click this link for a helpful how-to video to complete this form.

DD 2788 (Child Annuitant's School Certification) - Only needed if the claimant is over age 18 but under age 22 and attends school full-time

Legal Representative Documentation - Only needed if someone signs on behalf of the claimant; a copy of supporting documentation such as a Power of Attorney, Guardianship, or Representative Payee is required. Click this link for a helpful checklist to complete this form. Click this link for a helpful how-to video to complete this form.



I.D. Card Facilities/DEERS

Following is a listing of I.D. Card facilities within the Fort McCoy Midwest region. It was compiled from information available on the RAPIDS Site Locator website www.dmdc.osd.mil/rsl. Please remember that I.D. card support may not be available at all sites due to unit deployment. It is suggested that you call a site prior to traveling to ensure that their office is currently doing I.D. cards and to determine their operating

Illinois

Site Name	City	Service	Phone
182 MSS	Peoria	ANG	309-633-5181
183 MSS (restricted access)	Springfield	ANG	217-757-1308
Navy Operation Support Center (NOSC) (0730-1500)	Chicago	USNR	847-688-3760
Navy Operation Support Center (NOSC) (0730-1600)	Decatur	USNR	217-875-1733
Navy Operation Support Center (NOSC) (0730-1600)	Peoria (No Walk-ins)	USNR	309-697-5755
NTC Great Lakes	Great Lakes	USN	847-688-3928
Rock Island Arsenal	Rock Island	USA	309-782-0596
Scott AFB	Scott AFB	USAF	618-256-8897
932nd AW	Scott AFB	USAF	618-229-7531
USACE (CAC Only)	Champaign	USA	217-373-6751

Iowa

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-261-8530
AG HQ State (Walk-in Only)	Johnston	ARNG	515-252-4728
649th RSG	Cedar Rapids	USAR	319-297-8688
USAR Center	Dubuque	USAR	563-556-2255
67th Troop Command	Iowa City	ARNG	515-331-5603
2nd BCT 334th	Boone	ARNG	515-432-5079

Michigan

Site Name	City	Service	Phone
110 FWMSS Battle Creek	Battle Creek	ANG	269-969-3216
Battle Creek Naval USMC	Battle Creek	USMC	269-968-9216
127 Wing Selfridge ANGB	Selfridge ANGB	ANG	586-239-4516
AG HQ State	Lansing	ARNG	517-481-9879
Defense Logistics Agency 7002	Battle Creek	DLA	269-961-
Navy Operation Support Center (NOSC)	Saginaw	USNR	989-754-3091
USA Garrison Detroit	Warren	USA	586-282-5941
USCG Grand Haven	Grand Haven	USCG	616-850-2517
USA Tank Command	Warren	USA	586-282-8074
AG HQ	Ishpeming	ARNG	906-485-2532



Minnesota

Site Name	City	Service	Phone
934 AW	*MSP-ARS	USAFR	612-713-1085
Navy Operation Support Center (NOSC)	*MSP-ARS	N-M	612-713-4671
133rd AW	St. Paul	ANG	612-713-2041
AG HQ State	St. Paul	ARNG	651-282-4579
Camp Ripley	Little Falls	ARNG	320-616-2728
HQ 1-151 FA	Montevideo	USAR	320-269-9284
	Mankato	ARNG	507-389-6219

Wisconsin

Site Name	City	Service	Phone
115 FSS	Madison	ANG	608-245-4468
128th ARW	Milwaukee	ANG	414-944-8245
157th MEB	Milwaukee	ARNG	414-961-8685
AG HQ State	Madison	ARNG	608-242-3420
Fort McCoy	Fort McCoy	USA	608-388-4563
Navy Operation Support Center (NOSC)	Green Bay	USNR	920-336-2444
Navy Operation Support Center (NOSC)	Milwaukee	USNR	414-744-9764

*Minneapolis-St. Paul Air Reserve Station formerly known as Fort Snelling, Minn.

Making an Appointment for an ID Card Section

<https://idco.dmdc.osd.mil/idco/>

5. Use the drop down box to pick the month.

1. Click on ID card office locator and appointments.

2. Search by address or zip code. Fort McCoy, WI is 54656.

3. Pick Fort McCoy's Icon on the right of the map.

4. Click, schedule appointment on the bottom of the page.



6. Pick the day on the calendar.

7. Scroll below the calendar to pick the time you want.

8. Click on book this appointment.

9. Fill in the required information and click save.

FEDVIP/BENEFEDS

Eligibility

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible Federal and U.S. Postal Service (USPS) employees, annuitants, survivor annuitants, and compensationers. FEDVIP eligibility has also expanded to include certain retired uniformed Service members, active duty family members, and survivors.

You can only enroll as part of one eligibility group.

If you're eligible to enroll in FEDVIP both as a Federal civilian and as a uniformed Service member, review the differences, based on laws and regulations, between the two groups below.



dependent care expenses with pre-tax dollars. By using pre-tax dollars to pay for eligible health care and dependent care expenses, an FSA gives you an immediate discount on these expenses that equals the taxes you would otherwise pay on that money. Once enrolled in FSAFEDS, you will be able to view some of your enrollment information from your My BENEFEDS dashboard, as well as access your FSAFEDS allotment history. You will need to create a BENEFEDS account to view this information if you haven't already. To learn more about the FSAFEDS program, including the enrollment and claims filing process, visit

www.fsafeds.com.

Uniformed Services

Most retirees are eligible for dental coverage. Most retirees and active duty family members are eligible for vision coverage, if enrolled in a TRICARE health plan.

Premiums are paid post-tax.

Dependent children are covered until age 21 (non-students) or 23 (full-time students)

Flexible Spending

BENEFEDS works with the Federal payroll providers to collect allotments for the Federal Flexible Spending Account Program (FSAFEDS). A Flexible Spending Account (FSA) is a tax-favored program offered by employers that allows their employees to pay for eligible out-of-pocket health care and

FSAFEDS information on My BENEFEDS

If you enroll in FSAFEDS through www.fsafeds.com, you will be able to view your allotment amount, allotment frequency and effective dates right from your My BENEFEDS dashboard. You will also have access to your FSAFEDS allotment history (if enrolled). If you are not enrolled in FSAFEDS, you will see your status as "Not Enrolled". You can't make FSAFEDS enrollment or demographic changes through BENEFEDS, even if you made those same demographic changes to your BENEFEDS account—you must do so through www.fsafeds.com. It's important to make any demographic changes with both BENEFEDS and FSAFEDS as each entity administers different parts of FSAFEDS. If you have a question regarding your allotment payments, call BENEFEDS customer service at 1-877-888-FEDS (1-877-888-3337) TTY 1-877-889-5680.



VA Funding Available to Create Technology Helping Eligible Service-Members and Veterans Adapt Their Homes

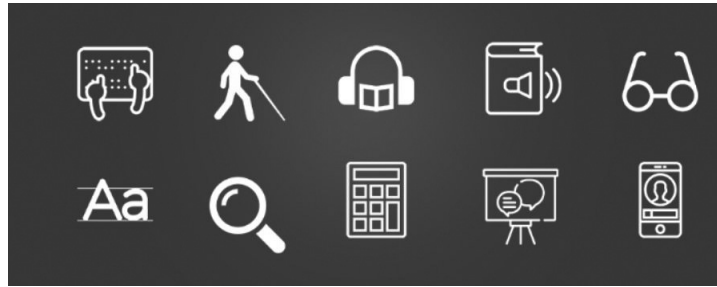
WASHINGTON — The Department of Veterans Affairs has Specially Adapted Housing Assistive Technology grants available for fiscal year 2022 to develop new technologies that enhance the ability of disabled Service members and Veterans to live independently.

VA encourages researchers, organizations and individual technology developers to apply for SAHAT grant funding via Grants.gov. by 11:59 p.m., ET, March. 11, to develop specially adapted housing assistive technologies that will improve the livability of Veterans' adapted residences.

VA issues the Notice of Funding Opportunity in the Federal Register to foster competition among technology developers, funding innovation that will best serve the needs of certain seriously disabled Service members and Veterans.

Since 2016, when VA awarded its first SAHAT grant, VA has awarded 22 grants. To date, these grants have resulted in the introduction of new products to the accessibility industry used to improve the lives of Veterans, including:

- AI-powered mobile scanner and reader en-



abling blind and visually
impaired users to read
text independently.

- Smart guidance: a customized disability-adapted bathroom module

designed to bring users closer to independent living by providing a safer bathroom environment and permitting home care.

- Robotic over bed table for beds, recliners and wheelchairs allowing users to independently deploy, position and store mobile devices using accessible switches or a remote from a bed or chair.

"Awarding up to \$200,000 per grant to develop technology will ultimately help make homes more livable for seriously disabled Service members and Veterans," said Principal Deputy Under-Secretary for Benefits Mike Frueh. "In addition to the SAHAT program, VA also administers Specially Adapted Housing grants to eligible Service members and Veterans with certain serious service-connected disabilities to purchase or adapt a home that suits their individual needs."

To learn more about SAHAT, visit [VA.gov](https://www.va.gov) and Notice of Funding Opportunity.

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HONORS

Military Personnel Division
ATTN: DHR IMMC-HRM-P
2187 South J. Street
Fort McCoy, Wisconsin 54656-5150

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