



DEPARTMENT OF THE ARMY AND AIR FORCE
JOINT FORCE HEADQUARTERS - MONTANA
PO BOX 4789 (1900 Williams Street)
Fort Harrison, MT 59636-4789

2 July 2007

J1

Dear Retiree:

To better serve our retired community, the J1 Director of Personnel and Manpower is hosting a seminar outlining some of the many benefits you are entitled to as a retired member of the military. We are conducting this training session in conjunction with the Retiree Dinner to be held in Helena on 18 August, 2007. Military ID Cards will also be available for issue between 1000-1500.

Schedule of Events:

1000-1200	TRICARE / Survivor Benefit Plan Briefing
1220-1330	Lunch – On Your Own
1330-1500	Space A Travel / Transitional Assistance Advisor

Please visit www.montanaguard.com and click on the Veterans & Retirees Link to access Retiree Dinner and Registration information. Completing the site registration will allow the MTNG to continue to update you on important retiree information.

If you are planning to stay on post please remember that there will be other training activities and functions occurring. You might consider making other hotel arrangements as a backup in the event you are “bumped” by personnel on orders.

For further information or questions please contact Ed Canty at 406-442-3878 or 406-431-3843 epccanty@bresnan.net or SGM Gary Morgan at 324-3224 gary.morgan2@us.army.mil.

A handwritten signature in black ink, appearing to read "Scott J. Smith".

SCOTT J. SMITH
LTC AR MTARNG
G1 Army Personnel

Montana National Guard Retirees Newsletter

PO Box 4789, Fort Harrison, MT 59636-4789 Phone: (406) 324-3235

By SGT Kaimy Marks, Retirement Services

Greetings from Helena! Hope to see you at the Retiree Dinner in Helena on August 18th. If you are unable to make it, the information will be posted on the website, www.montanaguard.com. Once you get to the website, click on the **Veterans & Retirees** link on the left side of the page.

In the future, we'd like to keep in contact with retirees through e-mail, so please go to the website above and enter your personal contact information so our records will be complete and accurate. Please share this information with your retiree friends that did not receive this newsletter.

Applying For Retired Pay

You worked hard for it, make sure you get it! In order to begin receiving retired pay, you must submit an **Application for Retired Pay** to the Human Resource Command, St. Louis (HRC-STL). They request that the application be submitted to them at least 9 months prior to your 60th birthday.

Normally, HRC-STL will mail the application package to eligible members on their 59th birthday. This packet contains the DD Form 108 (Application for Retired Pay Benefits) and the DD Form 2656 (Data for Payment of Retired Personnel). Your address must be accurate with HRC-STL in order for you to receive the packet. Call HRC-STL to update your address or to request a packet if you do not receive one shortly after your 59th birthday. The phone number is **1-800-318-5298**. You may also download the application from their website: www.hrc.army.mil/site/reserve/. Once you get to the website, visit the **Veterans & Retirees** section.

Once the application is processed, HRC-STL will notify DFAS-CL to establish your retired pay account

and mail you a Certificate of Retirement and Retirement Order. Once you receive these documents, bring them to the nearest DEERS ID card station (see the list on the following page) and get your permanent blue retiree identification card.

ID Cards and Dependant Updates

Even though retired service members are automatically registered in Defense Enrollment Eligibility Report System (DEERS), family members are not. The retiree is responsible for registering family members in DEERS and making updates such as changes to the sponsor's status, address and family status (marriage, divorce, birth or adoption). Surviving family members must update their personal information in DEERS when the retired sponsor dies.

To add or remove a dependant the Service Member needs to be present and the following forms of verification are required:

- Marriage License
- Birth Certificate of Dependant Child
- Social Security Numbers
- Divorce Decree
- Legal Adoption Decree
- Court Order Awarding Guardianship

A permanent Uniformed Services identification (ID) card is available for all eligible family members and survivors of retirees, age 75 or older. Previously, retirees were the only persons who received a permanent ID card.

Beneficiaries with a valid ID card should get the permanent ID card within 90 days of their card's expiration. If your card is not due to expire for at least another year, you **do not** need to apply for the new ID card until your card is within 90 days of expiring.

ID Card Stations in Montana (DEERS/RAPIDS updates)

Making a life change?

Don't forget to update your address with DEERS.

Failure to keep this information current may result in retired pay delays, survivor benefit payment delays or future denial of TRICARE benefits.

LOCATION	POC	HOURS
HELENA JFHQ bld. FT. HARRISON, HELENA, MT	ID CARDS: 324-3249 SGT BROWN: 324-3245 SGT HANSON: 324-3244	MONDAY thru FRIDAY 0830 TO 1630
BELGRADE ARMY NATIONAL GUARD BELGRADE, MT	SSG KRAUSE: 388-3533 SFC MARINKO: 388-3503	WEDNESDAY BY APPT
KALISPELL ARMY NATIONAL GUARD KALISPELL, MT	SSG RYAN: 758-3108 (EMERG: CAPT SCHMAUS: 758-3102)	TUESDAY AND THURSDAY BY APPT
MISSOULA ARMY RESERVE CENTER MISSOULA, MT	MR. WALLING: 728-0414 EXT 2226 (AFTER APR: EXT 2229)	THURSDAY 0900 TO 1500
GREAT FALLS AIR NATIONAL GUARD GREAT FALLS, MT	SSGT CLUM: 791-0284	MONDAY thru FRIDAY 0800 TO 1630
GREAT FALLS MALMSTROM AIR FORCE BASE GREAT FALLS, MT	SSGT MERRITT: 731-4155	MONDAY thru FRIDAY 0730 TO 1630
BILLINGS ARMED FORCES RES CENTER BILLINGS, MT	SFC STEVENSON: 655-6221	TUESDAY BY APPT
BILLINGS NAVY RESERVE CENTER BILLINGS, MT	YN2 KLITZKA: 248-2090 EXT 221	THURSDAY BY APPT
BILLINGS ARMY RESERVE CENTER BILLINGS, MT	MR GARCIA: 652-6460 EXT 246	CALL FOR APPT
BILLINGS ARMED FORCES RES CENTER BILLINGS, MT	SSgt DIXON: 655-6207	CALL FOR APPT

Reserve Component Survivor Benefit Plan (RC-SBP)

The Reserve Component Survivor Benefit Plan (RC-SBP) is designed to provide you, as a retirement-qualified Reserve Component (Army Reserve and Army National Guard) soldier, an opportunity to provide a guaranteed lifetime annuity for your survivor(s) in the event of your death. The annuity is based upon the retired pay earned by you. Your retired pay cannot be continued after your death: only you may draw the retired pay that you earned.

You should have completed the DD Form 2656-5 (Reserve Component Survivor Benefit Plan Election Certificate), after receiving your 20 year letter and made one of the following elections:

- OPTION A: Decline coverage, no survivor protection in place before age 60. (remain eligible for standard SBP coverage at age 60).
- OPTION B: Provide an annuity starting on what would have been the soldier's 60th birthday (if deceased prior to age 60) or, if 60 or over at time of death, on the day following date of death.
- OPTION C: Provide an immediate annuity beginning on the day following date of death regardless of age at time of death.

Since 2001, reserve soldiers who failed to decline coverage using option A will receive automatic coverage under option C.

RC-SBP affords soldiers the opportunity to leave their survivors up to 55% of their base amount of retired pay (less Reserve costs) as a permanent income. If a surviving spouse remarries before age 55, payment of the spouse's annuity is suspended; however, if the soldier also provided coverage for surviving dependent children, that annuity would not be affected by the spouse's remarriage, if after age 55. If the surviving spouse remarries before age 55 and then is later divorced or widowed, coverage will again be available to that spouse. If **you** are married at retirement but decline SBP participation, you **cannot** later enroll in the plan on behalf of that spouse or any other spouse acquired after retirement.

The cost of participation in the RC-SBP is borne by you when you start to receive retired pay at age 60. Upon your death, that cost is transferred to the annuitant. **Once you make an election you may not, by law, cancel your participation in RC-SBP.** The cost of the RC-SBP is based upon your age and the age of your annuitant at the time of election, the option you select, the base amount that you select and your retired pay.

You may change your RC-SBP election if one of the following life events takes place:

- Marriage
- Remarriage
- Acquiring a dependent child
- Divorce
- Death of a spouse

You will need to fill out a DD Form 2656-6 (Survivor Benefit Plan Election Change Certificate) and submit it to HRC-STL for the change to take effect.

When you reach age 60 and begin receiving retired pay, the RC-SBP converts to the Survivor Benefit Plan (SBP) that active duty service members receive. If you have questions regarding retired pay or SBP, contact the Transition and Separations branch at HRC-STL by calling 1-800-318-5298.

TRICARE Health Care Benefits for Retirees

Reserve Component (RC) Retirees

RC retirees and their eligible dependants become eligible for TRICARE benefits when the retiree reaches age 60 and is receiving retirement pay. Members of the Retired Reserve below age 60 (called “gray area” retirees) are not eligible for TRICARE health care benefits. However, gray area retirees are eligible for the TRICARE Retiree Dental Program (see the included yellow flier).

Retirees under 65

Keep DEERS information up-to-date to ensure eligibility isn't lost; make sure dependants get their ID cards renewed in a timely manner. Persons under age 65 who become entitled to Medicare Part A because of a disability or End Stage Renal Disease (ESRD) and who are enrolled in Medicare Part B receive health care under Medicare and TRICARE for Life (TFL). If retirees have any specific questions about enrollment, benefits interpretation, claims processing or need assistance in getting TRICARE information, they should call the TRICARE Service Center at 1-888-874-9378.

Retirees 65 and older

When the military retiree reaches age 65, his/her health care coverage changes from TRICARE to Medicare and TRICARE for Life (TFL). TFL is usually thought of as the benefit that joins with Medicare when the retiree becomes eligible for Medicare Part A, and also enrolls in (and pays the premium for) Medicare Part B, he/she then is eligible for TFL (which becomes the second payer to Medicare.) When a retired sponsor reaches age 65 and becomes eligible for TFL, his or her spouse maintains regular TRICARE eligibility until he or she (spouse) becomes 65 years old.

How Does My Medicare-Entitlement Affect My TRICARE Benefit?

Under Federal law, if you are a TRICARE beneficiary entitled to Medicare because of age, disability or end-stage renal disease (ESRD), you must enroll and pay the monthly Medicare Part B premium in order to remain TRICARE-eligible. If you are an active duty family member entitled to Medicare, you aren't required to purchase Part B until your active duty sponsor retires.

You will lose your TRICARE benefits if you disenroll from Part B or stop paying your Part B premiums. TRICARE will not pay any claims for any period you are entitled to Part A and not enrolled in Part B. If claims were paid, TRICARE may take action to recover payments made on your behalf. Beneficiaries who have questions regarding enrollment in Medicare Part B should call the Social Security Administration at 1-800-772-1213 or visit their local Social Security office.

Additional information is available on the Medicare web site at:

http://www.medicare.gov/MedicareReform/Tricare_factsheet.pdf

If you are unsure about your TRICARE eligibility, contact the Defense Manpower Data Center Support (DMDC) Office to check your eligibility status in the Defense Enrollment Eligibility Reporting System (DEERS). You may do this by visiting your nearest uniformed services ID card facility or by calling DMDC toll-free at 1-800-538-9552.

Helpful Websites and Phone Numbers

Montana National Guard, please update your personal contact information here.

<http://www.montanaguard.com/>

SGT Kaimy Marks, Retirement Services (406) 324-3235

Army Human Resources Command (HRC-STL), update your contact information, Application for Retired Pay, RC-SBP cost calculator, Retired Pay calculator, Gray-area and Retiree benefits and more.

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

Toll-Free: 1-800-318-5298

Defense Finance and Accounting Service (DFAS) – Retired and Annuitant Pay, update your contact information, retired pay newsletters, tax information, survivor benefits, cost of living allowances (COLA) and more.

<http://www.dfas.mil/retiredpay.html>

Retirees call: 1-800-321-1080

Annuitants call: 1-800-321-1080

myPay, manage your pay information, leave and earnings statements, W-2's, and more.

<https://mypay.dfas.mil/mypay.aspx>

Defense Enrollment Eligibility Report System (DEERS)

<http://www.tricare.mil/DEERS/default.cfm>

Toll-Free 1-800-538-9552

Veterans' Group Life Insurance (VGLI)

<http://www.insurance.va.gov/sgliSite/VGLI/VGLI.htm>

Toll-Free: 1-800-419-1473

TRICARE Retiree Medical

<http://www.tricare.mil/retirees/default.cfm>

Toll-Free 1-888-874-9378

TRICARE Retiree Dental

<http://www.trdp.org/>

Toll-Free 1-888-838-8737

Department of Veterans Affairs (VA), burial, death pension, disability compensation, education, life insurance, medical care and more.

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

Toll-Free 1-800-827-1000

Army Echoes Newsletter – bulletin for retired Soldiers & Families

<http://www.armyg1.army.mil/rso/echoes.asp>

Montana National Guard
Joint Force Headquarters – MT
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