



U.S. ARMY®



2021 Virtual Retiree Appreciation Day (RAD) 6 March 2021

Directorate of Human Resources



**Copies of all of today's briefings will be
posted on the Fort Stewart Retirement
Services Office Facebook page at:**

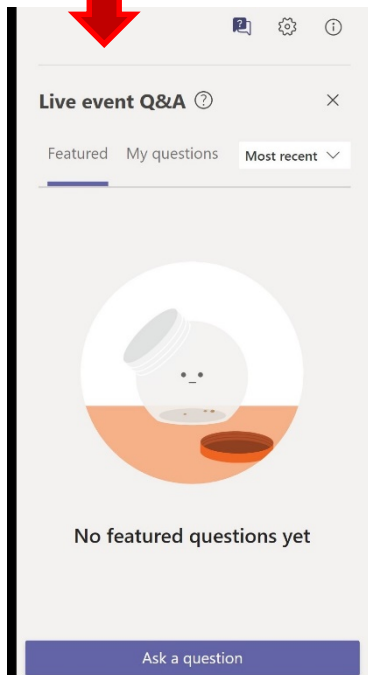
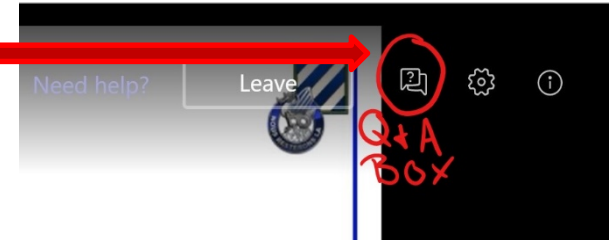
<https://www.facebook.com/FtStewartRSO>



How to Ask a Question in MS Teams

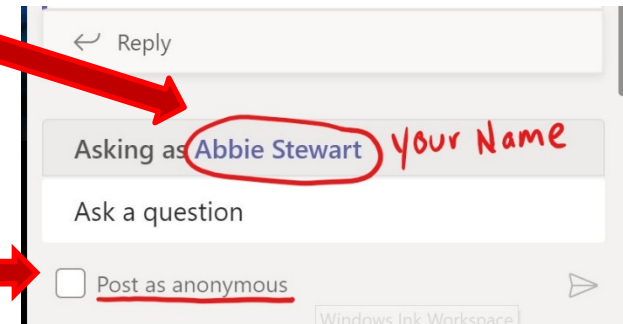
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If it does not open, the icon will be on the toolbar in the top right corner of the screen



2. You can then ask a question. You can either put your name or ask the question anonymously

Once you ask your Question, the moderator or Presenter will answer your question, if time allows.



If your Question does not get answered, please send an email to the following address:
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.com



Senior Leader Welcome

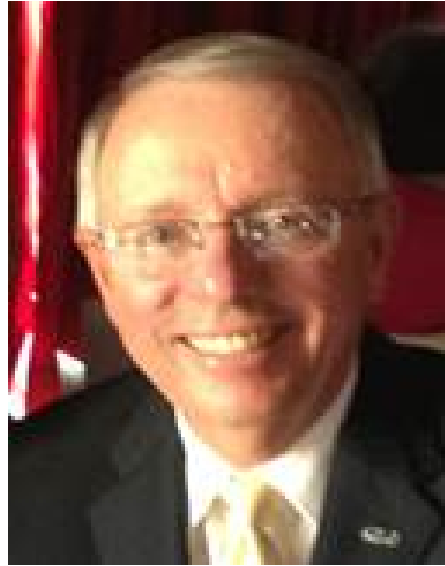


Agenda

- **Senior Leader Welcome**
- **FS/HAAF Retired Soldier Council**
- **Introductions**
- **Association of the United States Army (AUSA)**
- **COVID Update**
- **HQDA Retirement Services Brief**
- **TRICARE Update Briefing**
- **Hurricane Preparedness**
- **Military Officers Association of America (MOAA)**
- **Closing Comments**



COL (R) Pete Hoffman
Co-Chair
Savannah GA
Email: pfhoffman@aol.com



COL (R) Gerald Thompson

Indialantic FL



COL (R) Kevin Milton

Midway GA



COL (R) Kin La Fate

Orlando FL



COL (R) Sam Lauricella

Satellite Beach FL



LTC (R) Karen Nigara

Jacksonville FL



CW5 (R) Robert Letendre

Winter Springs FL



CW5 (R) Edna Frazier

Lauderhill FL



CSM (R) Tommy Williams
Co-Chair
Orange Park FL
Email: csmtwilliams@gmail.com



CSM (R) Jeff Ashmen

Hinesville GA



CSM (R) Ricky Burts

Deland FL



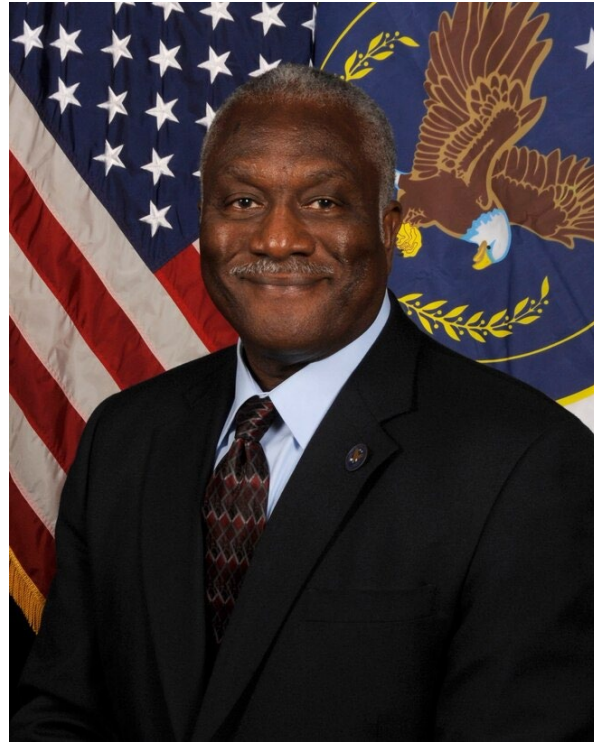
CSM (R) Dee Bobb

Kissimmee FL



CSM (R) Michael James

Ormond Beach FL



CSM (R) Leon Caffie

Gainesville FL



1SG (R) Daila Espeut-Jones

Ormond Beach FL



SFC (R) Kenneth Laury

Ocoee FL



SFC (R) Christian Van Laarhoven

Daytona Beach FL



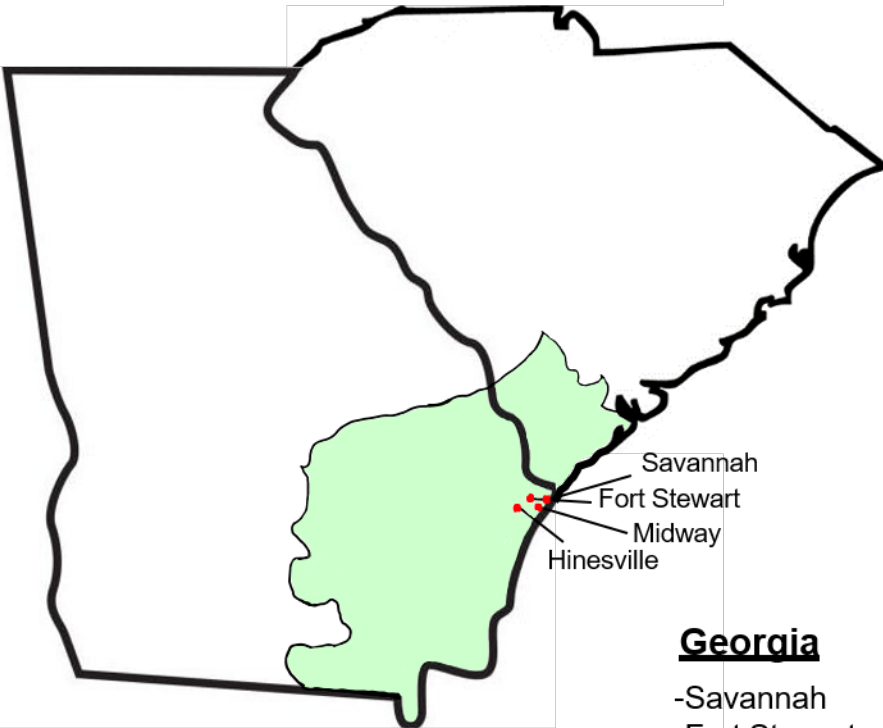
SFC (R) Karen Bell

Hinesville GA



Council Members Area of Responsibility

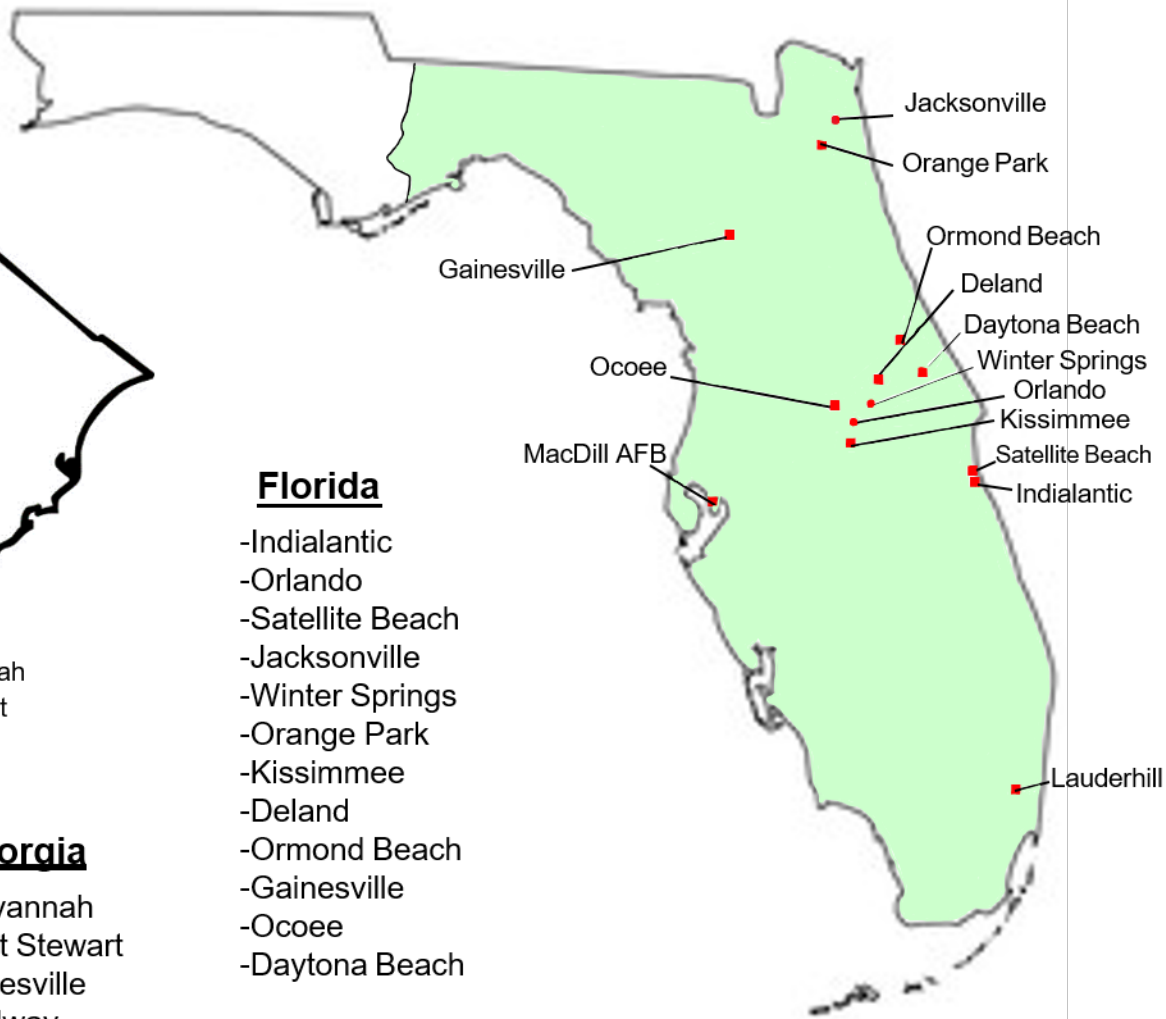
FS/HAAF Retirements AOR



Savannah
Fort Stewart
Midway
Hinesville

Georgia

- Savannah
- Fort Stewart
- Hinesville
- Midway



Jacksonville
Orange Park
Gainesville
Ocoee
MacDill AFB
Ormond Beach
Deland
Daytona Beach
Winter Springs
Orlando
Kissimmee
Satellite Beach
Indialantic
Lauderhill

Florida

- Indialantic
- Orlando
- Satellite Beach
- Jacksonville
- Winter Springs
- Orange Park
- Kissimmee
- Deland
- Ormond Beach
- Gainesville
- Ocoee
- Daytona Beach

If you would like to volunteer or have any questions about being a council member email us at:

usarmy.stewart.usag.mbx.dhr-retirement-services@mail.com



Association of the United States Army (AUSA)

ASSOCIATION OF THE UNITED STATES ARMY



Welcome to AUSA!



Since 1950, AUSA has connected the Total Army Community and its supporters through education, advocacy, and outreach to aid the Army's unique role in national security.

▶ **Who We Are**

- The Army's premier professional and representative association.

▶ **Our Mission**

- Support soldiers, their families and Army civilians; provide a voice for the Army; and honor those who have served.

▶ **How We Achieve It**

- Provide education, information, and connections at the national, regional, and chapter levels.



SERVICES: FULFILLING OUR MISSION

EDUCATE



**Conferences
& Events**



**AUSA Studies
& Reports**



**Books &
Graphic Novels**



**Army Matters
Podcast Series**



**\$320K+ in
Scholarships**

INFORM



**News &
Periodicals**



***ARMY*
Magazine**



**Professional
Resources**



**Voice on
Capitol Hill**



**Representatio
n in the Army**

CONNECT



**AUSA
Members**



The Total Army



**Like-Minded
Organizations**



**Army
Supporters**



**Relevant
Communities**



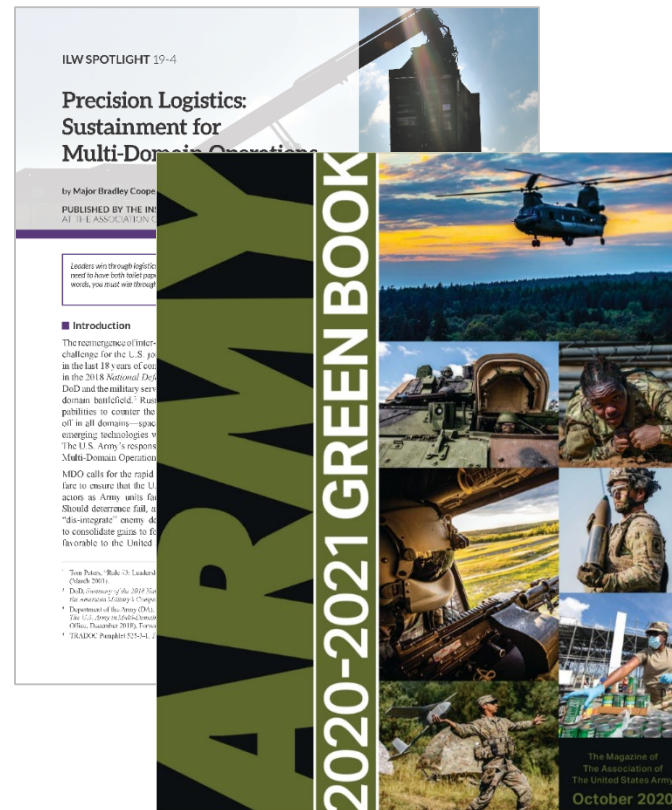
AUSA MEMBERSHIP VALUE

► Commitment to Army Education and Professional Development

- AUSA's Annual Meeting
- AUSA's Educational Programs
- Conferences and Events
- *ARMY Matters* Podcast
- NCO & Soldier Programs

► AUSA News

- ARMY Magazine (print)
- Headline News (website)
- AUSA EXTRA (digital)
- 5 Things (email)





AUSA MEMBERSHIP VALUE

► Advocacy thru AUSA's Focus Areas

- Putting people first, strengthening the Army, and growing the force.

► Commitment to Army Families

- Family Readiness Programs to support Army spouses, children, and work/life balance

► AUSA Community

- Impact near YOU: 245,000+ members and 120+ Chapters in 9 Regions located around the globe

ASSOCIATION OF THE UNITED STATES ARMY

FOCUS AREAS

STRENGTHENING AND GROWING THE TOTAL ARMY

PASS THE NDAA & DEFENSE APPROPRIATION ON TIME
NO CONTINUING RESOLUTION

★

SUSTAIN & INCREASE ARMY READINESS
REGULAR ARMY, ARMY NATIONAL GUARD, ARMY RESERVE, FAMILIES, CIVILIANS, VETERANS, RETIREES

★

SUPPORT ARMY MODERNIZATION TO IMPROVE LETHALITY & ENSURE OVERMATCH
TOTAL ARMY

UPDATED 23 APRIL 2020

In 2020, the Association of the United States Army (AUSA) will advocate in support of our Focus Areas for the Total Army and our membership:

- Total Army: Regular, National Guard, Reserve, Army civilians, families, veterans and retirees
- AUSA membership: Individual members, National and Community Partners, and like-minded associations

We will advocate for:

- 1. Putting People First.**
 - a. Competitive pay and benefits for Soldiers and Army civilians.
 - b. Continued improvement of Soldier and family housing (safe, healthy, quality, affordable).
 - c. Responsive, affordable, quality healthcare for the Total Army to include Guard and Reserve requirements such as mental health care. Adjusting the start date for Federal Employee Health Benefit-eligible members to get TRICARE Reserve Select (TRS) to 2021 (currently 2030).
 - d. Affordable, accessible, available childcare services for the Total Army.
 - e. Expansion of spouse employment licensure and state-to-state reciprocity.
 - f. A positive duty station move experience for Soldiers and Army families.
 - g. Quality education and job opportunities for Soldiers and military families.
 - Growing opportunities for Soldier credentialing.
 - Improvements in the reciprocity process for completed education between states.
 - Junior ROTC programs.
 - h. The Army's "People Strategy" to create policies, programs and processes that recognize and capitalize upon the unique knowledge, skills and behaviors possessed by Soldiers and Army civilians. A military and civilian force that reflects America.
 - i. Army civilian participation in professional development and career enhancement opportunities.
 - j. Maintaining and improving commissary and exchange quality of service while gaining efficiencies to effectively compete for patronage.
 - k. Morale, Welfare, Recreation (MWR) programs and their direct contribution to promoting healthy lifestyles, building resilience and sustaining work-life balance.
 - l. Soldiers-for-Lifetime and veterans healthcare, retirement plans.
 - Useful information for Soldiers transitioning from the Army to include assistance with medical and dental care plans.
 - m. Successful fielding and integration of the Army's Integrated Personnel and Pay System (IPPS-A).
 - n. Solutions for Arlington National Cemetery and veteran internment.
- 2. Strengthening the Total Army.**
 - a. On-time appropriations and authorizations for the Armed Forces and veterans and in support of national security in this era of "Great Power Competition."
 - b. The Total Army's budget priorities: Readiness, Modernization and Reform Initiatives, with people first as the bedrock of everything the Army does.
 - c. Growth in overmatch and lethality through Total Army modernization, including the National Guard and Reserve Equipment Account (NGREA).
 - d. Continued development of Multi-Domain Operations (MDO) concept to synchronize with joint operations.
 - e. Medical readiness in support of combat readiness.
- 3. Growing the Force.**
 - a. Support for recruiting and marketing incentives and investments. Consideration for a program for qualified Army veterans to support Army recruiting and retention.
 - b. Increasing Full Time Support (FTS) requirements for the Army National Guard in support of the National Defense Strategy and growing Total Army readiness. Note: ARNG AGR budgeted at 91% of ARNG and strength for FY21.
 - c. Support for employers through legislative enhancements/enablers to hire Guard and Reserve.
 - Strengthening support for Guard and Reserve Soldiers through DoD's Employer Support for Guard and Reserve Program (ESGR).

AUSA is committed to advocating for a Total Army that is trained and ready whenever called upon to achieve national objectives and defend the American people.

Association of the United States Army | 2425 Wilson Boulevard, Arlington, VA 22201 | 703-841-4300 | www.ausa.org



AUSA MEMBERSHIP VALUE

► Recognition

- Local, Regional and National Awards for Exemplary Service

► Association Teammates

- Currently teamed with 16 like-minded organizations that support the Army

► \$325K+ in Scholarships

- Member's Only Tuition/Textbooks, Professional Certifications, and more

► Savings Benefits

- 50+ benefits services covering 300,000+ discounts at places like Apple, Lands End, HP, Harry & David, Office Max, and UPS





AUSA MEMBERSHIP VALUE



Using these benefits cover your membership investment



AUSA MEMBER TESTIMONIALS

“

“I always felt I belonged as part of the Army and have been embraced by the Army. Affiliation with AUSA was a great way to show my commitment as an extension of my career. – John N.

“When I [first] went to the [AUSA] Annual Meeting, I realized I could go and listen to senior leadership in a way I did not normally have access to...

If you want to know what's going on in the Army, then you want to be a part of AUSA.” – Philip S.

”



TREMENDOUS SUPPORT, EXCEPTIONAL VALUE



► GIVE

- Support to your Army community and help preserve Army history.

► GET [ACCESS TO]

- News & Publications
- Professional development resources, incl. scholarships
- National and local events
- Advocacy for the Army
- AUSA communities

► SAVE

- Receive deep discounts like up to 75% on office supplies and freight shipping, 60% on hotels and event tickets, and more.



WANT TO LEARN MORE?

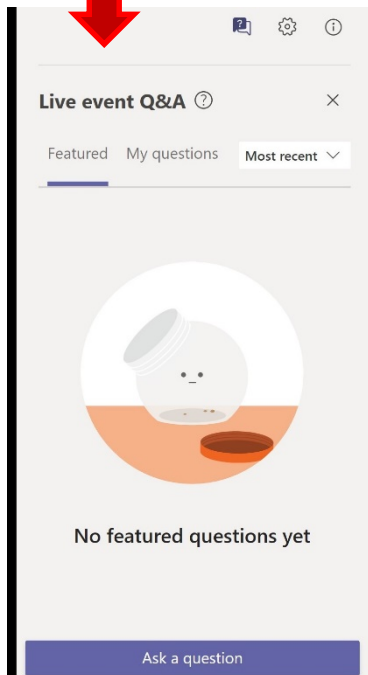
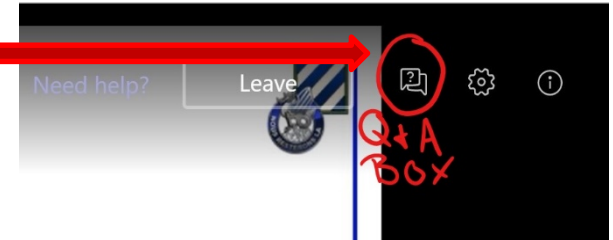
Visit our website at
www.ausea.org/join



How to Ask a Question in MS Teams

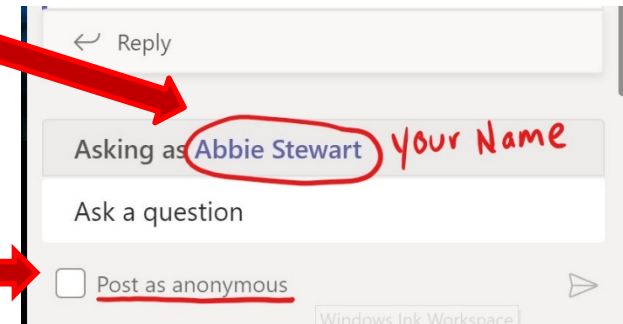
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COVID Update



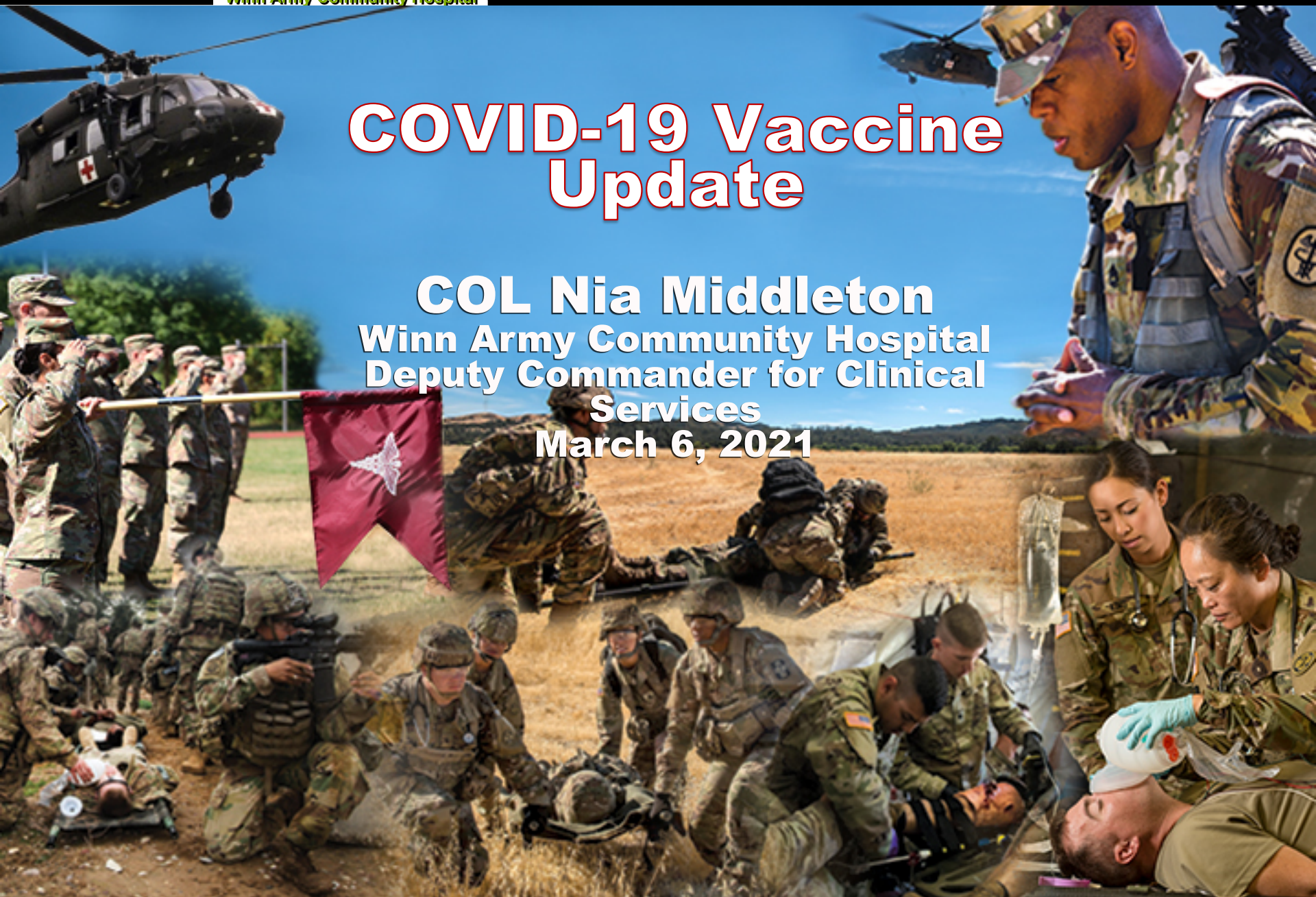
AMERICA'S ARMY:

Army Medicine is Army Strong!

Winn Army Community Hospital

COVID-19 Vaccine Update

COL Nia Middleton
Winn Army Community Hospital
Deputy Commander for Clinical
Services
March 6, 2021





Some information about COVID-19 (or SARS-CoV-2)

- First diagnosed in the US January 2020
- Transmitted person to person via respiratory droplets
Less common airborne or through contaminated surfaces
- Most people with COVID-19 experience mild symptoms or moderate illness:
 - Fever/chills
 - Cough
 - Difficulty breathing
 - Fatigue
 - Muscle or body aches
 - Headache
 - New loss of taste or smell
 - Sore throat, congestion, or runny nose
 - Nausea or vomiting
 - Diarrhea
- Viral test tells if you're infected now



- Approximately 10-15% progress to severe disease, 5% will be critically ill
- Risk factors for severe disease
 - Older adults
 - People with medical conditions
 - Pregnant women
- Symptoms may linger for weeks or months even after mild disease
- Potential long lasting health effects:
 - Heart inflammation**
 - Exercise intolerance and decreased performance**
 - Blood clots**
- COVID-19 now has several variants which seem to be more infectious



- Protect yourself and others
 - Get vaccinated against COVID-19
 - Wear a mask
 - Wash your hands
 - Practice social distancing
 - Clean and disinfect surfaces
 - Avoid crowds and poorly ventilated spaces

- Stress and Coping
 - New ways to connect with family and friends
 - Keep your body moving
 - Eat well and rest
 - Stay mentally active



AMERICA'S ARMY:

Army Medicine is Army Strong!

US COVID-19 Trends

Winn Army Community Hospital

Select a state or territory:

United States

View:

☒ Cases

☐ Deaths

Metric:

☒ Daily trends

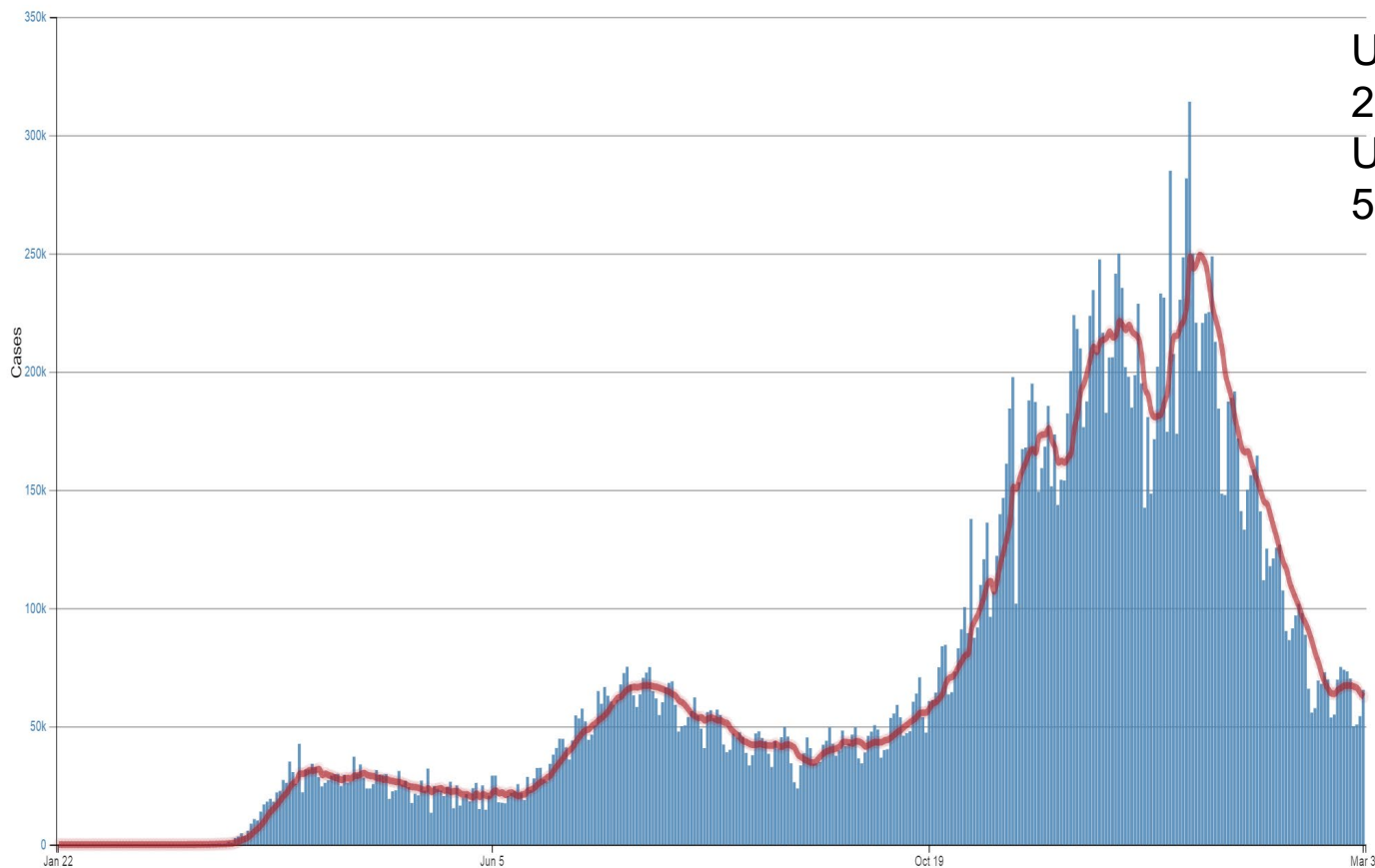
☐ Total and rate

Show:

☒ 7-Day moving average

Blue bars show daily cases. The red line is the sum of cases over the last 7 days, divided by 7. Averages are used to reduce reporting differences.

Daily Trends in Number of COVID-19 Cases in the United States Reported to CDC



US cases:
28,580,198
US deaths:
517,224

cdc.gov/coronavirus



Select a state or territory:

Georgia

View:

☒ Cases

☐ Deaths

Metric:

☒ Daily trends

☐ Total and rate

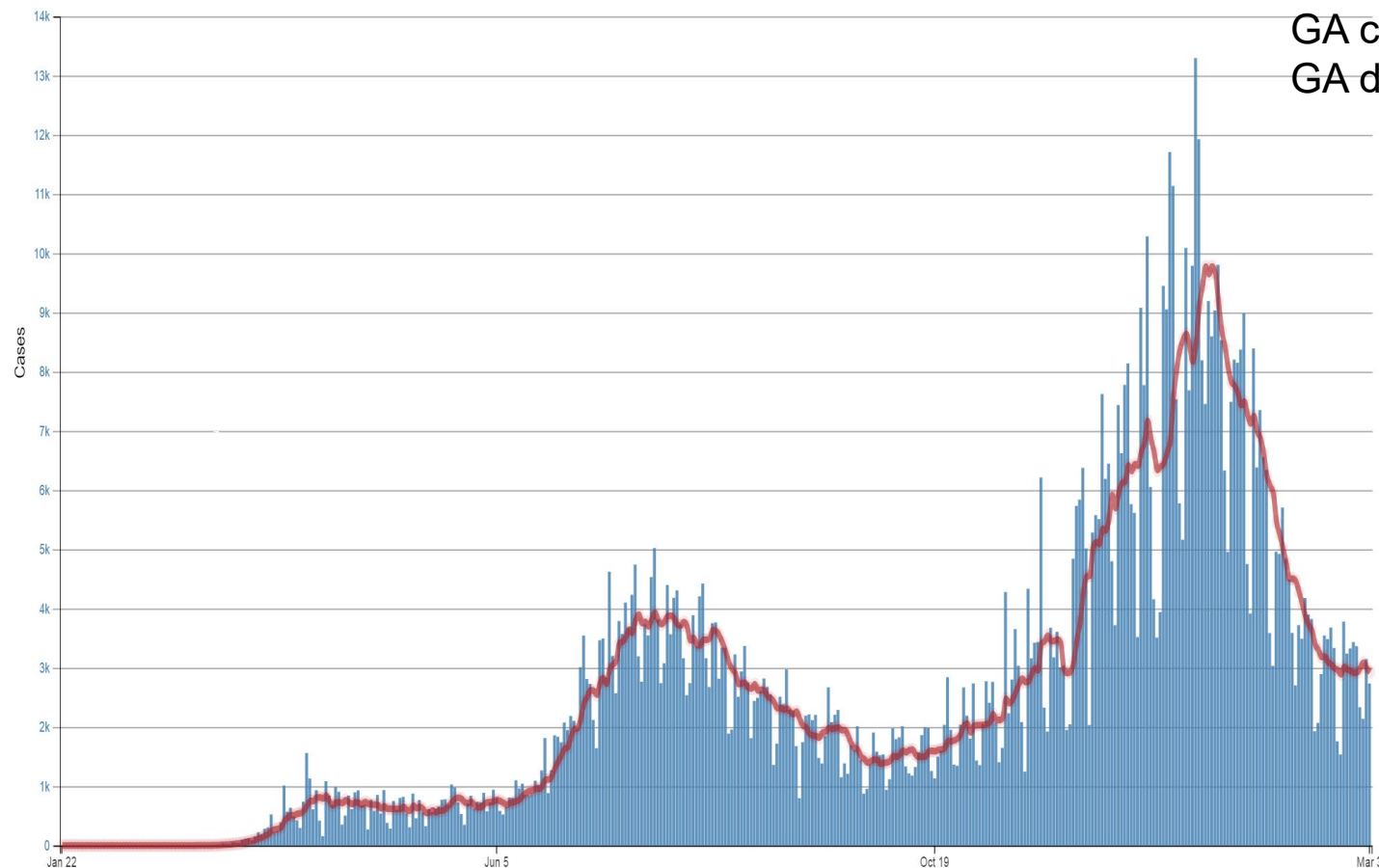
Show:

☒ 7-Day moving average



Blue bars show daily cases. The red line is the sum of cases over the last 7 days, divided by 7. Averages are used to reduce reporting differences.

Daily Trends in Number of COVID-19 Cases in Georgia Reported to CDC



GA cases: 1,014,542
GA deaths: 17,625



AMERICA'S ARMY:

Army Medicine is Army Strong!

Winn Army Community Hospital

Florida COVID-19 Trends

Select a state or territory:

Florida

View:

☒ Cases

☐ Deaths

Metric:

☒ Daily trends

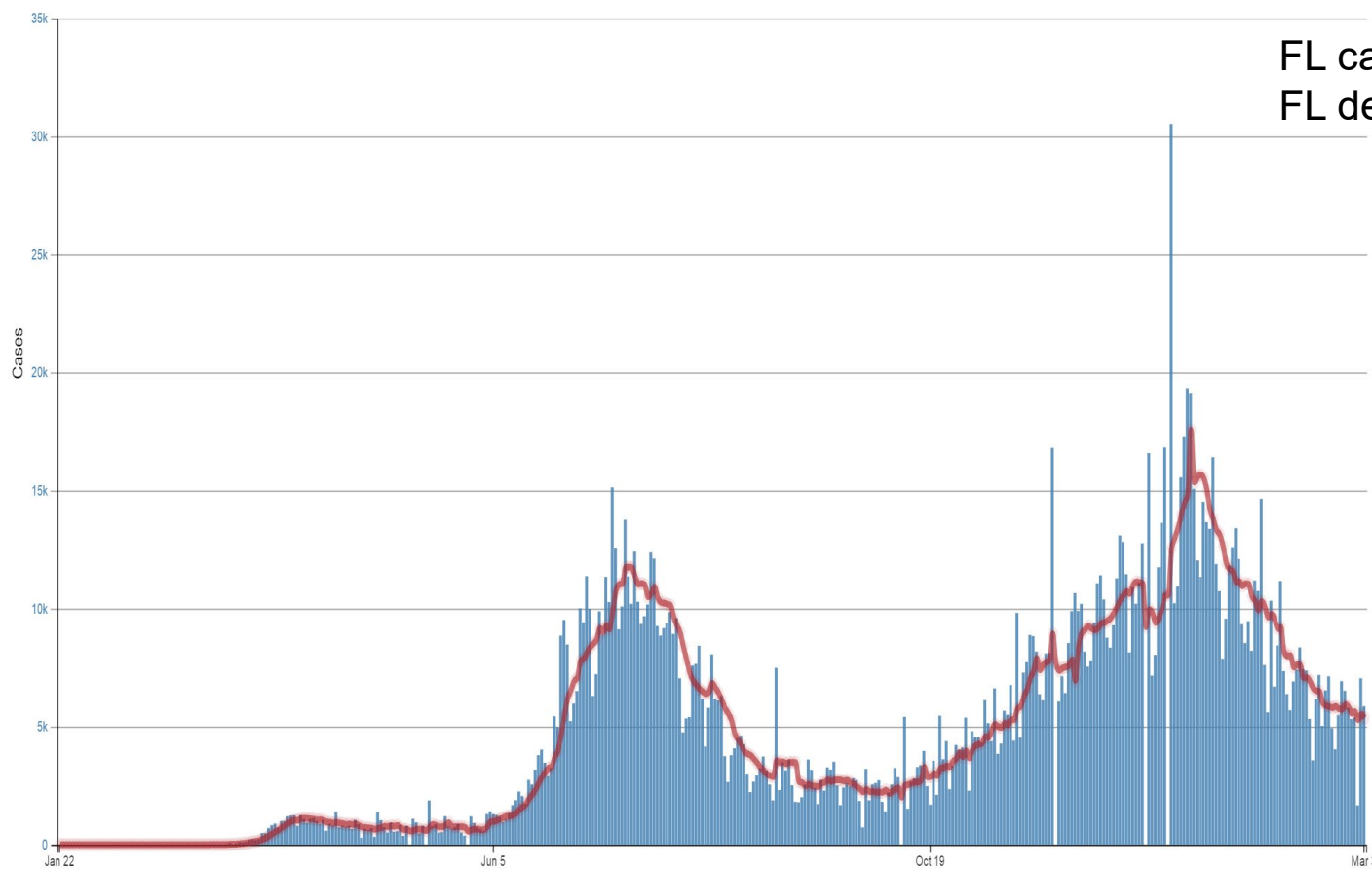
☐ Total and rate

Show:

☒ 7-Day moving average

Blue bars show daily cases. The red line is the sum of cases over the last 7 days, divided by 7. Averages are used to reduce reporting differences.

Daily Trends in Number of COVID-19 Cases in Florida Reported to CDC



FL cases: 1,888,725

FL deaths: 31,267

cdc.gov/coronavirus



Three COVID-19 vaccines under Emergency Use Authorization (EUA) in US based on review of phase III, double blind, placebo controlled studies

- Pfizer-BioNTech (Dec 11, 2020)
- Moderna (Dec 18, 2020)
- Johnson & Johnson/Janssen (Feb 27, 2021)

Started vaccinating in December

Administering vaccine based on DoD (military) or CDC/State guidelines

Vaccines administered as of March 5, 2021:

US:82,572,848

FL: 5,314,200

GA: 2,187,289



AMERICA'S ARMY:

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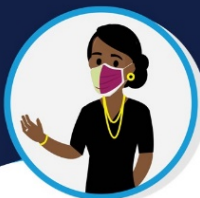
Winn Army Community Hospital

DoD COVID-19 Vaccine Distribution

Is It Your Time to Get the COVID-19 Vaccine?

TRICARE
COVID-19 VACCINATION
GET THE FACTS

As of 19 JAN 2021



Health Care, Emergency, and Safety Personnel, and Other Essential and Critical Groups

PHASE IA

- Sub-tier 1 Emergency room, urgent care centers, and first responders (i.e., police, search and rescue, and fire personnel), and Armed Forces Retirement Home residents
- Sub-tier 2 Health care and support personnel at military hospitals and clinics, along with other non-clinical staff authorized to receive vaccine from DoD, who support patient care with a high risk of exposure or potential to interface with COVID-19 positive cases
- Sub-tier 3 Outpatient health care and support personnel, including National Guard and Reserve personnel as well as active duty service members deploying or supporting COVID-19 response operations in Title 10 or Title 32 duty status

PHASE IB

- National critical capabilities (strategic and nuclear deterrence forces, homeland defense)
- Personnel preparing to deploy to locations outside of the continental U.S. (OCONUS)
- Personnel preparing to deploy within the next three months, including military civilian and contractors authorized to receive immunization from the DoD
- New!** Beneficiaries age 75 or older
- New!** Front Line Essential Workers Education and youth and child services staff sector, eligible defense manufacturing, DoD corrections staff, DoD postal service staff, DoD public transit workers, Commissary and other installation food service or agricultural workers

PHASE IC

- New!** Eligible beneficiaries age 65-74 years
- New!** Eligible beneficiaries age 16-64 with increased risk for severe illness as defined by the CDC
- OSD, Agencies, field activities, Army, Navy, Air Force, Marines, Space Force, U.S. Coast Guard, and Reserve Component designated as key, essential, or mission-essential
- DoD Prisoners

Remaining Population

- Healthy uniform personnel, other TRICARE beneficiaries, and those not otherwise mentioned above

Source: DoD Population Schema

www.defense.gov/portals/1/spotlight/2020/coronavirus/vaccine-availability/SCHEMA.pdf

Health Care, Emergency, and Safety Personnel, and Other Essential and Critical Groups

PHASE IA

- Sub-tier 1 Emergency room, urgent care centers, and first responders (i.e., police, search and rescue, and fire personnel), and Armed Forces Retirement Home residents
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- DoD Prisoners

Remaining Population

- Healthy uniform personnel, other TRICARE beneficiaries, and those not otherwise mentioned above





Currently the following groups are eligible for COVID-19 vaccine in Georgia:

- Healthcare workers (physicians, nurses, lab technicians, EMS personnel, environmental services, etc.)
- Residents and staff of long-term care facilities
- Adults aged 65+ and their caregivers
- Law enforcement, firefighters, first responders

Beginning March 8, 2021, the following groups will also be eligible for COVID-19 vaccine:

- Educators and staff (Pre-K, K-12, DECAL licensed or exempt childcare programs)
- Adults with intellectual and developmental disabilities and their caregivers
- Parents of children with complex medical conditions who are at high risk for COVID-19 complications

Malignancies requiring active treatment

Immunocompromised state (weakened immune system) including organ transplant (bone marrow or solid organ) within 2 years

Critical congenital heart disease

Asthma (moderate to severe)

Sickle cell disease

Diabetes

Obesity (BMI >95%)

Cystic fibrosis

Significant neurologic injury or condition with functional/developmental impairment

Technology dependence (e.g. BiPAP, trach)



Florida has many sites that are providing COVID-19 vaccines, but supplies are limited and appointments may not be available at many of these sites. The state is prioritizing:

- Persons 65 years of age and older
- Persons under 65 deemed medically vulnerable* by a physician (form required)
- Health care personnel with direct patient contact
- Residents and staff of long term care facilities
- Persons deemed to be extremely vulnerable to COVID-19 by hospital providers
- Sworn law enforcement officers 50 years of age and older
- Firefighters 50 years of age and older
- K-12 school employees 50 years of age and older;

* Vaccines for this group may only be administered by a physician, advanced practice registered nurse, or licensed pharmacist.

Please be aware that some locations are only serving very specific populations, such as frontline health care workers.

Appointments may be required and vaccine availability will vary from day to day and week to week as we work to provide vaccines to the most vulnerable first.



mRNA COVID-19 Vaccines: Pfizer and Moderna

messenger RNA (mRNA) based vaccine- tells your immune cells to make a harmless spike protein (similar to the protein found on the COVID-10 virus)

Your body recognizes the spike protein as foreign-it doesn't belong and builds an immune response or antibodies. Your body breaks down the mRNA and gets rid of it.

No live virus. No virus particles. **The vaccine cannot give you COVID-19.**

Approved by the FDA with a Emergency Use Authorization after review of a phase III, double blinded and placebo controlled studies

Age 16 (Pfizer)/18 (Moderna) and up

94-95% effective in preventing COVID-19 after 2 doses

Minimum 28 days between doses

MUST get the same vaccine-do not mix

There is no long term data, however the evidence shows the vaccine benefits outweigh the risks. We DO know there are health risks related to getting COVID-19.



Adenovirus Vaccine: Janssen/Johnson & Johnson

Modified adenovirus- tells your immune cells to make a harmless spike protein (similar to the protein found on the COVID-10 virus)

Your body recognizes the spike protein as foreign-it doesn't belong and builds an immune response or antibodies. Your body breaks down the mRNA and gets rid of it.

No live virus. No virus particles. **The vaccine cannot give you COVID-19.**

Well studied in clinical trials

Used in previous vaccines

Approved by the FDA with a Emergency Use Authorization after review of a phase III, double blinded and placebo controlled studies

>66% effective in preventing COVID 19 after 14 days

No studies comparing to mRNA vaccines

Trials performed during emergence of COVID-19 variants

>93% effective against high risk disease and hospitalization

Single dose, intramuscular shot

Approved age 18 and older

There is no long term data, however the evidence shows the vaccine benefits outweigh the risks. We DO know there are health risks related to getting COVID-19.



Safety: Severe adverse reactions were the same in the placebo (received a saline injection) and the vaccine group –less than 1% total

Side effects:

- Sore arm
- Fatigue
- Headache
- Muscle/joint pain
- Chills/low grade fever

This immune response is a sign that your body is using the vaccine to build immunity

Contraindications:

Allergic reaction to vaccine or its components

Other considerations that will be reviewed with a screener prior to vaccination include:

- Severe allergies
- Vaccines given within 14 days
- Bleeding disorders
- Immune disorders
- Pregnancy (not tested in pregnancy, however collaborative ObGyn groups recommend NOT withholding in pregnancy)

Upcoming travel: (if required) you must be available locally to receive the second dose of vaccine



Some additional Facts:

- ✓ Voluntary
- ✓ These vaccines do not cause COVID-19 in you or your close contacts
- ✓ These vaccines do not change your DNA
- ✓ Maximum protection is 2 weeks after completed vaccination
- ✓ Vaccines may require special storage and handling
- ✓ Vaccine Adverse Reporting System is a long used monitoring resource

Vaccines are an important tool in helping us control this disease

Masks, hand-washing, and physical distancing are still important even after vaccination until more information is available



References

Winn FB page

www.facebook.com/winncares

CDC

<https://www.cdc.gov/coronavirus>

FDA

<https://www.fda.gov/emergency-preparedness-and-response/coronavirus-disease-2019-covid-19/moderna-covid-19-vaccine>

Moderna

<https://www.modernatx.com/covid19vaccine-eua/recipients/faq>

Johns Hopkins

<https://coronavirus.jhu.edu/vaccines/vaccines-faq>

Also:

Defense Health Agency Immunization Healthcare Support Center (24/7)

1-877-GET-VACC (1-877-438-8222)

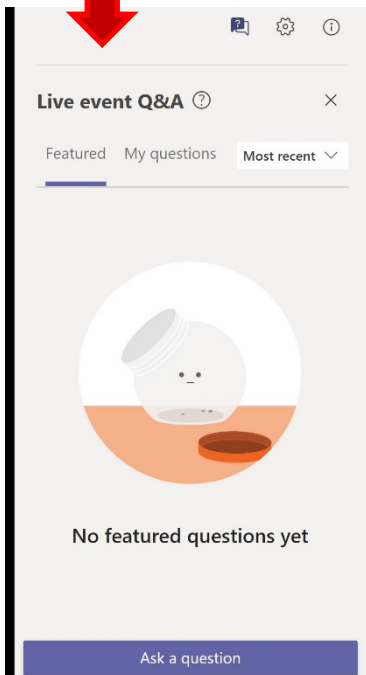
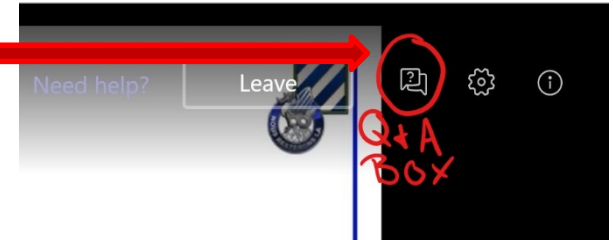
State/Local Health Department Websites



How to Ask a Question in MS Teams

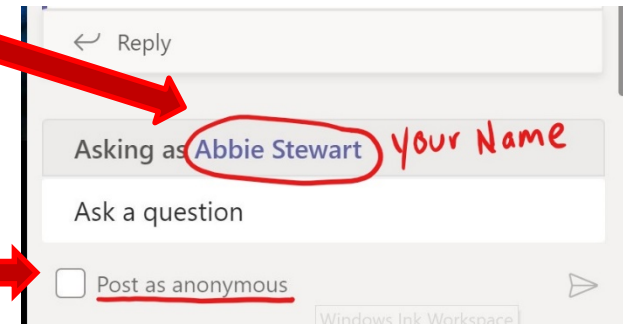
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Once you ask your Question, the moderator or Presenter will answer your question, if time allows.



If your Question does not get answered, please send an email to the following address:
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.com



HQDA Retirement Services Update Brief

SOLDIER FOR LIFE

**Once a Soldier, Always a Soldier...
A Soldier for Life!**



Mr. Mark Overberg | Director, Army Retirement Services





1,000,000 Retired Soldiers Video



<https://www.dvidshub.net/video/779734/1-million-retired-us-army-soldiers>



Retired Service Members

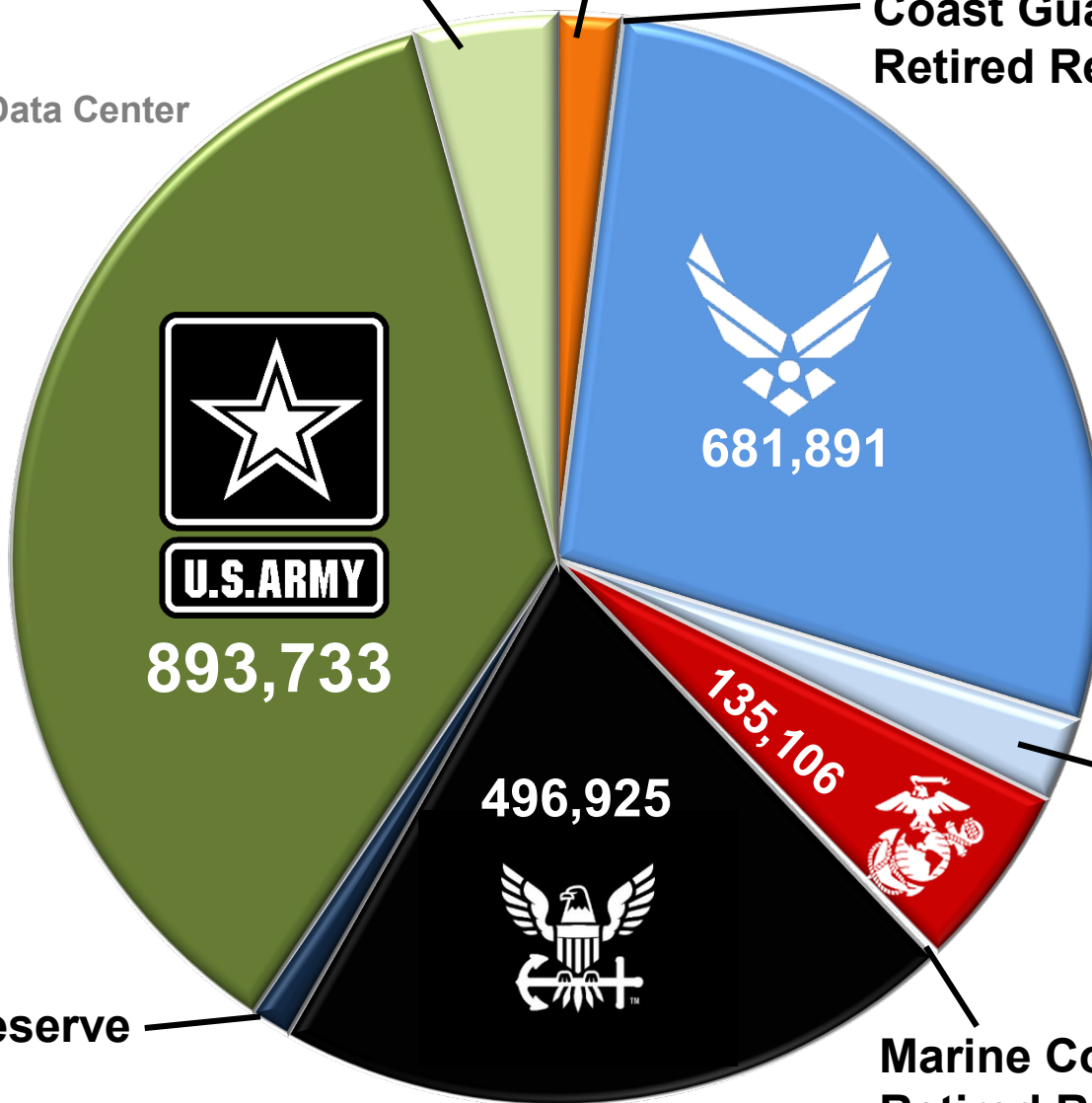


Army Retired Reserve 103,671

Coast Guard 46,329

Coast Guard
Retired Reserve 2,238

SOURCE:
Defense Manpower Data Center
July 1, 2020



Navy Retired Reserve
29,669

Marine Corps
Retired Reserve 5,394



Retirement Resources





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



MENU

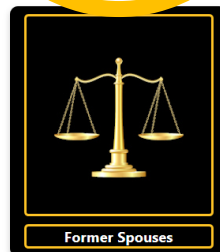
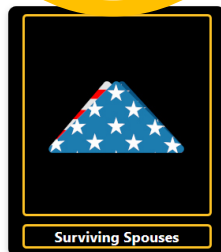
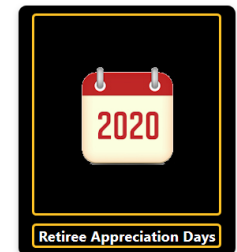
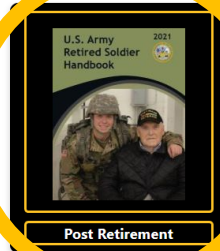


RETIRED SOLDIER

[Soldier](#) [Retired Soldier](#) [Veteran](#) [Family](#) [Educator](#) [Employer](#) [Community Organization](#)

Change of Mission, the Army's military retirement planning newsletter, was recently published and can be downloaded from the [Change of Mission](#) page.

[Contact Retirement Services](#)



Please see our [Resources and Links](#) page and our [Health and Wellness](#) page for other non-retirement specific resources.



Army Echoes

- ✓ The Army's official publication for Retired Soldiers & surviving spouses
- ✓ Published electronically to anyone with an email address in myPay. Mailed to all others.
- ✓ Keep your email and correspondence address up-to-date at DFAS (Gray Area update HRC!)
- ✓ Read the Blog at <http://soldierforlife.army.mil/retirement/blog>
- ✓ Get the iOS & Android apps

1,000,000!
An Army Force Multiplier

By Mark E. Overberg, Director Army Retirement Services

In October, the United States Army exceeded one million Retired Soldiers! That's as many Retired Soldiers as there are Soldiers serving on active duty, in the Army National Guard, and in the Army Reserve – combined. Retired Soldiers are an Army force multiplier.

In 2012, Gen. Raymond T. Odierno, the Army Chief of Staff, created the Soldier for Life (SFL) program to instill a new mindset which proclaims that service to the nation continues after uniformed service ends. In 2015, the Director of Army Retirement Services, retired Col. John W. Radke, coined the Retired Soldier mission statement during a conversation with Army Chief of Staff Gen. James C. McConville, then the Army G-1.

Mission: Hire & Inspire The intent of Hire & Inspire is that your mission changed when you retired. No longer are you training and deploying to fight and win our nation's wars. But you still have a duty to the nation. And the Army still needs you. So let's break down the mission statement.

Hire: We want you to mentor veterans where you live and help them get jobs. This helps veterans and their families, so they are more likely to become our ambassadors as Soldiers for Life. But this also helps the Army. The money spent on veterans' unemployment compensation can instead be spent on training and equipping today's Soldiers.

Inspire: We want you to inspire Americans in three ways. But to do this, Americans must see you as a Retired Soldier – out of your uniform. Wear the U.S. Army Retired Lapel Button and put the Soldier for Life window sticker on your car. These are conversation starters. You inspire Americans just by telling your Army stories. Stories that need to be told. Your stories make Soldiers real to Americans. Tell them what being a Soldier means to you. Tell them about the sacrifices you and your family made. Dispel their negative stereotypes about veterans. Your stories help Americans understand why we need an Army, trained and ready to defend their freedoms. We need Americans to understand the Army. Their support will ensure the Army remains a formidable foe for our adversaries and a critical partner for our allies. By continuing to set an example in your daily life, you influence Americans to see military service as a viable career for their children.

Still Serving: There are many ways you can still serve the Army. The Army's largest demographic should not be its most underutilized asset. Continue to serve. Be a Soldier for Life.

(Continued on page 2)

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Retired Soldier for Life

Army Retired Lapel Button

SFL Window Sticker

4 editions!





My Service Benefits



The Army's
Official
Benefits Website

The Air Force's
Official
Benefits Website

MyArmyBenefits
The U.S. Army official benefits website

Home Benefit Library Benefit Calculators News Help

Search

PLANNING AND ASSISTANCE

- Transition and Retirement Planning
- Survivor Benefits Planning
- Wounded, Ill and Injured
- Casualty and Survivor Assistance

MyArmyBenefits "The Movie 2" Featured Videos

DS LOGON

A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.

FEDERAL BENEFITS

- By Category
- By Component
- By Life Event
- A to Z

Need Benefits Help?
Contact Us

BENEFIT NEWS

Stay up to date

CALCULATE YOUR SURVIVOR BENEFITS

Estimate your survivor benefit annuity stream to help plan your family's financial future. Use the "what if" feature to see how life events change the income stream.

MyArmyBenefits is the Official Army Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- Calculate Estimates of Your Survivor and Survivor Education Benefits
- Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the *Wounded, Ill and Injured* section of the site and for surviving family members of fallen Soldiers in the *Casualty and Survivor Assistance* section. If you have questions or comments please contact us.

Surviving Family Members Gain New Benefits Benefits

MYAIRFORCEBENEFITS

Home Benefit Library Benefit Calculators News Help

Search

Planning and Assistance

- Transition and Retirement Planning
- Survivor Benefits Planning
- Blended Retirement Calculator
- Casualty and Survivor Assistance

Featured Videos

- Introduction to MAFB
- Benefit Library Introduction
- Calculator Demonstration

DS Logon

A CAC or DS Logon Premium Account is required to access the MyAirForceBenefits Calculators.

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Looking to make a withdrawal from your TSP account? You may consider waiting until

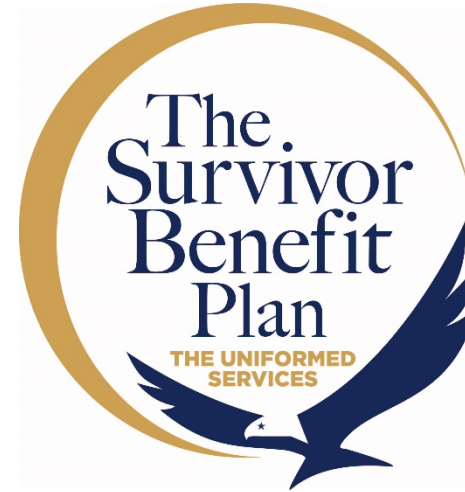
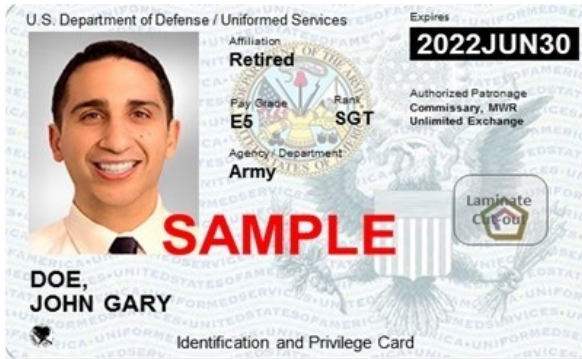
<http://myarmybenefits.us.army.mil>

<http://myairforcebenefits.us.af.mil>



Looking to the future

Retired ID Cards and Spouse ID Card renewal



SBP-DIC Offset

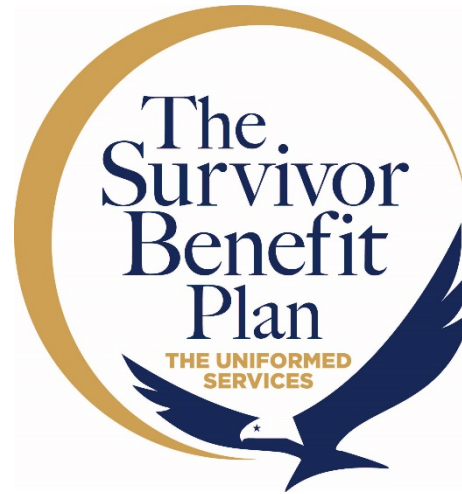
<https://vimeo.com/454768396>



Retired Soldiers as CAOs



SBP-DIC Offset



<1% Currently Serve

50% Army Knowledge

**50% Recruits from 7 States
(TX, CA, FL, NC, GA, NY & OH)**

79% Relative Served

71% Unqualified

2030: Only 19% May Qualify

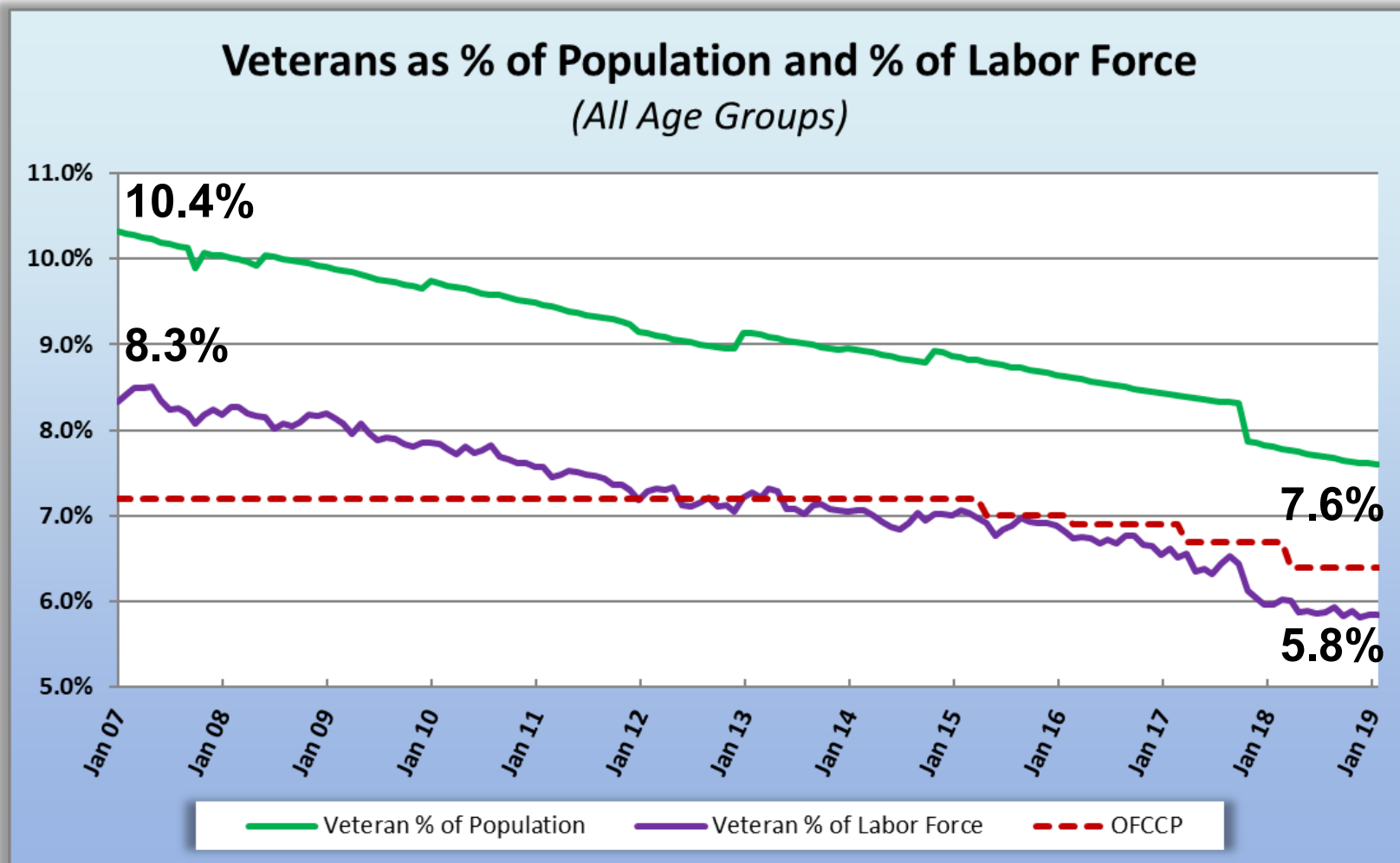


Inspire the next generation



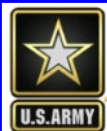


Why we need YOU!



Source: US Dept of Labor, Bureau of Labor Statistics

OFCCP = Office of Federal Contract Compliance



What you can do for the Army



HIRE & INSPIRE

1. Read about today's Army.
2. Help **HIRE** Vets.
3. **INSPIRE** Americans. Tell your Army story. Bust the myths about Veterans.
4. **INSPIRE** the next generation. Join Recruiting Command's Partnership Outreach Program.
5. Volunteer.
6. Vote.



www.goarmy.com/cp



How will they know you? Conversation starters



Soldier for Life Window Sticker



US Army Retired Lapel Button



www.soldierforlife.army.mil/retirement



CSASoldierForLife

@csaSoldier4Life



@csaSoldier4Life



rallypoint.com/organizations/soldier-for-life



U.S. Army Soldier For Life



US Army Soldier For Life



www.soldierforlife.army.mil/retirement/change-of-mission



www.soldierforlife.army.mil/retirement/army-echoes
www.soldierforlife.army.mil/retirement/blog

Join the conversation

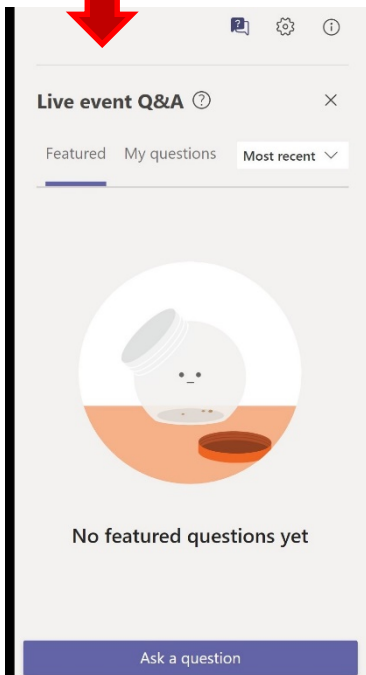
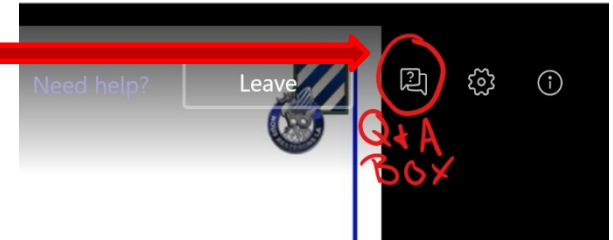




How to Ask a Question in MS Teams

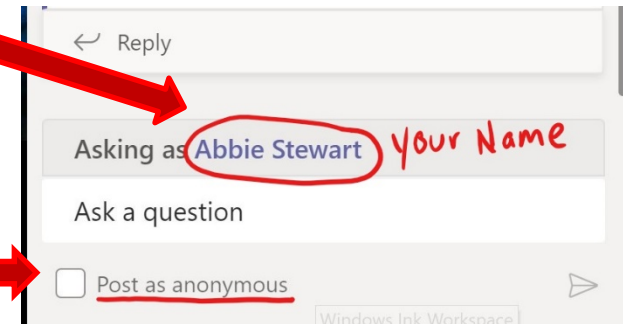
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usarmy.stewart.usag.mbx.dhr-retirement-services@mail.com



TRICARE Update



Fort Stewart
Retiree Appreciation Day
March 6, 2021

Humana
Military



TRICARE Prime Retired Group A

- On January 1, 2021, Group A retirees will pay the following rates for Prime:
- \$303/year for Individuals \$606/year for Family
- There are no costs for services received at a military hospital or clinic, except for a small per diem when using inpatient care.
- TRICARE Prime includes a point of service option. This means you pay higher costs when you don't have a referral or you use non-network providers without authorization from the TRICARE regional contractor. If you have a referral and/or authorization, your costs are the same as network costs.

<https://tricare.mil/Costs/HealthPlanCosts/PrimeOptions>

TRICARE Select for Group A Retirees

On January 1, 2021, Group A retirees were required to pay enrollment fees for TRICARE Select:

- \$12.50 per month or \$150 annually for individual coverage
- \$25.00 per month or \$300 annually for family coverage
- The catastrophic cap will increase from \$3,000 to \$3,500.
- TRICARE Select enrollment fees will apply towards the catastrophic cap

Group A retirees enrolled in TRICARE Select

- Allotments can be set up on-line or by calling Humana Military (800)444-5445

*Information about this change has been sent to beneficiaries via email, letters, text messaging, and auto dialer attempts.

Additional information is available at: https://health.mil/About-MHS/MHS-Toolkits/TRICARE-Select-Fees-for-Group-A-retirees-Toolkit%20?utm_source=emailhumana&utm_medium=toolkit20190714&utm_campaign=selectfees



TRICARE Select for Group A Retirees (continued)

- What Happens if I Didn't Set up a Monthly Enrollment Fee Payment?
- If you didn't set up your monthly enrollment fee payment by Dec. 31, 2020, you were disenrolled from TRICARE Select. However, you have 180 days from your disenrollment date to request reinstatement. You must contact your regional contractor to request reinstatement. Your TRICARE Select coverage will be reinstated back to Jan. 1, 2021 after you pay your back enrollment fees. If you don't act, you can only get care at a military hospital or clinic if space is available.
- Humana Military has been conducting callouts to the Select Group A population that were disenrolled [as of 01 Jan 2021] in an effort to educate and advise on the reinstatement process.

<https://tricare.mil/Plans/Enroll/Select/EnrollmentFees>

TRICARE For Life

TRICARE-eligible beneficiaries who have both Medicare Part A and B can use TRICARE For Life.

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

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



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

TRICARE For Life (continued)

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.](#)

<https://www.tricare.mil/Costs/HealthPlanCosts/TFL>

TRICARE Young Adult

TYA is a premium-based plan available for purchase by qualified dependent children under the age of 26. Young adults who are 21 (or age 23 if a fulltime student) lose regular TRICARE coverage, but may be eligible to purchase TYA coverage.

If you're a sponsor or TYA enrollee, here's what you need to know:

- January 1, 2021, premiums for [TRICARE Young Adult](#) (TYA) coverage increased.
- [TYA Select premiums](#) increased from \$228 to \$257 per month.
- [TYA Prime premiums](#) increased from \$376 to \$459 per month.

https://tricare.mil/CoveredServices/BenefitUpdates/Archives/10_21_2020_New_Monthly_Premiums_TRICARE_Young_Adult_Plans_2021

TRICARE Updates

Have Low Back Pain?

You may qualify for three no-cost physical therapy visits through TRICARE's Low Back Pain and Physical Therapy Demonstration*



No Cost Physical Therapy for Back Pain

Starting January 1, 2021, TRICARE will waive cost-shares for up to three covered physical therapy sessions for eligible beneficiaries in 10 states.

For more information, visit: www.tricare.mil/lowbackpain

To be eligible, beneficiaries must:

- Both live in and seek care in one of the following states:

Arizona, California, Colorado, Florida, Georgia, Kentucky, North Carolina, Ohio, Tennessee, and Virginia



- Have a primary diagnosis of low back pain
- Start new physical therapy treatment after January 1, 2021

After the third covered physical therapy session with a waived cost share, beneficiaries will be responsible for standard cost-shares.

* At the end of the demonstration, TRICARE will determine whether to expand the benefits to all states and territories. Demonstration ends December 31, 2023.

TRICARE Updates (continued)

Is It Your Time to Get the **COVID-19 Vaccine?**

Where will I get the vaccine when offered?

The availability of the vaccine may vary by location. The DHA is developing several options to assist military hospitals and clinics in reaching out to you. You can also visit your military hospital's website, news media, or social media to stay informed about vaccine updates. You should contact your local military hospital or clinic for their vaccination process and availability. The vaccines will be more broadly available in the coming months.

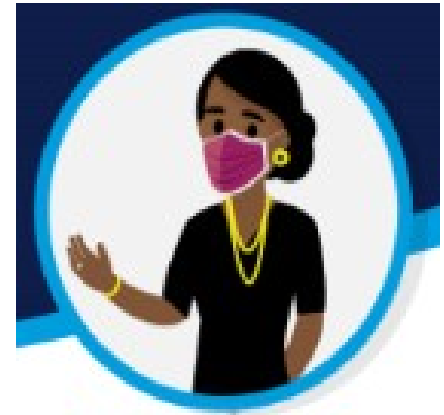
You'll eventually be able to get the COVID-19 vaccine at:

- Your local [military hospital or clinic](#).
- Your civilian provider.
- [TRICARE network pharmacies](#).
- TRICARE non-network providers or TRICARE non-network pharmacies.

The vaccine itself is offered at no cost, but there may be a cost based on your plan for an office visit or if you require follow-on care.

Wherever you eventually receive your vaccination, please remember you need to check availability before showing up.

<https://www.tricare.mil/HealthWellness/HealthyLiving/Coronavirus/COVID-Vaccine>



TRICARE Updates (continued)

Find TRICARE benefit updates like the ones listed below at <https://www.tricare.mil/CoveredServices/BenefitUpdates>

2/4/2021 [How to Find What Your TRICARE Plan Covers](#) Are you familiar with all the ways TRICARE covers you? TRICARE offers comprehensive coverage to help you get and stay...

1/27/2021 [Find a Provider, Get the Care You Need with TRICARE](#) Have you seen your doctor in the last year? If not, it's time to make an appointment. Seeing your doctor...

1/19/2021 [3 Ways to Slow the Spread of COVID-19](#) Hope is on the horizon with vaccination news and the beginning of a new year. But COVID-19 cases and deaths...

12/23/2020 [COVID-19 Vaccine Distributed in Phases to TRICARE Members](#) The COVID-19 vaccine will soon be available for you and your family. The Department of Defense (DoD), in collaboration with...

12/22/2020 [Missed Open Season? How to Get TRICARE Coverage](#) If you missed the Dec. 14 deadline for open season, you'll have to wait until next year's open season to...

TRICARE Publications

Stay informed with TRICARE publications by accessing <https://tricare.mil/publications>



Email Updates

Sign up to receive TRICARE updates and news releases via email.

Enter email...

Subscribe



TRICARE customer service

We have customer service representatives available to assist you with any questions you may have, including inquiries about claims, TRICARE programs, behavioral health matters and more. Find us online, via chat, by phone or US Mail at your convenience.



Online chat

Monday - Friday
8 AM - 6 PM (Beneficiary/Provider time)

[Start a chat session for beneficiaries →](#)

[Start a chat session for providers →](#)



(800) 444-5445

Monday - Friday
8 AM - 6 PM (Beneficiary/Provider time)

[Phone menu shortcut guide →](#)

[Contact us from overseas →](#)



Secure messaging

Available 24 hours a day,
7 days a week

[Send a secure message for beneficiaries →](#)

[Send a secure message for providers →](#)

Health Benefits Branch

Call or Visit the Health Benefits Branch for education inquiries regarding health benefits, medical claims and billing for Sponsors only.

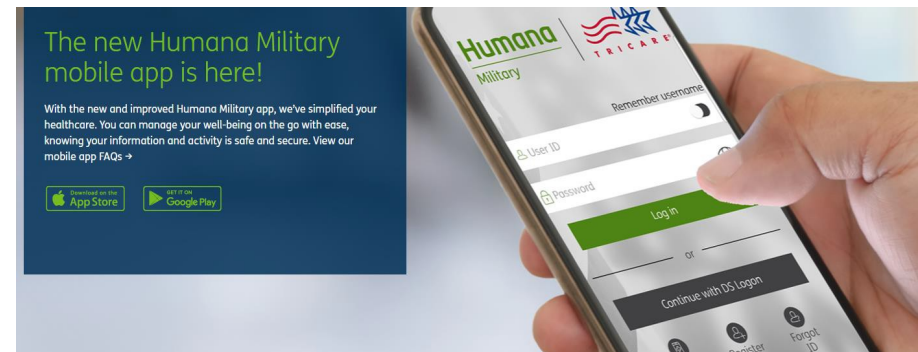
Fort Stewart: 1061 Harmon Avenue Bldg. 301 [Rm Ch53] Fort Stewart, GA 31314

Hours of Operation: 7:30 – 4:30 M – F **912.435.6716**

Hunter AAF/Tuttle: 230 Duncan Drive Bldg. 1440 HAAF, GA 3140

Hours of Operation: 7:30 – 4:30 M – F **912.315.3646**

Referral Questions Contact: Referral Management 912.435.6015 (Option 2)

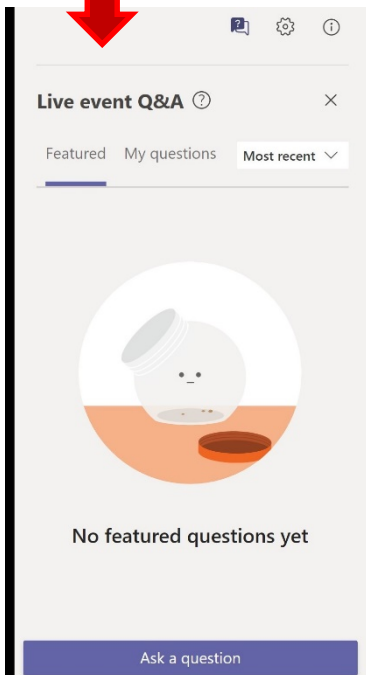
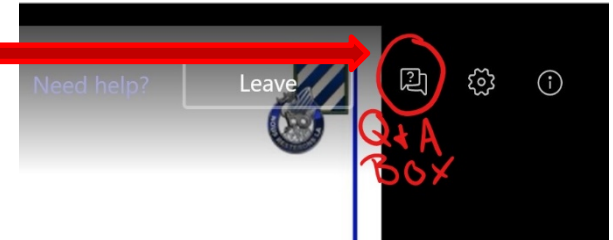




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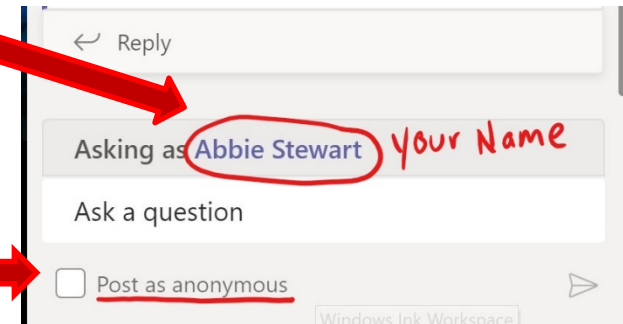
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usarmy.stewart.usag.mbx.dhr-retirement-services@mail.com



2021 Hurricane Preparedness



U.S. ARMY®



TONY FLEEGER

Installation Emergency Manager
DPTMS

Retiree Appreciation Day

2021 Atlantic Hurricane Season Preparedness



FS/HAAF Retiree Appreciation Day

Purpose

Purpose: Provide Hurricane preparedness information and resources to increase awareness and better prepare Retirees and Family Members.





2021 HURRICANE SEASON

early predictions

2021 PREDICTION ABOVE AVERAGE SEASON

Named Storms	14-17
Hurricanes	9-11
Major Hurricanes *	4
(Major Hurricane => CAT 3 or above (111 mph >))	

HURRICANE NAMES FOR THE 2021 HURRICANE SEASON

Ana	Henri	Odette
Bill	Ida	Peter
Claudette	Julian	Rose
Danny	Kate	Sam
Elsa	Larry	Teresa
Fred	Mindy	Victor
Grace	Nicholas	Wanda

“ALL IT TAKES IS ONE STORM to be a really bad year”

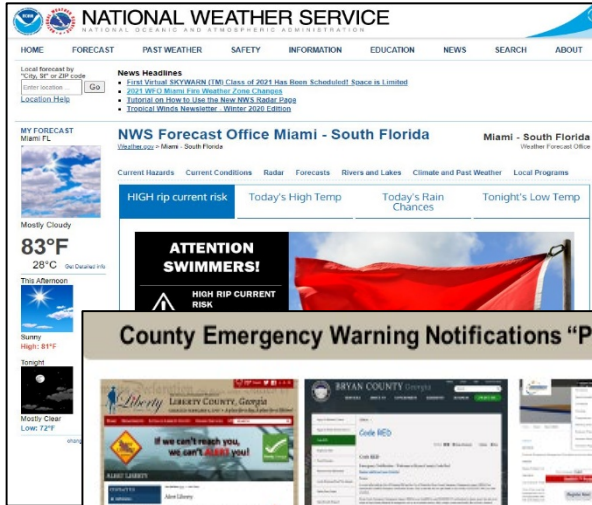
Hurricane season is 1 June –30 Nov, peaking between August/September and early November





“Severe Weather – Hurricane Season Awareness”

National Weather Service / Local Weather Stations (NWS-Charleston – Jacksonville - Miami)

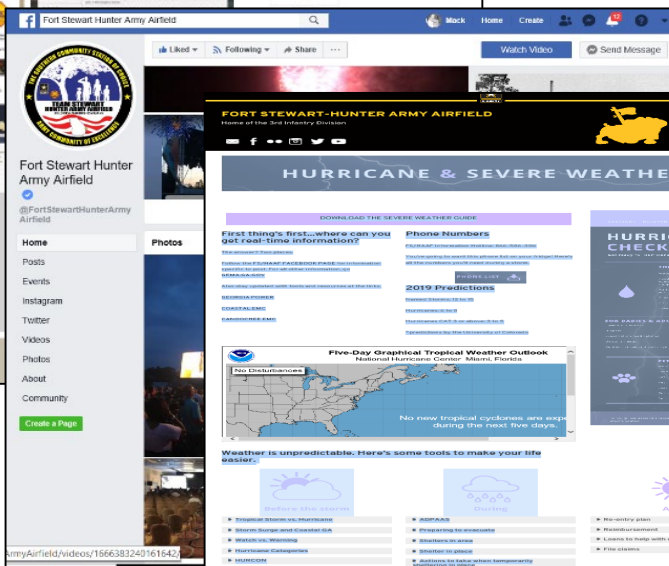


<https://www.weather.gov/chs/> - Charleston
<https://www.weather.gov/jax/> - Jacksonville
<https://www.weather.gov/mfl> - Miami

County/City

- ✓ Emergency Warning Apps
- ✓ Social Media – EMA homepage)

County Emergency Warning Notifications “Phone APPs”



3ID/FSGA/HAAF Social Media

- ✓ Facebook
- ✓ FB Town Hall
- ✓ Twitter

LOCAL MEDIA OUTLETS

- ✓ TV Stations
- ✓ Radio Stations

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





Preparedness - Key Points

Actions to take now, before a hurricane is forecasted

- ✓ **Learn Local Hurricane-Severe Weather Terminology** and what they mean (e.g **Tropical Depression, Tropical Storm, Hurricane**, etc.; HURCON levels; Understand difference between Governor/Local Gov't EVAC ORDER vs SC ORDER, etc.). (See FS/HAAF Hurricane Season Awareness Fact Sheet)
- ✓ Stay informed both locally and FS/HAAF information.
- ✓ Keep your home prepared in the event of a mandatory evacuation for any reason, not just hurricanes.
- ✓ **Prepare a Family Evacuation Kit** for **prescription drugs**, water, clothing, important documents, **cash in small denominations** \$1s,5s, 10s; flash light, batteries, **phone chargers**; **include provisions for pets**.
- ✓ Develop a **Family Communication Plan** in the event Families are separated.

Being prepared if ordered to evacuate

- ✓ **Listen to local radio/TV for information and further instructions**; monitor FS FB Homepage for installation information and updates.
- ✓ **Ensure fuel tank is full** before departing.
- ✓ Ensure Family Kit has all planned items and documents. Take only necessities
- ✓ **Secure your home both outside and inside; set refrigerator on highest setting.**
- ✓ Turn off all appliances and gas, electricity and water.
- ✓ **Let someone know when you depart, where you're going, and upon safe arrival** (e.g. Family and organization).
- ✓ Plan routes ahead of time; depart as early as possible.
- ✓ Carry cash in case credit cards services not available and prevent price gouging.





Preparedness - Key Points

- ✓ Follow designated evacuation procedures.
- ✓ Monitor local radio/TV for local information.
- ✓ Monitor FS FB Homepage for FS/HAAF information updates.

Actions to take when ordered to return

- ✓ Let family members know you have arrived home safe.
- ✓ Follow Local State and County return procedures (Do not return on your own, wait for instructions) and guidelines to return to local area.
- ✓ Avoid (turn around) any roads with standing water; beware of down power lines and tress on roadway.
- ✓ BPT to provide proof of residence at county traffic control points (TCPS).
- ✓ Clean and disinfect anything touched by flood waters.
- ✓ Remain indoors and off the roadways until clearance is provided by local government if curfews in effect.
- ✓ Be prepared for local emergency management curfews to be in place and remain in effect for several days.

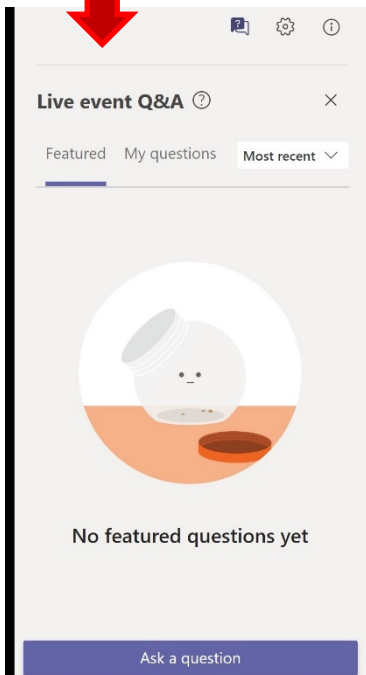
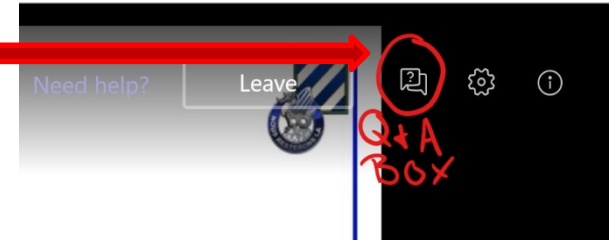




How to Ask a Question in MS Teams

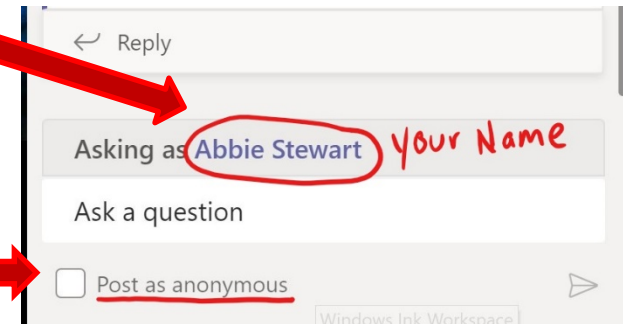
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If your Question does not get answered, please send an email to the following address:
usarmy.stewart.usag.mbx.dhr-retirement-services@mail.com



Military Officers Association of America (MOAA) Legislative Update

Legislative Update on Military and Veterans Benefits

**Shane Ostrom, CFP®
Lt Col, USAF (Ret)
Program Director, Finance and Benefits Information
MOAA Transition Center**





To All of You Who...
are wearing the uniform...
have worn the uniform...
supported your Service member...

THANK YOU!



The Military Coalition



AAAA	GSW	NMFA
AFA	IAVA	ROA
AFSA	JWV	SWAN
AMSUS	MCA	TAPS
AMVETS	MCRA	TIF
AUSA	MCL	TREA
AUSN	MOAA	USCG CPOA
BVA	MOPH	USAWOA
COA	NCOA	VetsFirst
CWOA	NERA	VFW
EANGUS	NGAUS	VVA
FRA		WWP

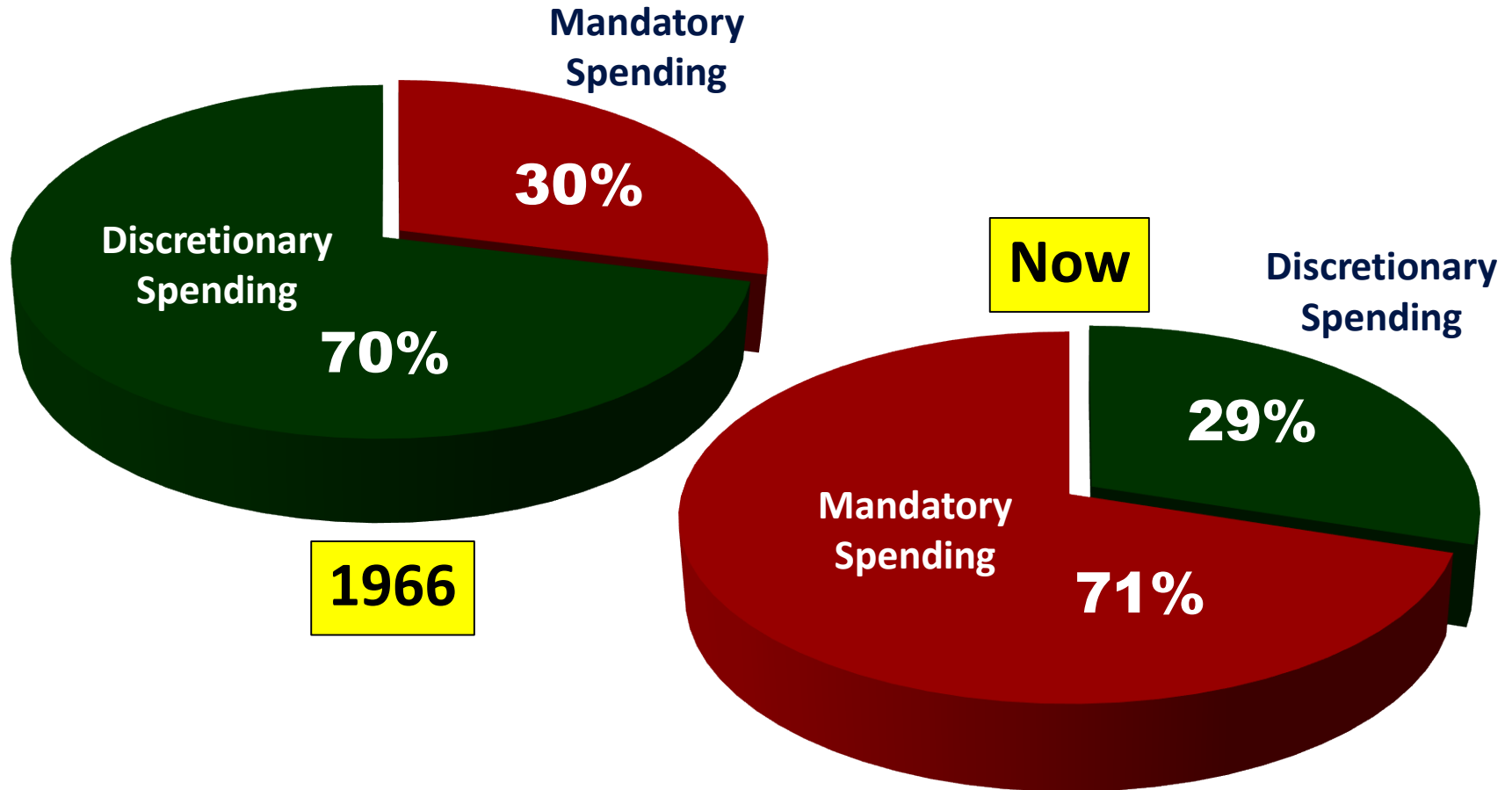
35 Organizations—5.5 million strong

The Legislative Big Picture





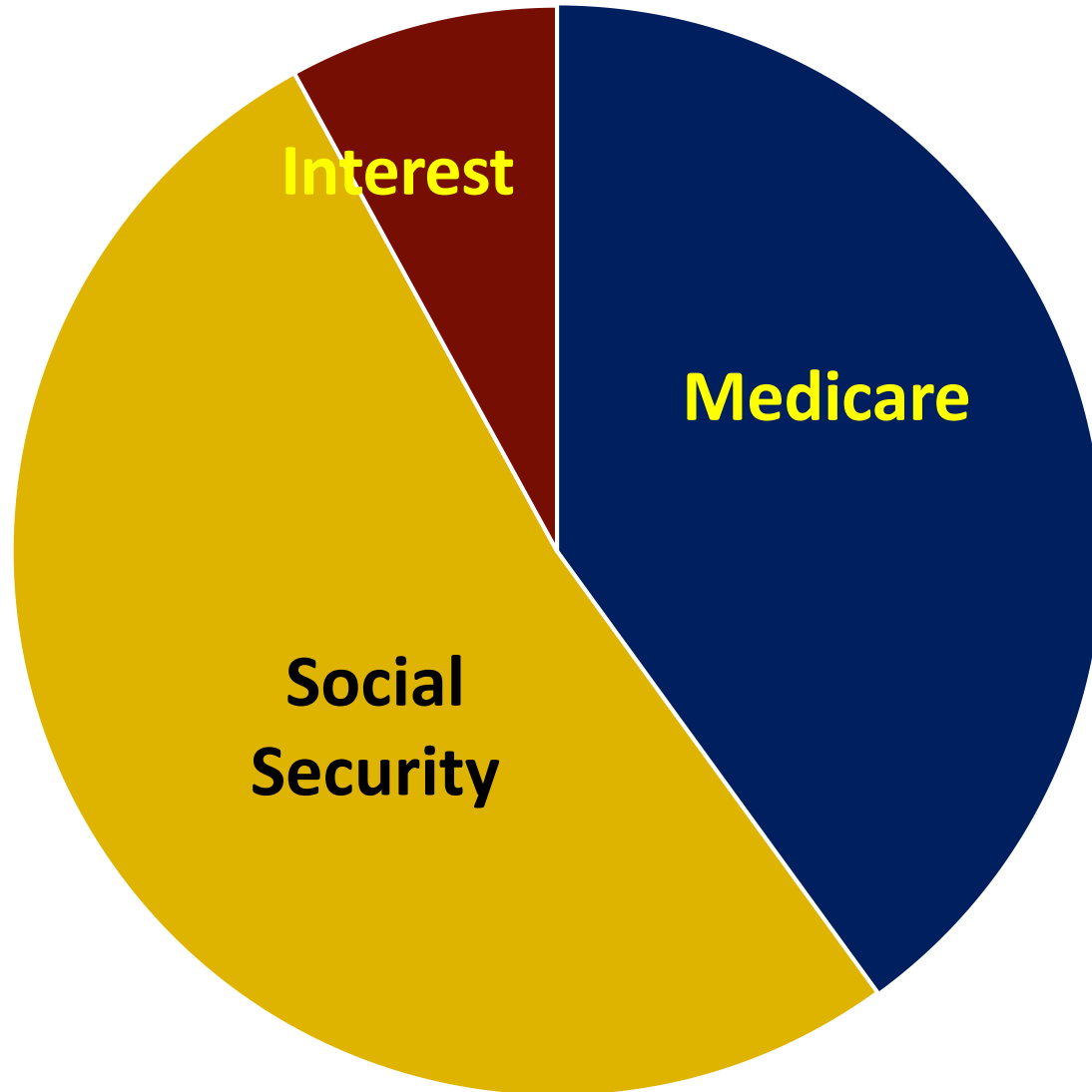
Where the Fed Money Goes



"Discretionary spending now makes up only about a third of the federal budget, with the remaining two-thirds coming from entitlement programs and other "mandatory" spending, according to figures from the **House Budget Committee**. And it wasn't always so. In 1966, those ratios were almost precisely reversed, with entitlement money making up just a third of the budget, committee figures show." Congressional Quarterly 5Feb16 "Evading the Elephant" Numbers from OMB, @Federal-Budget.insidegov.com and Congressional Research Service, "Mandatory Spending Since 1962." March 2015.

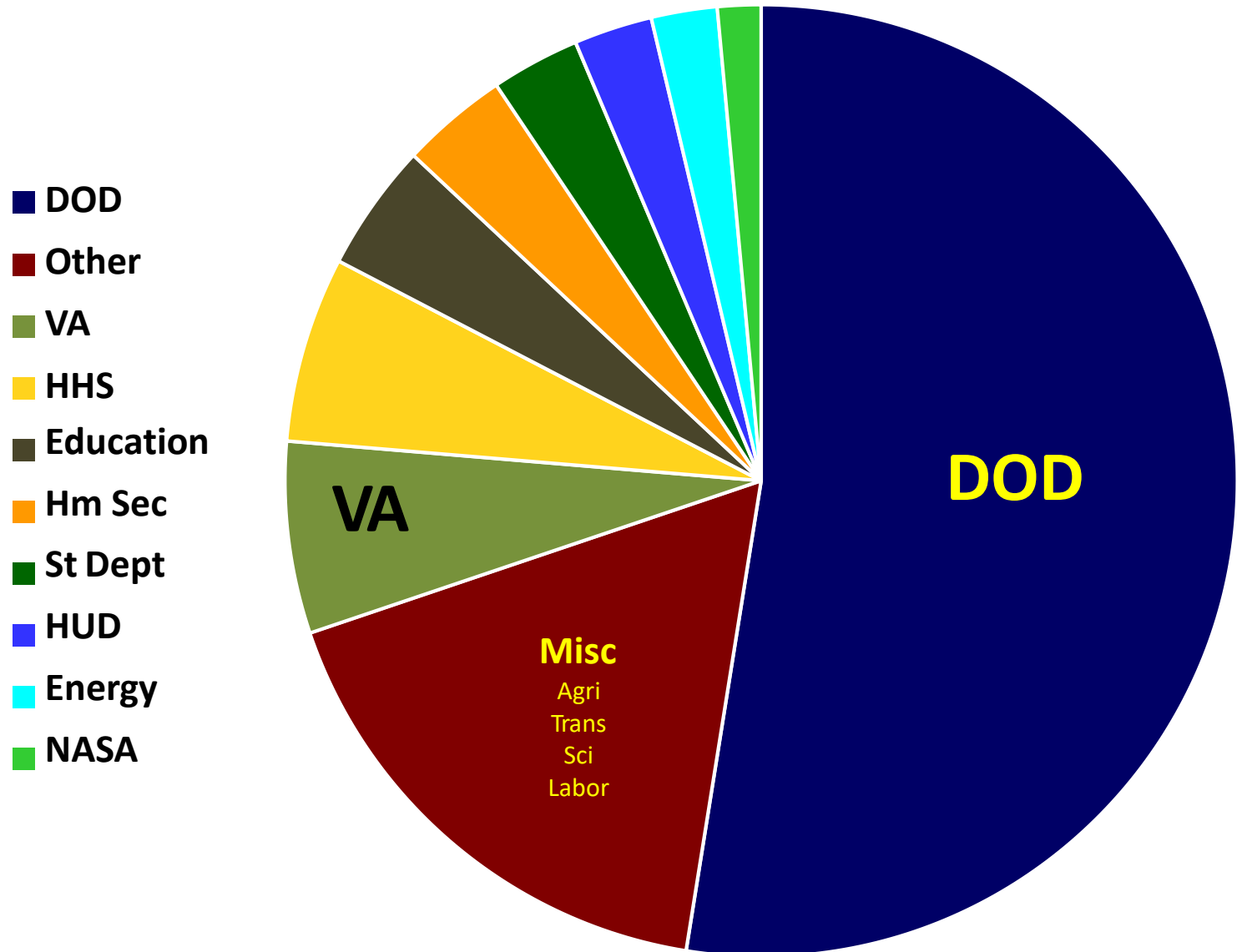


Mandatory Spending





Discretionary Budget





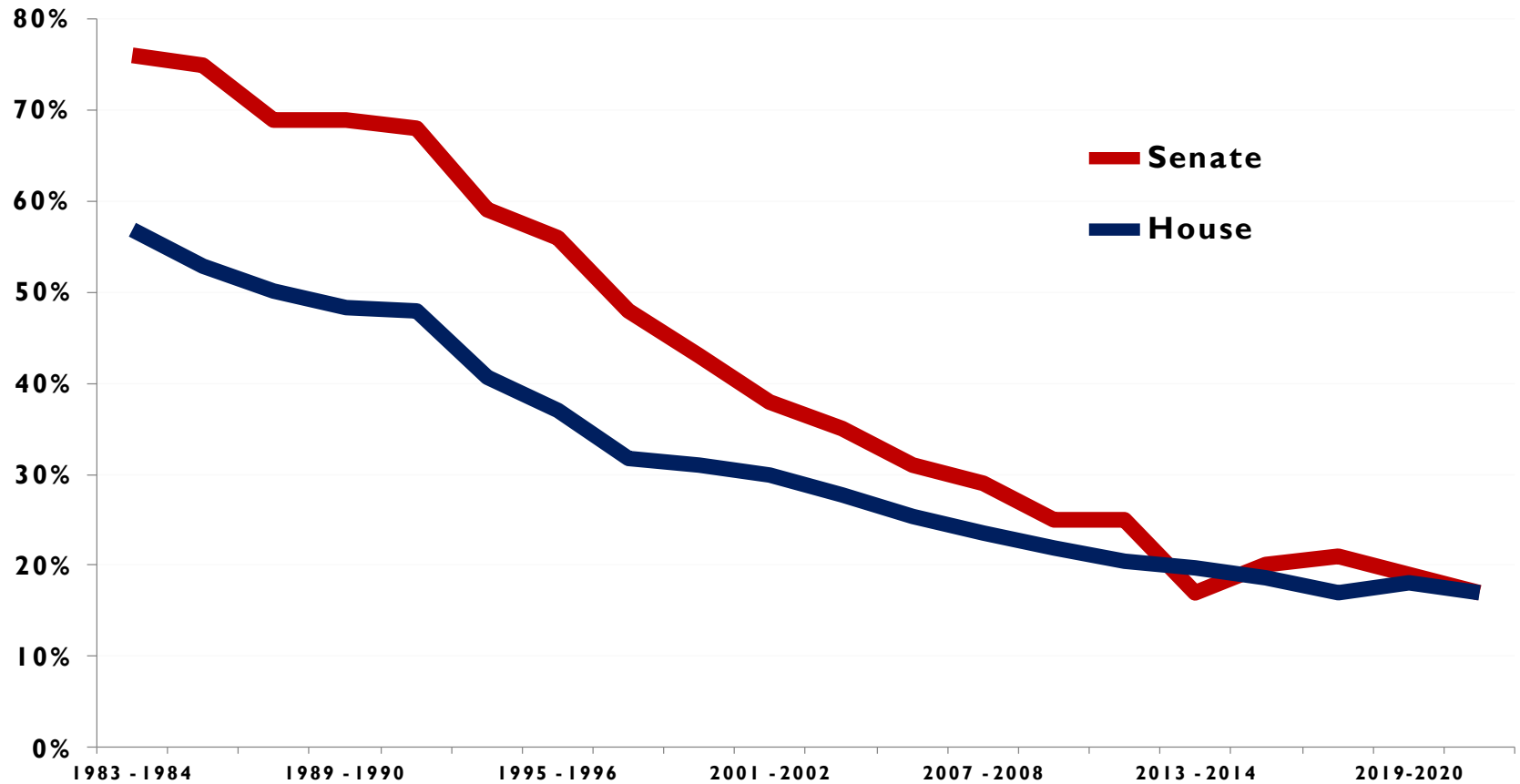
The Political Environment



- Trillions spent for virus issues and economy
- Virus management
- Unemployment
- Restarting the economy
- Police reforms
- Social unrest



Military Experience in Congress

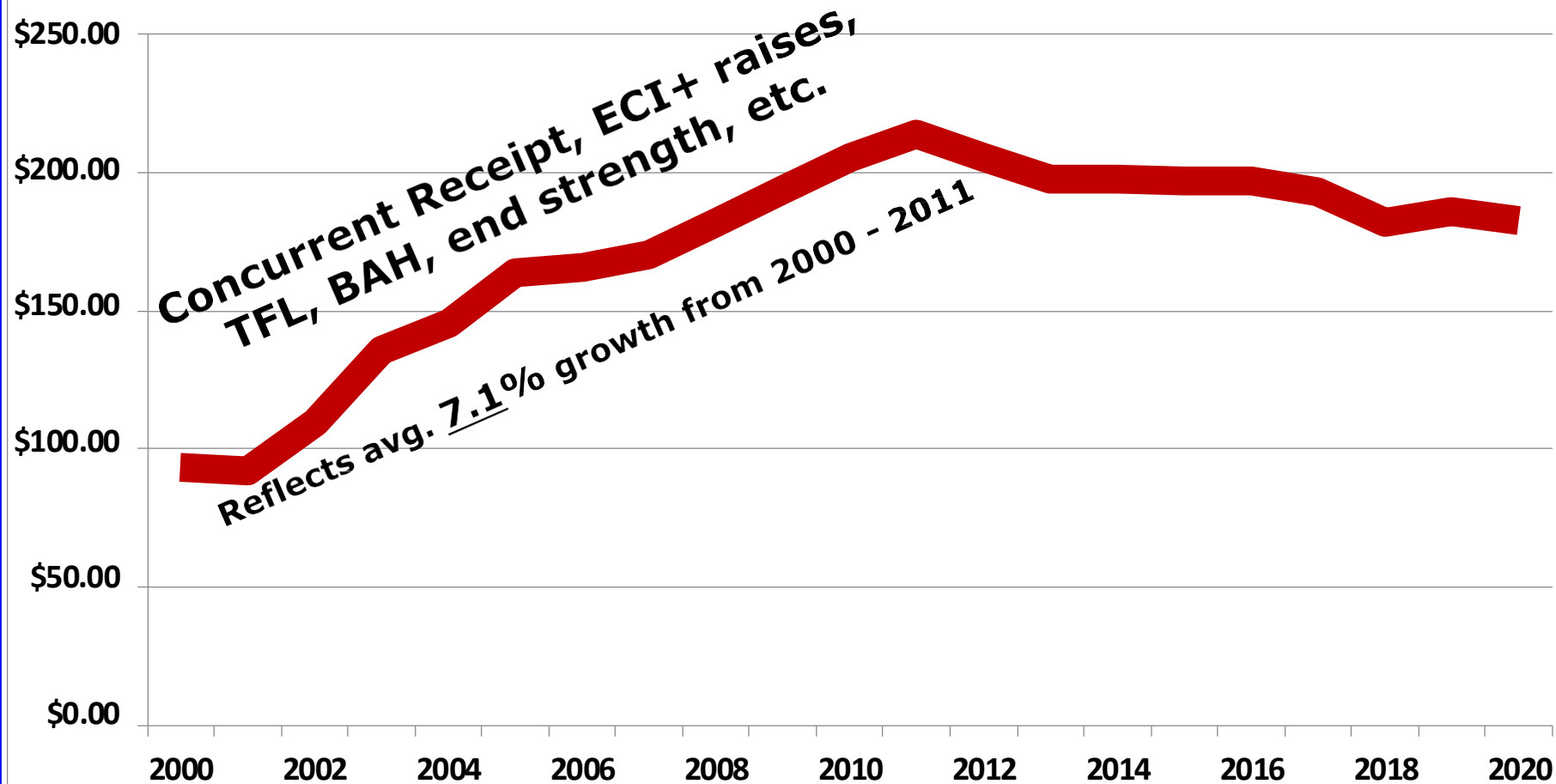


17% for both in 2021



DOD Personnel-Health Care Expense

Defense Personnel and Health Programs



Outlays in \$ Billions

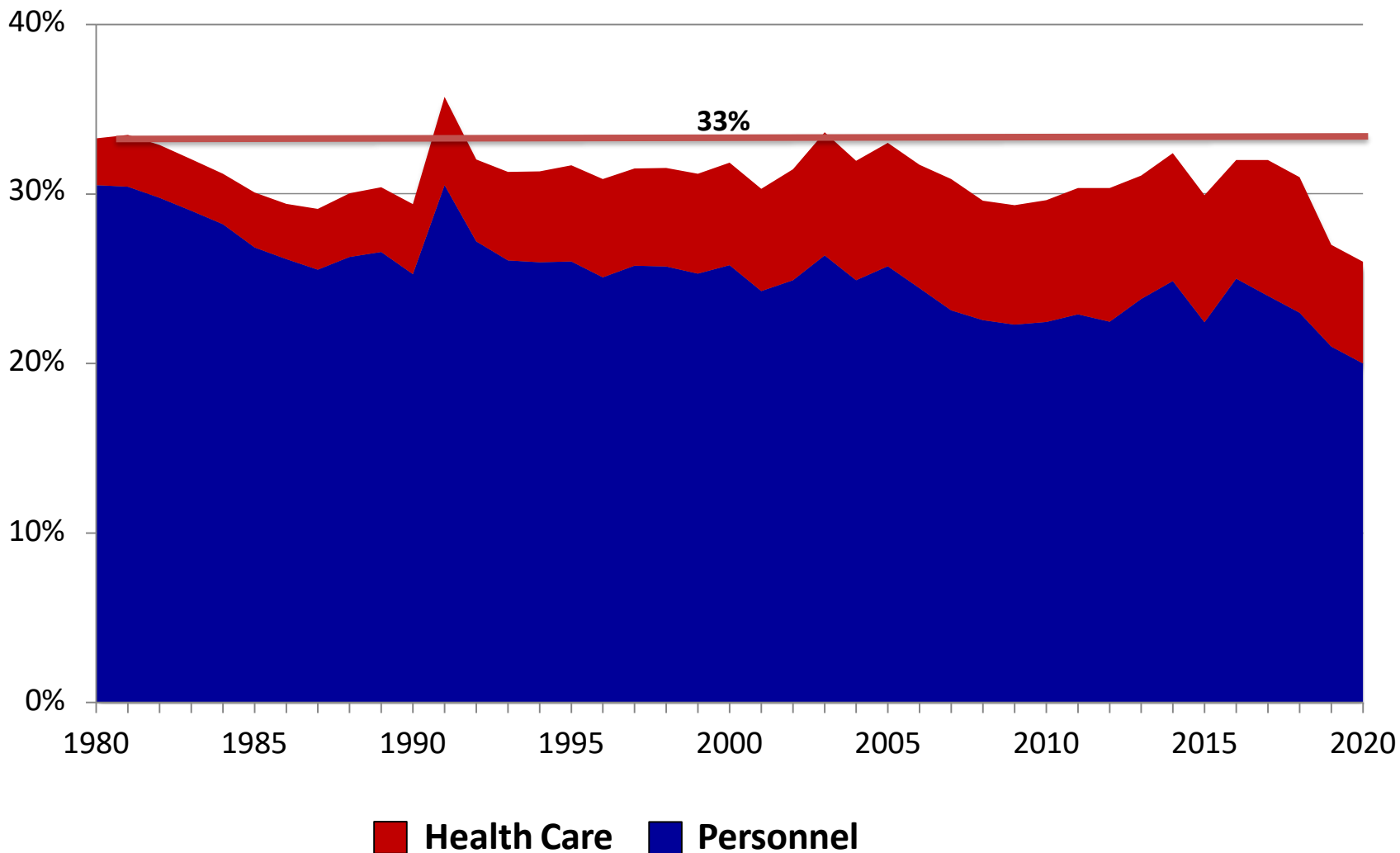
Source: NDAA's



Military Personnel Costs Aren't Exploding



Proportion of the defense budget for military personnel and health care costs





FY 2022 Legislative Priorities





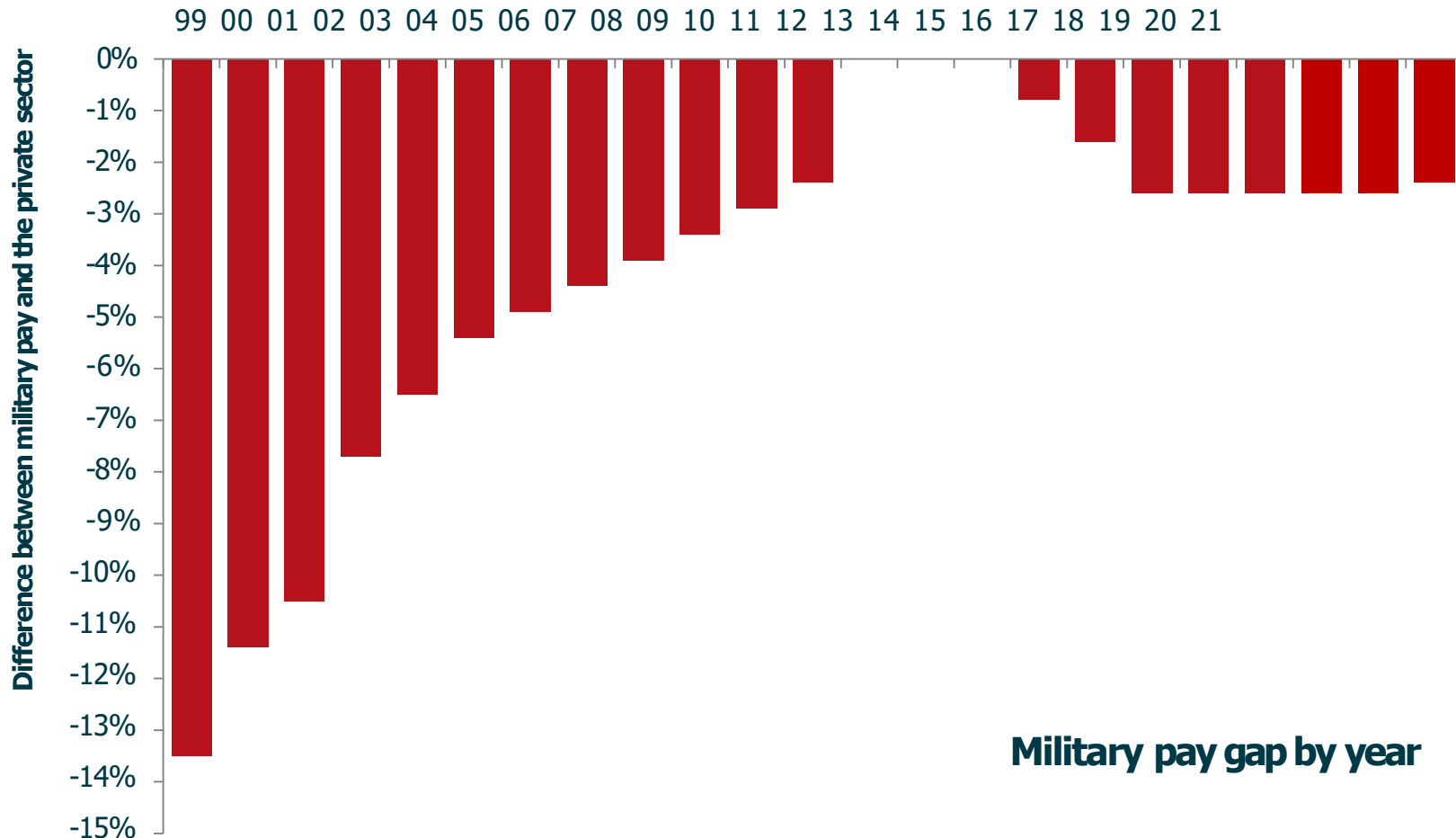
MOAA's Priorities

- **Prevent disproportional Tricare fee increases**
- **Stop cuts to medical staff that degrade service**
- **Fix Retired Pay-VA offset for all retirees**
- **Ensure currently serving pay complies with law**
- **Protect currently serving housing allowance**
- **Enhance VA services under MISSION Act**
- **Protect family programs**
- **Establish benefits for early Grd/Res retirees**
- **Eliminate delayed Grd/Res retirement processing**
- **Continuity of pay and benefits; USCG, USPHS, NOAA**



Military Pay Steady but Behind

After years of hard work by MOAA and Congress to eliminate the 1999 13.5% pay gap, military pay raises once again edged into the negative territory currently projected at a 2.4% gap behind the private sector for 2021.



0% Base line is Employment Cost Index by Bureau of Labor Statistics



2022 Legislative Goals



- DIC survivor improvement
 - 55% of veterans disability amount or current rate (\$1358mo), whichever is greater
- Lower DIC remarriage age to 55
 - Currently 56 in order to maintain payments
 - This would follow SBP remarriage age
- Concurrent Receipt, CRDP, for <20yos
 - The MAJ Richard Star Act
- Increase the active duty death gratuity
 - \$100,000 currently



2022 Legislative Goals



- Increase Aid and Attendance (A&A) amounts
 - A VA long term care program
- VA Mission Act actions: more health care options, expanded caregiving programs, etc.
- Hold the line on health care costs
- Continue fight to prevent health care staff cuts
- Reserve/Guard reforms: health care, clear benefits for active time, reform confusing orders



Defend Against Health Care Benefit Erosion



Consolidation under Defense Health Agency is a tough balance

- Savings good for taxpayers
- Not so good for us Service retirees
- MOAA belief and efforts, protect earned benefits and good for the All Volunteer Force

MOAA's Legislative Action Center

takeaction.moaa.org

[News & Info](#)[Advocacy](#)[Events](#)[Member Benefits](#)[Resources](#)[About](#)

Welcome to MOAA's Take Action Center

On behalf of the 350,000 members of the Military Officers Association of America, thank you for supporting our advocacy efforts. It's because of people like you that MOAA is as successful as it is on Capitol Hill. Thank you for being the embodiment of MOAA's commitment to Never Stop Serving.

Key Bills

Federal - HR 5995

A bill to amend title 10, United States Code, to expand eligibility to certain military retirees for concurrent receipt of veterans' disability compensation and retired pay or combat-related special compensation and for other purposes.

Federal - HR 413

A bill to amend the Internal Revenue Code of 1986 to allow the work opportunity credit to small businesses which hire individuals who are members of the Ready Reserve or National Guard, and for other purposes.

Federal - HR 847

A bill to provide interim appropriations for the Coast Guard Retired Serviceman's Family Protection and Survivor Benefits Plans for each fiscal year after fiscal year 2018, and for other purposes.

[PREV](#)[NEXT](#)

Get Involved on the Local Level

Use MOAA's Chapter Locator to get involved on the local level.

Find your elected officials

Lookup your elected officials and candidates. Just enter your ZIP code to get started.

 Like us on Facebook

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 MOAA
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#DearJoe moaa.org/content/public...



What's Currently New?





SBP-DIC Offset Elimination Timeline



- **2020 is for legal interpretation and process development**
- **2021-2023 are for phased-in of DIC-offset elimination in SBP**

★ – No payback of past refunded premiums ★

- **Survivors of Currently Serving members who chose “Child” beneficiary rather than face the SBP-DIC offset will be able to change their beneficiary back to “Spouse”**



SBP - DIC Offset - SSIA

How It "Worked"...



- There is **NO** Social Security Offset
- SBP-DIC Offset explained; offset was dollar-for-dollar:

SBP and the DIC Offset Examples		
SBP →	\$1000	\$2000
DIC offset →	- \$1358	- \$1358
Net SBP →	0	\$642
SSIA →	+ \$327	+ \$327
Actual SBP payment →	\$327	\$969

**VA DIC is
\$1358mo
tax-free
for 2021**



SBP-DIC Offset Elimination Process



The DIC offset amount will be phased-out over three years

- Nothing happened in 2020
- DIC offset will be reduced by 1/3rd over three years

2021	
SBP	\$1500
DIC offset	<u>- \$905</u>
Net SBP	\$595
SSIA	<u>+ \$327</u>
Actual SBP payment	\$922

2022	
SBP	\$1500
DIC offset	<u>- \$453</u>
Net SBP	\$1047
SSIA	<u>+ \$327</u>
Actual SBP payment	\$1374

2023	
SBP	\$1500
DIC offset	<u>- \$0</u>
Net SBP	\$1500
SSIA	<u>+ \$0</u>
Actual SBP payment	\$1500



Tricare Select Changes



Jan 1, 2021, "Select" new annual enrollment fee

- \$150 individual; \$300 family
 - Not for med retirees, currently serving, survivors of active duty or medical retirees
- COLA applies to enroll fee in future years
- Deductibles still apply at current rates (\$150/\$300)
- **SBP payments do not qualify for allotment**

Select Catastrophic Cap increased to \$3500

- Retirees only
- COLA in future years
- Currently serving remains \$1000



TRICARE Changes



Open Season—Annual enrollment at end of year

- **Tricare “Prime” and “Select” Only***
- **Automatic rollover if no change**
- **Must make changes during the Open Season**
- **Open Season held in Nov – Dec**
- **“Qualifying Life Event” changes allowed any time**

***Tricare Open Season doesn’t apply to TRICARE For Life, TRICARE Young Adult, TRICARE Reserve Select, TRICARE Retired Reserve, or the Continued Health Care Benefit Program.**



Tricare for Life

What About Tricare for Life?...

- **Nothing happened!—a very good thing**
 - Only Tricare changes are in “Prime” and “Select”
- **No discussion of Tricare for Life fee**
- **Nothing is on the horizon—at this point**
 - We remain vigilant



Pharmacy Costs



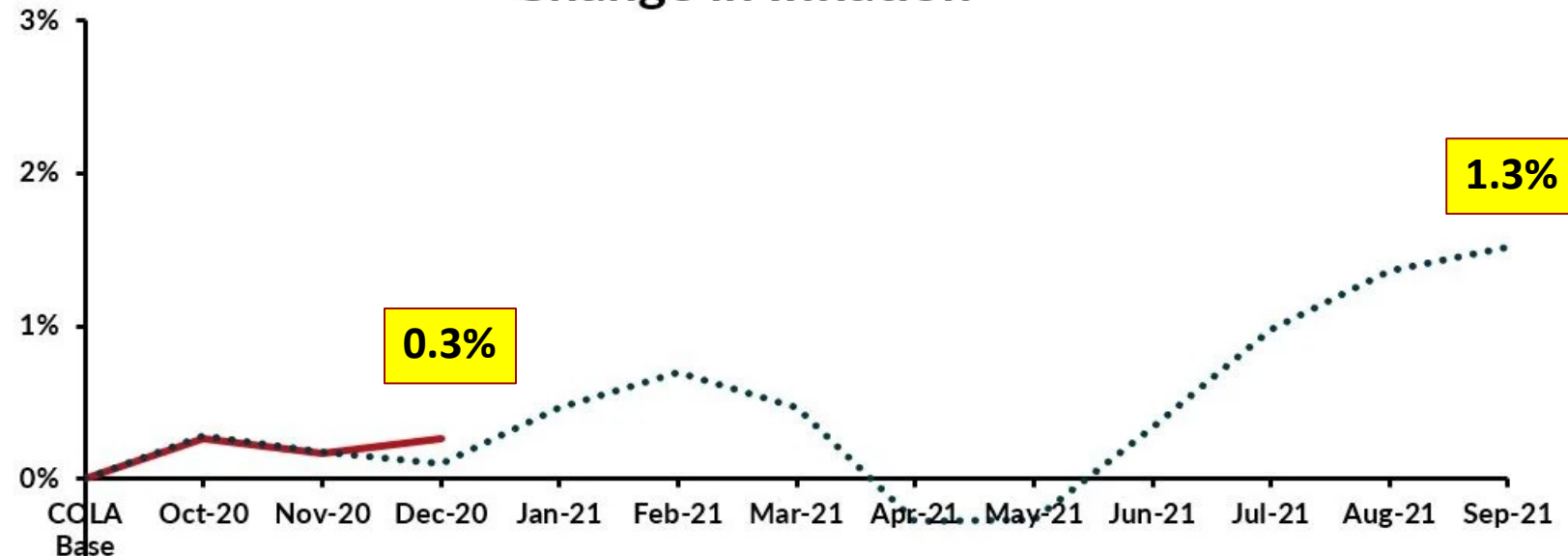
	2021 Rates
MTF Pharmacy (90-days)	
Non-Formulary not available	\$0
Retail (30-days)	
Generic	\$13
Brand	\$33
Non-Formulary	\$60
Mail Order (90-days)	
Generic	\$10
Brand	\$29
Non-Formulary	\$60



COLA Watch



Change in Inflation



Military Officers Association of America

WWW.MOAA.ORG

**Please contact your elected representatives
Strength comes in numbers
Your single voice does matter**

Join MOAA at MOAA.org





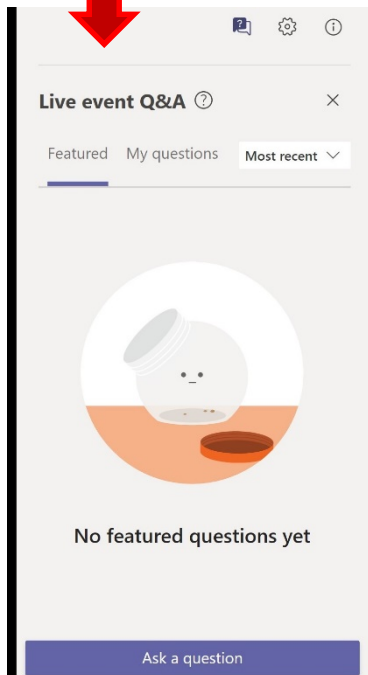
**Thanks for all you've done
to serve a grateful Nation!**



How to Ask a Question in MS Teams

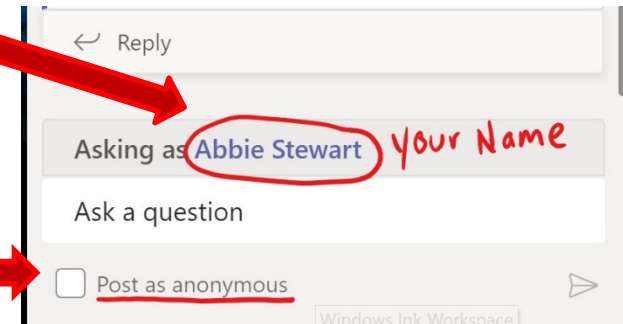
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Thank you for all you've done,
and continue to do.

