

Mobilization Insurance for Reservists

TERMINATION OF READY RESERVE MOBILIZATION INCOME INSURANCE PROGRAM (RRMIIP)

Program Termination

The National Defense Authorization Act for Fiscal Year 1998 mandates termination of the Ready Reserve Mobilization Income Insurance Program (RRMIIP). Despite this disappointment, Congress did provide continued insurance protection for insured members serving on covered service as of November 18, 1997, and for Reservists who, on or before November 18, 1997, have been issued an order directing performance of covered service. In either case, these Reservists will continue to pay the monthly premium amount as long as their insurance remains in effect and will receive benefits for the duration of their covered service.

In addition, the law requires that all enrollments cease (except in certain cases as identified below) and that insurance coverage and premium payments, except for Reservists on covered service or those who are in receipt of orders to covered service on November 18, 1997, be terminated as of that date. Reservists who have paid premiums for coverage, on or after November 18, 1997, will be refunded any advance payments made for this period. The Defense Finance and Accounting Service will process these premium refunds expeditiously. The law does not authorize any other premium refunds.

Impact on Benefits

With regards to benefit payments, current assets in the insurance fund are insufficient to meet the full amount of future monthly benefit payments. Until sufficient funds become available to pay the full benefit amount, the law requires that monthly benefit payments be prorated based on available insurance fund assets. Accordingly, benefit payments are currently being paid at the prorated rate of 5% of the monthly benefit amount. DoD is making every effort to obtain additional FY 1998 funding to expedite full benefit payment. If they are not successful, however, the current prorated rate of 5% will continue until FY 1999 funds are appropriated. Once funds do become available, full back payments will be made to all eligible members as quickly as possible.

Reservists must also remember that, in accordance with guidance received from the Internal Revenue Service, all RRMIIP benefit payments are considered taxable income and must be included in the individual's tax return for the year in which such benefits are received. This tax liability is applicable even if the benefits were received while the Reservist served in a Combat Zone Tax Exclusion area.

Reservists with specific questions regarding their insurance status, or specifically their premium payment account, may call toll free 1-800-255-0974 inside the United States or (216) 522-5738 outside of the United States. Representatives are available to assist from 0700 to 1930 (Eastern Daylight Time), Monday through Friday.

Enrollment Exceptions

Although the law states that RRMIIIP enrollments must cease, there is an exception. Soldiers meeting all of the following criteria may still apply for enrollment:

- a. Were serving on covered service as of November 18, 1997, or were in receipt of an order dated on or before November 18, 1997, directing performance of covered service; and
- b. Were not notified of the program's existence during the initial enrollment period (October 1, 1996 through December 31, 1996) and thus were not afforded an opportunity to enroll; and
- c. Are submitting an initial enrollment application within 60 days of being notified of the program's existence or are appealing a previous AR-PERSCOM decision denying enrollment.

Reservists who do not meet the above criteria should not submit late enrollment requests. Processing actions having no chance of approval consumes manpower and thus lengthens the time line for responding to legitimate cases.

It must also be noted that the original law establishing the RRMIIIP stated that declinations of coverage are irrevocable. Accordingly, soldiers who previously declined RRMIIIP coverage cannot now enroll in the program even if they meet the above criteria. Again, Reservists who previously declined coverage are not, by law, eligible to enroll and should not submit late enrollment requests.

Late Enrollment Procedures

Late enrollment requests from IRR or IMA soldiers should be submitted directly to Commander, AR-PERSCOM, ATTN: ARPC-PSP-A (RRMIIP), 9700 Page Avenue, St. Louis, MO 63132. TPU members must submit late enrollment requests in writing through their chain of command to Commander, AR-PERSCOM, ATTN: ARPC-PSP-A (RRMIIP), 9700 Page Avenue, St. Louis, MO 63132. Requests must contain the following information:

- a. Completed DD Form 2746, Ready Reserve Mobilization Income Insurance Certificate.
- b. Completed DFAS-CL Form 1241/1, Payment Authorization Form.
- c. Completed DFAS-CL Form 1241/3, RRMIIIP Claim for Mobilization Insurance Benefits.
- d. A copy of the soldier's mobilization order.
- e. The soldier's duty status during the initial enrollment period (i.e. attending drills, attending training in lieu of drills, etc).
- f. Statement as to why the soldier was not notified of the programs existence, and thus not afforded an opportunity to enroll, during the initial enrollment period.
- g. For TPU only, statement from Unit Commander indicating date the

RRMIIP briefing was given to unit members, verifying whether or not the soldier was present at the briefing, and, if soldier was not at the briefing, identifying reason for absence and other efforts made to inform the soldier of the program (separate mailing, for example).

h. For TPU only, Regional Support Command (RSC)/Direct Reporting Command (DRC) recommendation for approval of enrollment. NOTE: RSCs/DRCs are authorized to disapprove enrollment requests not meeting the aforementioned enrollment criteria. However, enrollment approval authority remains at AR-PERSCOM.

In addition to the above narrative information, related documents such as assignment orders, DD Forms 214, DA Forms 1059, unit attendance rosters, and any other documentation supporting the request should be provided to expedite processing.

Although this appears to be a lot of paperwork, AR-PERSCOM has already been audited once by the DoD IG Office regarding approved late enrollment cases, each of which represents a potential \$45,000 outlay of appropriated funds. Adequate supporting documentation is critical to successfully withstanding such scrutiny.

E-Mail box and Phone Numbers

Soldiers desiring additional RRMIP information may call toll free at 1-800-648-5487 or DSN 892-4372. Additional information or specific information regarding the status of a previously submitted late enrollment request may also be obtained via e-mail to MOBINS@arpstl-emh2.army.mil. Please allow 30 days from the date of enrollment request submission before inquiring as to its status.

Source: AR-PERSCOM