Connecticut Army National Guard



INFORMATION BOOKLET

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860-524-4813

Version 3, 20210923

WEBSITES

Human Resources Command (HRC)	https://www.hrc.army.mil	
Retirement Plan Information	https://militarypay.defense.gov/Pay/Retirement/	
DEERS/ RAPIDS site locator	https://idco.dmdc.osd.mil/idco/locator	
DFAS Retired info	https://www.dfas.mil/retiredmilitary/	
МҮРАҮ	https://mypay.dfas.mil/mypay.aspx	
TRICARE	www.tricare.mil OR www.mytricare.com	
Dental	www.trdp.org	
Education Information	https://milconnect.dmdc.osd.mil/milconnect/	
Army GI Bill Support team	Gibill.ch33@ng.army.mil	
Army G1 personnel News	www.armyg1.army.mil	
TSP	https://www.tsp.gov/	
SSA	https://www.ssa.gov/	
Medicare	www.medicare.gov	
DFAS (CRDP & CRSC)	https://www.dfas.mil/retiredmilitary/disability/payment/#: ~:text=Combat- Related%20Special%20Compensation%20%28CRSC%29%20 and%20Concurrent%20Retirement%20Disability,receive%2 Omonthly%20entitlements%20in%20addition%20to%20reti red%20pay.	
Army Echoes	https://soldierforlife.army.mil/Retirement/army-echoes	

Insurance and Information

VA Life Insurance	www.insurance.va.gov
Armed Services Mutual Benefit Association	https://asmba.com/
Military Officers Association of America	https://www.moaa.org/
Armed Forces Benefit Association	https://www.afba.com/
Military Benefit Association	https://www.militarybenefit.org/
USAA	https://www.usaa.com/
NGACT	http://ngact.org
DFAS- Survivor Benefit Newsletter	https://www.dfas.mil/RetiredMilitary/newsevents/news/S urvivor-SBP-Newsletter/
DFAS-Retiree Newsletter	https://www.dfas.mil/RetiredMilitary/newsevents/newsle tter/



Connecticut Army National Guard The <u>Famous</u> "One Sheet Read"



CONNECTICUT NATIONAL GUARD SERVICE MEMBER AND FAMILY SUPPORT CENTER KIMBERLY HOFFMAN State Family Program Director 360 Broad Street, Room 112 Hartford, CT 06105 (800) 858-2677 kimberly.j.hoffman.civ@mail.mil	CONNECTICUT NATIONAL GUARD SERVICE MEMBER AND FAMILY SUPPORT CENTER Yellow Ribbon Program 360 Broad Street, Room 112 Hartford, CT 06105 O: (800) 858-2677	CONNECTICUT NATIONAL GUARD CHILD & YOUTH PROGRAM MICHELLE MCCARTY (BSW) Lead Coordinator 360 Broad Street, Room 112 Hartford, CT 06105 O: (860) 548-3254 C: (860) 883-6953 (800) 858-2677 michelle.m.mccarty4.ctr@mail.mil
MILITARY ONESOURCE SCOTT MCLAUGHLIN 360 Broad Street, Room 112 Hartford, CT 06105 1 (800) 342-9647 C: (860) 502-5416 scott.mclaughlin@militaryonesource.com	EMPLOYER SUPPORT OF THE GUARD AND RESERVE SEAN BRITTELL Program Support Specialist 360 Broad Street, Room 103 Hartford, CT 06105 O: (860) 548-3295 sean.r.brittell.ctr@mail.mil www.esgr.mil	STATE OF CONNECTICUT MILITARY DEPARTMENT RUSSELL BONACCORSO Military Relief Fund 360 Broad Street, Room 113 Hartford, CT 06105 O: (860) 524-4968 russell.bonaccorso@ct.gov
CONNECTICUT ARMY NATIONAL GUARD MAJ DEREK MUSGRAVE Education Services Officer 360 Broad Street, Room 100 Hartford, CT 06105 O: (860) 524-4816 derek.j.musgrave.mil@mail.mil	CONNECTICUT NATIONAL GUARD RETIREMENT SERVICES OFFICER SFC DARLENE E. ANDERSON 360 Broad Street, Room 208 Hartford, CT 06105 O: (860) 524-4813 F: (860) 548-3231 ng.ct.ctarng.list.g1-rso@mail.mil	CONNECTICUT NATIONAL GUARD TAA-CT-JFHQ FAUSTO PARRA Transition Assistance Advisor 360 Broad Street, Room 103 Hartford, CT 06105 O: (860) 524-4908 fausto.g.parra.ctr@mail.mil
CONNECTICUT NATIONAL GUARD STATE SUPPORT CHAPLAIN Lt Col ERIC WISMAR 360 Broad Street Hartford, CT 06105 O: 860-548-3240 C:860-883-5278 eric.a.wismar.mil@mail.mil	JOINT FORCE HEADQUARTERS CONNECTICUT NATIONAL GUARD SSG CHRISTOPHER F. CLARK State Legal NCO 360 Broad Street Hartford, CT 06105 O: (860) 493-2770 C: (860) 883-6946 christopher, f.clark.mil@mail.mil	CONNECTICUT NATIONAL GUARD R3SP & DRUG TESTING OC ANDREA ACEVEDO SRC: (860) 524-4926 SGT VICTOR MARTINEZ DTC: (860) 548-3298 360 Broad Street, Hartford, CT 06105
CONNECTICUT NATIONAL GUARD R3SP SPP & SAP MEAGAN MacGREGOR SPP: (860) 524-4926 JEN VISONE SAP: (860) 548-3291 360 Broad Street Hartford, CT 06105	TRICARE HEALTH NET FEDERAL SERVICES 1-800-444-5445 TRICARE EAST Humana Military www.tricare.mil/	CONNECTICUT NATIONAL GUARD JFHQ SARC/SHARP OFFICER KATHERINE MAINES 375 Smith Street Middletown, CT 06457 O: (860) 613-7611 C: (860) 883-4798 katherine.a.maines.civ@mail.mil
CONNECTICUT NATIONAL GUARD RECRUITING & RETENTION OFFICER LTC ALAN GILMAN 375 Smith Street Middletown, CT 06457 O: (860) 613-7506 C: (860) 982-2852 alan.w.gilman.mil@mail.mil	PERSONAL FINANCIAL CONSULTANTS BRIAN DEAL C: (203) 233-8790 pfc.ct.ng@zeiders.com RHONA HEYL C: (860) 287-7552 pfc3.ct.ng@zeiders.com	CONNECTICUT NATIONAL GUARD RECRUITING & RETENTION BATTALION SGM DENNIS LAVALLEE 375 Smith Street Middletown, CT 06457 C: (860) 883-4485 dennis.e.lavallee.mil@mail.mil



Connecticut Army National Guard The <u>Famous</u> "One Sheet Read"



CT DEPARTMENT OF LABOR VETERANS WORKFORCE DEVELOPMENT TIMOTHY ROCKEFELLER Veteran's Employment Rep. 860-859-3120	U.S. DEPARTMENT OF VETERANS AFFAIRS Vocational Rehabilitation Counselor PO Box 310909 Newington, CT 06131 O: (860) 666-7392 Leave a voicemail including your name and number and a counselor will return your call to assist	VA CONNECTICUT HEALTHCARE SYSTEM CHRISTINA SAVAGE Transition & Care Management Program Manager O: (203) 932-5711 x7975 C: (203) 506-4132 Christina.Savage@va.gov
STATE OF CONNECTICUT DEPARTMENT OF VETERANS AFFAIRS OFFICE OF ADVOCACY AND ASSISTANCE 287 West Street Rocky Hill, CT 06067 Veterans Info Line: (866) 9CT-VETS (866) 928-8387	U.S. DEPARTMENT OF VETERANS AFFAIRS ANDREW MALLORY Military Services Coordinator PO Box 310909 Newington, CT 06131 O: (860) 694-4696 C: (860) 614-3299 andrew.mallory@va.gov www.ebenefits.va.gov	AMERICAN LEGION CONNECTICUT SOLDIERS, SAILORS & MARINES FUND CHARLES R. BERRY Administrator 864 Wethersfield Ave Ste 3 Hartford, CT 06114 O: (860) 296-0719 C: (844) 454-8900 altreasurer2@yahoo.com
STATE OF CONNECTICUT DMHAS MILITARY SUPPORT PROGRAM AL GUILLORN Community Clinician 410 Capitol Avenue, 4th Floor O: (860) 704-6475 C: (860) 480-1463 aguillorn@abhct.com	CONNECTICUT NATIONAL GUARD BEHAVIORAL HEALTH TEAM CARELINE 1-855-800-0120 Camp Nett in Niantic & Maurice Rose Armed Forces Reserve Center, Middletown, CT 06457	NEW HAVEN VET CENTER GABOR KAUTZNER, AA, GWOTOEF/OIF/OND Outreach Specialist Counseling Tech 291 South Lambert Road, Orange, CT 06477 O: (203) 932-9899 C: (203) 500-2129 gabor.kautzner@va.gov
THE MILITARY ORDER OF THE PURPLE HEART CHARLES DICKERSON National Service Officer 555 Willard Avenue, 3rd Floor, BLDG 2E Newington, CT 06111 (860) 594-6648 charles.dickerson@va.gov	SOCIAL SECURITY ADMINISTRATION ROBERT RODRIGUEZ Hartford Region 150 Court Street, Suite 415 New Haven, CT 06510 (866) 331-5289 x16101 robert.g.rodriguez@ssa.gov	DISABLED AMERICAN VETERANS JAKUB DZIEMASZKIEWICZ 555 Willard Avenue PO Box 310909 Newington, CT 06131 (860) 594-6612 jakub.dziemaszkiewicz@va.gov
DEERS/RAPIDS SITE CTNG HUMAN RESOURCES OFFICE 375 Smith Street Middletown, CT 06457 O: (860) 613-7619 F: (860) 613-7630	SOUTH PARK INN DAVID DUVERGER 75 Main Street Hartford, CT 06106 O: (860) 724-0071 F: (860) 724-1692 dduverger@southparkinn.org	VETERAN STRONG COMMUNITY CENTER DONNA DOGNIN Customer Support Coordinator 111 North Main Street, 1st Floor Bristol, CT 06010 O: (860) 584-6258 donnadognin@vetstronginc.org
U.S. SMALL BUSINESS ADMINISTRATION FRANK ALVARADO Senior Area Manager/Veterans Affairs Officer 915 Lafayette Boulevard Bridgeport, CT 06604 O: (203) 335-0427 frank.alvarado@sba.gov	CONNECTICUT ARMY NATIONAL GUARD	VETERANS JAIL DIVERSION PROGRAM HARVEY GEMME Southeastern Mental Health Authority 401 West Thames Street , Bldg 301 Norwich, CT 06360 O: (860) 859-4744 C: (860) 303-5499 harvey.gemme@ct.gov

HRO Directory				
Human Resources Office	Office:	(860) 613-7629		
375 Smith Street, Suite 111 Middletown, CT 06457-1500	Toll Free: Fax:	1-888-548-7272 (860) 613-7630		
Human Resources	гах.	(800) 013-7030		
Director of Human Resources				
Mr. Steven Gilbert		613-7606		
Deputy Human Resources Officer				
Ms. Christine Bartlett		613-7623		
Labor Relations		C40 7C44		
CMSgt Kevin Salsbury State Equal Employment Manager		613-7614		
Ms. Tasha Dow (Deployed) / MSG John Noone		613-7610		
Sexual Assault Response Coordinator				
Mrs. Katherine Maines		613-7611		
Victim Advocate Coordinator				
Ms. Altia Lawrence-Bynum		613-7626		
Technician Placement Bran	Ch			
Supervisory Human Resources Specialist Mr. Brett Wilson		613-7622		
Staffing		013-7022		
Ms. Amie Blum		613-7612		
Mr. Angel Baez (Deployed) / PFC Arionna Littlefield		613-7618		
Classification				
Mr. William Landry		613-7609		
Information Management		610 7610		
Sr. Sergio Martinez Technician Services Branc	h	613-7613		
Supervisory Human Resources Specialist	11			
Mr. Ryan Serfes		613-7607		
Employee Relations				
Ms. Jenny Bartlett		613-7625		
OC Alexander Prague		613-7627		
PFC Tiana Drossel		613-7615		
Employee Development Mr. Corey Lewis		613-7620		
AGR Tour Branch		010-7020		
AGR Manager				
CW4 Roberto Lopez		613-7608		
Personnel NCO				
SFC Angel Navarro		613-7617		
SFC Vanessa Quintero		613-7621		
Mr. Josue Cintron		613-7616 613-7624		
SPC Ray Mateo Identification Cards		013-7024		
Mr. Jose Camacho		613-7619		
		013-7019		



TRICARE® Plans Overview

Learn about TRICARE Prime[®], TRICARE Select[®], Premium-Based Plans, and TRICARE For Life

TRICARE is the worldwide health care program for uniformed service members and their eligible family members^{*}. Depending on your eligibility, you can choose among TRICARE Prime, TRICARE Select, certain optional premium-based plans, or TRICARE For Life (TFL). Most TRICARE medical program options include comprehensive health care coverage and a pharmacy benefit.

TRICARE PRIME

TRICARE Prime is a managed care option, similar to a health maintenance organization (HMO) program. It generally features the use of military hospitals and clinics and substantially reduces out-of-pocket costs for authorized care provided outside military hospitals and clinics by TRICARE network providers. TRICARE Prime is mandatory for active duty service members (ADSMs) and is an option for their family members and certain TRICAREeligible beneficiaries located in Prime Service Areas (PSAs) in the U.S.

In geographical areas where TRICARE Prime is not offered, TRICARE Prime Remote for Active Duty Family Members (TPRADFM) may be available as an enrollment option for eligible family members. In overseas locations, TRICARE Overseas Program (TOP) Prime and TOP Prime Remote are available to ADSMs and their commandsponsored family members.

The US Family Health Plan (USFHP) is an additional TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the U.S. To enroll in USFHP, you must live in one of the designated service areas[†].

Under a TRICARE Prime option, your health care is managed by an assigned primary care manager (PCM) and provided by a military or civilian network provider. Nonactive duty enrolled beneficiaries will select or be assigned a PCM. TRICARE Prime PCMs may be: (1) at a military hospital or clinic; (2) a civilian TRICARE network provider within a PSA; or (3) a primary care provider in the USFHP, depending on your location and sponsor status. Whether you receive care in the civilian sector or at a military hospital or clinic will depend on your location and the capacity at nearby military facilities.

TRICARE SELECT

TRICARE Select is a self-managed, preferred-provider option for eligible beneficiaries (except ADSMs and TFL beneficiaries) not enrolled in TRICARE Prime. TRICARE Select allows beneficiaries to choose their own TRICAREauthorized provider and manage their own health care.

Beneficiaries may receive enhanced TRICARE Select benefits from any TRICARE-authorized provider without a referral. You will have lower out-of-pocket costs if care is provided by a TRICARE network provider. Some services require prior authorization. You can also receive certain services from non-network, TRICARE-authorized providers, but will pay higher cost-sharing amounts for out-of-network care. Care received from non-authorized, non-network providers will not be reimbursed by TRICARE.

Under a TRICARE Select option, you pay a fixed fee for care from a TRICARE network provider instead of paying a percentage of the allowable charge. Using a non-network, TRICARE-authorized provider will result in both a higher deductible and out-of-pocket costs.



 ^{*} Uniformed service members includes active duty and retired members of the: U.S. Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, the Commissioned Corps of the U.S. Public Health Service, and the Commissioned Corps of the National Oceanic and Atmospheric Administration.
 † For USFHP locations and information, visit www.tricare.mil/usfhp.

In overseas locations, TOP Select is available to eligible family members not enrolled in TOP Prime. Where the TRICARE network has not been established in an overseas location, TRICARE Select beneficiaries who receive medically necessary covered services from a non-network, TRICARE-authorized provider shall be subject to costsharing amounts applicable to out-of-network care.

PREMIUM-BASED PLANS

TRICARE offers other coverage options for purchase by qualified members of the Selected Reserve or Retired Reserve who aren't in an activated status or for those who have eligibility changes, such as children aging out of regular TRICARE coverage.

• TRICARE Reserve Select[®] (TRS) Qualified Selected Reserve members may purchase TRICARE Select coverage for themselves and eligible family members under TRS.

• TRICARE Retired Reserve[®] (TRR)

Qualified Retired Reserve members may purchase TRICARE Select coverage for themselves and eligible family members under TRR.

• TRICARE Young Adult (TYA)

This plan extends TRICARE benefits to certain family members under the age of 26 who have lost or will lose TRICARE eligibility due to age. Qualified adult children can purchase TYA after "regular" TRICARE coverage ends at either age 21 (or age 23 if enrolled in college fulltime or at college graduation, whichever comes first). TYA beneficiaries can enroll in either TRICARE Prime or TRICARE Select.

TRICARE FOR LIFE

TFL is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Medicare Part B, regardless of age or place of residence. TFL provides comprehensive health care coverage and beneficiaries are also covered under the TRICARE Pharmacy Program. You may get care from any Medicare participating, non-participating, or opt-out provider. Medicare participating providers accept the Medicare-allowed amount as payment in full. Medicare non-participating providers may bill 15 percent above the Medicare, and TRICARE will pay up to 20 percent of the TRICARE-allowable amount. You may also receive care at military hospitals and clinics if space is available.

TRANSITIONAL COVERAGE OPTIONS

TRICARE offers benefits to help certain service members and their families transition to civilian life.

- Transitional Assistance Management Program (TAMP): TAMP offers 180 days of premium-free health care after your sponsor separates from the military. If you're eligible, TAMP starts the day after the sponsor separates from service.
- Continued Health Care Benefit Program (CHCBP): This premium-based plan offers health coverage for 18–36 months after TRICARE eligibility or premiumbased plan coverage ends for certain beneficiaries.

Medicare participating providers file your claims with Medicare. After paying its portion, Medicare automatically forwards the claim to Wisconsin Physicians Service (WPS) Military and Veterans Health for processing (unless you have other health insurance [OHI]). If your OHI pays after Medicare, you'll need to file a claim with TRICARE for reimbursement of any remaining balance. TRICARE pays after Medicare and OHI for TRICARE covered health care services.

For TFL overseas, when seeking care from a civilian provider be prepared to pay up front for services and submit a claim to the TOP claims processor, International SOS. Overseas, TFL is the only payer unless you have OHI.

TRICARE PLUS

TRICARE Plus is a primary care program offered at some military hospitals and clinics. TRICARE Plus provides access to primary care at the military hospital or clinic where you are enrolled. TRICARE Plus doesn't cover specialty care.

Each military hospital or clinic commander decides if TRICARE Plus is available. You must enroll to participate and your enrollment is only for the hospital or clinic where you are enrolled. Priority for access to military hospitals and clinics is based on your beneficiary category and program option.

You can enroll in TRICARE Plus if you are TRICARE-eligible (and not enrolled in a TRICARE Prime option or a civilian or Medicare HMO) or a dependent parent or parent-in-law. TRICARE won't pay for care by civilian providers, even if the military hospital or clinic refers you for care. You're responsible for the full cost of any care provided by civilian providers.

PHARMACY COVERAGE

The TRICARE Pharmacy Program provides prescription drugs through military pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, and nonnetwork pharmacies. Your options for filling your prescription depend on the type of drug your provider prescribes. If you're in USFHP, you have different pharmacy coverage.

ELIGIBILITY

Registering and maintaining up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS) is essential for determining TRICARE eligibility. Only sponsors (or a sponsor-appointed individual with a valid power of attorney) can add family members to DEERS. Family members age 18 and older may update their own contact information in DEERS. Visit **www.tricare.mil/deers** for more information.

TRICARE Prime

For ADSMs located in areas where TRICARE Prime is available, enrollment in TRICARE Prime is mandatory. Stateside, ADFMs, retirees, and retiree family members may also enroll in TRICARE Prime if they live in a PSA or, with a drive-time waiver, within 100 miles of an available PCM. It is typically an area near a military hospital or clinic. Within PSAs, TRICARE Prime is available to:

- ADFMs
- Transitional survivors
- Retirees, retiree family members, and survivors including, under limited circumstances, those who are TFL beneficiaries under age 65
- National Guard and Reserve members (who are called or ordered to active duty for more than 30 days for a preplanned mission or in support of a contingency operation) and their eligible family members
- Medal of Honor recipients and their family members
- Qualified former spouses

Note: Stateside ADSMs and their families (under limited circumstances), who don't live in PSAs may enroll in TRICARE Prime Remote.

In remote locations overseas, ADSMs and National Guard and Reserve members, called or ordered to active duty for more than 30 days in support of a preplanned mission or contingency operation are required to enroll in TOP Prime Remote. The plan is also available to command-sponsored, eligible ADFMs. TOP Prime and TOP Prime Remote are not available to retirees, retiree family members, and survivors overseas.

TRICARE Select

TRICARE Select is available to:

- ADFMs and family members of activated National Guard and Reserve members
- Certain retirees, retiree family members, and survivors
- Non-activated National Guard and Reserve members and their families who qualify under TAMP
- Transitional Survivors
- Medal of Honor recipients and their family members
- Qualified former spouses

Qualified National Guard and Reserve members may purchase TRICARE Select coverage for themselves and their families under TRS or TRR plans.

For more information about beneficiary categories, visit **www.tricare.mil/eligibility**.

ENROLLMENT

You can only enroll in or change enrollment to TRICARE Prime or TRICARE Select following a Qualifying Life Event (QLE) or during the annual fall TRICARE Open Season. You can purchase premium-based plans (TRS, TRR, TYA, CHCBP) at any time.

A QLE is a certain change in your life, such as marriage, birth of a child, or retirement from active duty, which may mean different TRICARE options are available to you. A QLE opens a 90-day period for you to make eligible enrollment changes. A QLE for one family member means all family members may make enrollment changes. To learn more, visit **www.tricare.mil/lifeevents**.

TRICARE Open Season is the annual period when you can enroll in or change your health care coverage plan for the next year. To learn more, visit **www.tricare.mil/openseason**.

If you don't enroll in a TRICARE plan, you'll only be able to receive care at military hospitals and clinics if space is available.

For more information, go to www.tricare.mil/enroll.

COSTS

TRICARE medical program costs are subject to change each Jan. 1 and are effective each calendar year from Jan. 1 through Dec. 31. For more information, visit www.tricare.mil/costs.

Depending on a sponsor's initial enlistment or appointment, beneficiaries fall into one of two groups. Your group designation determines your costs.

- **Group A:** Enrollees whose uniformed services sponsor's initial enlistment or appointment occurred before Jan. 1, 2018. When enrolled in TRS, TRR, TYA, or CHCBP, Group A enrollees follow Group B cost-shares, deductibles, and catastrophic caps.
- **Group B:** Enrollees whose uniformed services sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018.

CONTACT

Your TRICARE benefit is the same regardless of where you are, but there are different customer service contacts. Each region is managed by a contractor who partners with the Military Health System to provide you with health, medical, and administrative support including customer service, claims processing, and prior authorizations for certain health care services. Your regional and overseas contractors are your main resource for TRICARE benefit information and assistance.

If you are entitled to Medicare Part A and Part B and use TFL, there are two contractors for TFL which provide customer service and claims processing. Wisconsin Physicians Service Military and Veterans Health for care received within the U.S., its territories or territorial waters; and International SOS Government Services, Inc. for care received overseas.

LOOKING FOR **More Information?**

GO TO www.tricare.mil/contactus



TRICARE East Region Humana Military 1-800-444-5445 HumanaMilitary.com www.tricare-east.com

TRICARE Prime www.tricare.mil/prime

TRICARE Reserve Select www.tricare.mil/trs

US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.tricare.mil/usfhp

TRICARE Pharmacy

www.tricare.mil/pharmacy

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines** and policies may be different than those outlined in this publication. For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic.

TRICARE West Region

1-844-866-WEST

(1-844-866-9378)

TRICARE Select

www.tricare.mil/trr

Transition Assistance

www.tricare.mil/tamp

Management Program

www.tricare.mil/select

TRICARE Retired Reserve

www.tricare-west.com

Health Net Federal Services, LLC



TRICARE For Life

www.tricare.mil/tfl

Wisconsin Physicians Service Military & Veterans Health 1-866-773-0404 www.tricare4u.com

TRICARE Plus www.tricare.mil/plus

TRICARE Young Adult www.tricare.mil/tya

Continued Health Care Benefit Program www.tricare.mil/chcbp 0

TRICARE Overseas Program (TOP)

International SOS Government Services, Inc. www.tricare-overseas.com

For toll-free contact information, visit www.tricare-overseas.com/contactus

TOP Regional Call Centers

Eurasia-Africa

+44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) tricarelon@internationalsos.com

Latin America and Canada +1-215-942-8393 (overseas)

1-877-451-8659 (stateside) tricarephl@internationalsos.com

Pacific (Singapore) +65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com

Pacific (Sydney)

+61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com

TRICARE® Costs and Fees 2021



UPDATED DECEMBER 2020

This brochure provides an overview of most costs and fees for TRICARE programs. For detailed costs and fees, including those for TRICARE For Life, visit **www.tricare.mil/costs**. To learn more about each TRICARE program option and eligibility, visit **www.tricare.mil/planfinder**.

TRICARE beneficiaries fall into one of two groups: Group A or Group B

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

Note: When enrolled in TRICARE Reserve Select (TRS), TRICARE Retired Reserve (TRR), TRICARE Young Adult (TYA), or the Continued Health Care Benefit Program (CHCBP), Group A beneficiaries follow Group B deductibles and applicable copayments or cost-shares.

TRICARE PRIME[®] (JAN. 1–DEC. 31, 2021)

Includes TRICARE Prime, TRICARE Prime Remote, the US Family Health Plan (USFHP), and TYA Prime plans.

Annual Enrollment Fees (TRICARE Prime, TRICARE Prime Remote, and USFHP only)

No yearly enrollment fee for active duty service members (ADSMs), active duty family members (ADFMs), and transitional survivors (surviving spouses during the first three years and surviving dependent children) worldwide.

For retirees, their families, and most others*:

- Group A: \$303 per individual/\$606 per family
- Group B: \$366 per individual/\$732 per family

Annual Deductible

There is no annual deductible.

TRICARE Prime Out-of-Pocket Costs

ADSMs, ADFMs, and transitional survivors						
Covered service Group A Group B						
All covered services	\$0	\$0				
Retirees, their families, and all	others					
Covered service Group A Group B						
Preventive Care Visit	\$0	\$0				
Primary Care Outpatient Visit	\$21	\$21				
Specialty Care Outpatient Visit	\$31	\$31				
Urgent Care Center Visit	\$31	\$31				
Emergency Room Visit	\$63	\$63				
Inpatient Admission (Hospitalization)	\$158/ admission	\$158/ admission				

TRICARE Prime Point-of-Service Option

When you see a TRICARE-authorized provider other than your primary care manager for any nonemergency services without a referral, you pay:

- A yearly deductible before TRICARE cost-sharing will begin: \$300 per individual/\$600 per family.
- For services beyond this deductible, you pay 50% of the TRICARE-allowable charge.
- These costs do not apply to the catastrophic cap.

TRICARE SELECT® (JAN. 1-DEC. 31, 2021)

Includes TRICARE Select, TRICARE Overseas Program (TOP) Select, TRS, TRR, TYA Select, and CHCBP plans.

Annual Enrollment Fees (TRICARE Select and TOP Select only)

No yearly enrollment fee for ADFMs. For retirees, their families, and others:

- Group A: \$150 per individual/\$300 per family
- Group B: \$474 per individual/\$948 per family

Annual Deductible

You must spend your deductible amount before TRICARE cost-sharing begins:

ADFMs and TRS members				
Pay grades E-	4 and belov	v		
Group A		Group B and TRS	members	
Individual	Family	Individual	Family	
\$50	\$100	\$52	\$105	
Pay grades E-	5 and above	e		
Group A		Group B and TRS	members	
Individual	Family	Individual Family		
\$150	\$300	\$158	\$317	
Retirees, their families, TRR members, and all others				
Group A		Group B and TRR	members	
Individual	Family	Individual Family		
\$150	\$300	Network [†] : \$158	Network [†] : \$317	
		Out-of-Network [†] : \$317	Out-of-Network [†] : \$634	

(Continued on next page)

- * For certain beneficiaries in Group A, their enrollment fee remains frozen at the rate when the survivor or medically-retired member is classified in the Defense Enrollment Eligibility Reporting System in either category and enrolls, as long as there is a continuous TRICARE Prime enrollment. See www.tricare.mil/costs for more information.
- † Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network.

TRICARE Select Out-of-Pocket Costs: Network and Out-of-Network*

	ADFMs and TRS members		Retirees, their families, TRR members, and all others	
Covered Services	Group A	Group B and TRS members	Group A	Group B and TRR members
Preventive Care Visit	\$0	\$0	\$0	\$0
Primary Care Outpatient Visit	Network: \$22 Out-of-Network: 20% [†]	Network: \$15 Out-of-Network: 20% [†]	Network: \$30 Out-of-Network: 25% [†]	Network: \$26 Out-of-Network: 25%†
Specialty Care Outpatient Visit	Network: \$34 Out-of-Network: 20% [†]	Network: \$26 Out-of-Network: 20% [†]	Network: \$46 Out-of-Network: 25% [†]	Network: \$42 Out-of-Network: 25%†
Urgent Care Center Visit	Network: \$22 Out-of-Network: 20% [†]	Network: \$21 Out-of-Network: 20% [†]	Network: \$30 Out-of-Network: 25% [†]	Network: \$42 Out-of-Network: 25% [†]
Emergency Room Visit	Network: \$93 Out-of-Network: 20% [†]	Network: \$42 Out-of-Network: 20% [†]	Network: \$125 Out-of-Network: 25% [†]	Network: \$84 Out-of-Network: 25%†
Inpatient Admission (Hospitalization)	\$20.15 per day or \$25 per admission (whichever is more) Network and Out-of-Network	\$63 per admission Network	\$250 per day or up to 25% hospital charge (whichever is less); plus 20% separately billed services Network	\$185 per admission Network
 \$ Subsistence charge refers to the rate charged for inpatient care obtained in a military hospital or clinic. \$ All final claims reimbursed under the TRICARE Diagnosis Related Group (DRG)-based payment system are to be priced using the rules, weights, and rates in effect as of the 		20% [†] Out-of-Network	\$1,034 per day [§] or up to 25% hospital charge (whichever is less); plus 25% separately billed services Out-of-Network	25% [†] Out-of-Network
date of discharge.	\$20.15 per day (subsistence charge) [*] Military Hospital or Clinic			

* Network means a provider in the TRICARE network. Out-of-network means a TRICARE-authorized provider not in the TRICARE network.

† Percentage of TRICARE maximum-allowable charge after deductible is met.

PREMIUM-BASED HEALTH PLANS

When enrolled in a premium-based health plan (TRS, TRR, TYA Prime, TYA Select, or CHCBP), you pay a monthly or quarterly premium and follow Group B deductibles and applicable copayments or cost-shares.

Quarterly Premium (Oct. 1, 2020-Sept. 30, 2021)				
Premium-Based Plan Individual Family				
Continued Health Care Benefit Program	\$1,599	\$3,605		

Monthly Premium (Jan. 1, 2021–Dec. 31, 2021)					
Premium-Based Plan Member only Member and family					
TRICARE Reserve Select	\$47.20	\$238.99			
TRICARE Retired Reserve	\$484.83	\$1,165.01			
TRICARE Young Adult Prime	\$459	Not available			
TRICARE Young Adult Select	\$257	Not available			

Catastrophic Cap

The catastrophic cap is the most you or your family may pay out of pocket for covered TRICARE health care services each calendar year (including enrollment fees but excluding premiums). It protects you by limiting the amount of out-of-pocket expenses you pay for TRICARE covered medical services. **Note**: A TYA member's catastrophic cap is based on the sponsor's status but follows Group B. The CHCBP catastrophic cap follows Group B.

Sponsor or Beneficiary Type	Group A	Group B
ADFMs	\$1,000/family	\$1,058/family
Retirees, their families, and others	\$3,000/family (TRICARE Prime) \$3,500/family (TRICARE Select)	\$3,703/family
TRS members	(Follow Group B)	\$1,058/family
TRR members	(Follow Group B)	\$3,703/family

PHARMACY COSTS (JAN. 1, 2020–DEC. 31, 2021)

ADSMs have no prescription drug costs when using a military pharmacy, TRICARE Pharmacy Home Delivery, or a TRICARE retail network pharmacy for covered drugs. Costs for all others are shown below.

At TRICARE retail network and non-network pharmacies, you may get up to a 30-day supply of your covered prescription. With all other pharmacy options, you may get up to a 90-day supply. Your options for filling your prescription depend on the type of drug your provider prescribes. Some drugs are only covered through TRICARE Pharmacy Home Delivery. Overseas, some limitations may apply.

To learn more, visit **https://militaryrx.express-scripts.com** or call Express Scripts, Inc., which administers the TRICARE pharmacy benefit, at **1-877-363-1303**.

Pharmacy types	Formulary drug cost	ts	Non-formulary drug costs	Non-covered
	Generic	Brand-name		drug costs
Military pharmacy Up to a 90-day supply	\$0	\$0	Generally not available without medical necessity	Not available
TRICARE Pharmacy Home Delivery Up to a 90-day supply	\$10	\$29	\$60	Not available
TRICARE retail network pharmacy Up to a 30-day supply	\$13	\$33	\$60	Full cost of drug
Non-network pharmacy (in the U.S. and U.S. territories: American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands)	 TRICARE Prime options: 50% cost-share applies after the point-of-service (POS) deductible is met All other beneficiaries: You pay for formulary drugs (\$33 or 20% of total cost, whichever is more, after you meet your annual deductible) and non-formulary drugs (\$60 or 20% of total cost, whichever is more, after you meet your annual deductible). 			Full cost of drug
Overseas pharmacy (outside the U.S. and U.S. territories) Visit www.tricare.mil/overseas- pharmacy for more information.	 ADSMs and ADFMs using TOP Prime or TOP Prime Remote: \$0 (you may have to pay the full cost up front and file a claim for reimbursement) ADFMs using TOP Select and TRS members: 20% cost-share after yearly deductible is met Retirees, their families, TRR members, and all others enrolled in TOP Select: 25% cost-share after the yearly deductible is met 			Full cost of drug

VOLUNTARY DENTAL PROGRAMS

There are two voluntary dental options separate from TRICARE health care options: the TRICARE Dental Program (TDP) and the Federal Employees Dental and Vision Insurance Program (offered by the U.S. Office of Personnel Management). Below are the TDP rates. To learn more about dental programs and eligibility, visit www.tricare.mil/dental.

TRICARE Dental Program Monthly Premiums (May 1, 2020–April 30, 2021)

Sponsor status	premium	- · ·	Family premium (more than one family member, not the sponsor)	Sponsor-and-family premium
Active duty	N/A	\$11.60	\$30.15	N/A
Selected Reserve	\$11.60	\$28.99	\$75.37	\$86.97
Individual Ready Reserve	\$28.99	\$28.99	\$75.37	\$104.36

TRICARE Dental Program Out-of-Pocket Costs (May 1, 2020–April 30, 2021)

Services, deductibles, and maximums	TRICARE Dental Program	
Diagnostic, preventive (including sealants)	0%	
Basic restorative	20%	
Endodontic, periodontic, oral surgery	Pay grades E-1 through E-4: 30%; All others: 40%	
Prosthodontic, implant, orthodontic	50%	
Yearly deductible	\$0	
Non-orthodontic service maximum*	\$1,800 (per person, per contract year: May 1–April 30)	
Orthodontic lifetime maximum	\$1,750 (per person, per lifetime)	
Dental accident maximum	I accident maximum \$1,200 (per person, per contract year: May 1–April 30)	

* Orthodontic diagnostic service charges are applied towards the non-orthodontic service maximum, but other diagnostic and preventive service charges are not.

LOOKING FOR More Information?





TRICARE Costs www.tricare.mil/costs

TRICARE Plan Finder ww.tricare.mil/planfinder

TRICARE East Region

GO TO www.tricare.mil

Humana Military 1-800-444-5445 HumanaMilitary.com www.tricare-east.com



TRICARE West Region

Health Net Federal Services, LLC 1-844-866-WEST (1-844-866-9378) www.tricare-west.com

Latin America and Canada +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) tricarephl@internationalsos.com

International SOS

visit this website.

Eurasia-Africa

Government Services Inc.

www.tricare-overseas.com

For toll-free contact information,

TOP Regional Call Centers

+44-20-8762-8384 (overseas) 1-877-678-1207 (stateside)

tricarelon@internationalsos.com

Pacific (Singapore):

+65-6339-2676 (overseas) 1-877-678-1208 (stateside) sin.tricare@internationalsos.com

TRICARE Overseas Program (TOP)

Pacific (Sydney):

+61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) sydtricare@internationalsos.com



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TRICARE Pharmacy Program

 Express Scripts, Inc.
 United Concord

 1-877-363-1303
 1-844-653-406

 1-877-540-6261 (TDD/TTY)
 1-844-653-406

 www.tricare.mil/pharmacy
 7400 (OCONUS

 https://militaryrx.express-scripts.com
 711 (TDD/TTY)



TRICARE Dental Program

United Concordia Companies, Inc. 1-844-653-4061 (CONUS) 1-844-653-4060 or 1-717-888-7400 (OCONUS) 711 (TDD/TTY) www.uccitdp.com

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic.

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TRICARE® Pharmacy Program Overview

Learn about your TRICARE pharmacy coverage

The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. You have the same coverage, regardless of your TRICARE health plan. However, if you use the US Family Health Plan, you have separate pharmacy coverage that isn't discussed in this overview.

In addition to using military pharmacies, you have several options for filling your prescriptions. The TRICARE Pharmacy Program contractor, Express Scripts, Inc., manages your home delivery, retail, and specialty pharmacy services.

Learn more about signing up for an Express Scripts account at: https://militaryrx.express-scripts.com/getting-started.

PRESCRIPTION DRUG CATEGORIES

There are four categories of drugs: three types are covered by TRICARE (generic formulary, brand-name formulary, and non-formulary) and the fourth is non-covered drugs. You can learn more about coverage for a specific drug by looking it up using the online TRICARE Formulary Search Tool (See the *TRICARE Formulary Search Tool* section).

Your pharmacy will generally fill your covered prescription with a generic drug—unless your provider requests a brandname drug for you. The type of drug you're prescribed may determine where you can get it filled. Also, your costs may vary based on the type of drug you get. Use the TRICARE Formulary Search Tool to learn more.

TRICARE FORMULARY SEARCH TOOL

For information about your prescription, look up the drug at: **www.express-scripts.com/tform**

You'll need to know:

• The name and strength of the drug prescribed

The search tool will tell you:

- If the drug is covered by TRICARE or if you need a coverage review from Express Scripts
- If you need a request form from your provider (This usually applies to non-formulary drugs and medications that require pre-authorization.)
- · Where you can fill your prescription
- · How much you'll pay out of pocket

Over-the-Counter Drugs

TRICARE doesn't cover prescribed over-the-counter products, except for certain insulin, diabetic supplies, and tobacco-cessation products. For more information, go to www.tricare.mil/otc.

FOUR CATEGORIES OF DRUGS

TRICARE groups prescription drugs into four categories. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type. This graphic shows how your costs may vary depending on your drug's category.



COSTS

Active duty service members pay nothing for covered prescriptions from military pharmacies, home delivery, or retail network pharmacies.

For all other beneficiaries, specific costs are available by searching the TRICARE Formulary Search Tool.

- There's no cost for covered generic or brand-name drugs at military pharmacies.
- You pay a copayment for covered brand-name drugs and generic drugs through home delivery or at retail pharmacies
- You pay the full cost for both covered generic and brandname drugs when you go to non-network pharmacies, and you may be able to file a claim. See the section *Non-Network Pharmacies* for more information.
- You pay the full price for any non-covered drugs.
- If you have other health insurance (OHI), TRICARE pays second. If your OHI is through Express Scripts, your coverage processes automatically.

Additionally your annual deductible, catastrophic cap, cost-shares, and point-of-service may apply. Learn more about these at **www.tricare.mil/costs**.

PHARMACY OPTIONS

There are several options to fill prescriptions. Some prescription drugs may only be available through one pharmacy option, like home delivery for maintenance medications. Additionally, there are certain restrictions when getting prescriptions overseas that apply to using home delivery or retail pharmacies. Learn more about the pharmacy benefit overseas at **www.tricare.mil/overseas-pharmacy**.

Military Pharmacies

At a military pharmacy, you can get up to a 90-day supply of most covered drugs.

- Can accept e-prescriptions and prescriptions from most military and civilian providers
- Generally carry only formulary drugs

Visit www.tricare.mil/militarypharmacy to learn more.

TRICARE Pharmacy Home Delivery

With home delivery, you get up to a 90-day supply of drugs mailed to you free using standard shipping.

- No need to file claims
- Available overseas (except in Germany) and with certain restrictions

For information about switching to home delivery, visit https://militaryrx.express-scripts.com/home-delivery or call 1-877-363-1303.

An Important Note About TRICARE Program Information

TRICARE Retail Network Pharmacies

At a TRICARE retail network pharmacy, you can get up to a 30-day supply of a covered drug.

- You may fill prescriptions at TRICARE retail network pharmacies without having to file a claim, but you may need to show your Uniformed Services ID card or Common Access Card and your prescription.
- If you have OHI, save money by using a TRICARE retail network pharmacy that's also in-network with the other plan.

Visit **https://militaryrx.express-scripts.com/find-pharmacy** to find a TRICARE retail network pharmacy in the U.S. and most U.S. territories. In the Philippines, you must use a certified pharmacy. You can find certified pharmacies by using the search tool at at **www.tricare-overseas.com/ beneficiaries/philippines**.

Non-Network Pharmacies

At non-network pharmacies, you pay the full price for a covered drug up front and file a claim to get money back. You'll have costs when using a non-network pharmacy that won't be refunded. These costs may include your yearly deductible, out-of-network cost-shares, TRICARE pharmacy copayments, and point-of-service charges.

Overseas, a non-network pharmacy may be your only option. You'll pay the full price for your covered drugs, and file a claim with the TRICARE Overseas Program contractor, International SOS Government Services, Inc., to get money back.

Visit **www.tricare.mil/coveredservices/pharmacy/claims** to learn more about filing claims.

FOR INFORMATION AND ASSISTANCE

TRICARE Pharmacy Program www.tricare.mil/pharmacy

Express Scripts, Inc. (U.S. and U.S. territories) 1-877-363-1303 1-877-540-6261 (TDD/TTY) https://militaryrx.express-scripts.com DOD.customer.relations@express-scripts.com

International SOS Government Services, Inc. (Outside the U.S. and U.S. territories) www.tricare-overseas.com/beneficiaries/resources/ pharmacy



Take the Publications Survey

Use the QR code to the left or click on "Publications Satisfaction Survey" at www.tricare.mil/publications.

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RETIREMENT PLANNING GUIDE

APPROACHING YOUR 60TH BIRTHDAY

Eligibility for Retirement Pay

Reserve members who have accumulated 20 years of creditable service in a reserve component are entitled to retirement pay at age 60 base on the years of service, rank and number of retirement points accumulated.

Applying for Retirement Pay

Submission of application for retirement can be done **4-6 months** prior to 60th birthday. The CTARNG Retirement Services office accepts appointments Monday-Friday between 10am-2pm to fill and send out pay applications. Please contact our office at the Hartford Armory, Room 100. Phone number: 860-524-4813/860-524-4814. If you do not use our office, you must contact HRC for your Retire Pay Application to be mailed to you (eff 1Oct2014). All packet submitted to:

Human Resources Command (HRC) Call toll-free 1-888-ARMYHRC; DSN: 983-9500 Address: Human Resources Service Center 1600 Spearhead Division Ave., Fort Knox, KY 40121 or log on to: <u>https://www.hrc.army.mil</u>

Checklist for Retirement Packet

- DD Form 108 APPLICATION FOR RETIRED PAY BENEFITS
- DD Form 2656 DATA FOR PAYMENT OF RETIRED PERSONNEL
- Discharge Order
- □ NGB Form 22 REPORT OF SEPARATION AND RECORD OF SERVICE
- NGB Form 23/23A/23B FINAL RETIREMENT POINTS STATEMENT (RPAS)
- Twenty Year Letter" **NOE for Retired Pay at Age 60**
- □ DD Form 2656-5 or DD 1883 RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP) ELECTION CERTIFICATE
- DD Form 214 CERT. OF RELEASE OR DISCHARGE FROM AC
- D Promotion Order (if applicable)
- Cancelled check or Fast Form- DIRECT DEPOSIT SIGN-UP FORM

ADDITIONAL RESOURCES

CTARNG Retirement Services Hartford Armory, Room 100 860-524-4813/860-524-4814

USAA 1-800-531-8722 https://www.usaa.com

Tricare 877-298-3408 https://www.tricare.mil

Veterans Group Life Insurance (800) 419-1473 www.insurance.va.gov

Military Benefit Association 1-800-336-0100 https://www.militarybenefit.org

Armed Forces Benefits Ass. 1-800-776-2322 www.afba.com

Armed Services Mutual Benefit Association 1-800-251-8434 www.asmba.com

Military Officer Association of America 1-800-234-6622 www.moaa.org

Tricare Retiree Dental Program 855-410-3255 www.trdp.org

Transition Assistance Advisor Mr. Fausto Parra 860-524-4908



Defense Enrollment Eligibility Reporting System (DEERS)

- To update addresses and phone number & to Ensure the most accurate data is on file- simply Google 'Defense Enrollment Eligibility Reporting System' (DEERS)
- Call: DMDC at 1-800-538-9552; fax 1-831-655-8317

RAPIDS SITE LOCATOR:

http://www.dmdc.osd.mil/rsl/consent?continueToUrl=%2Frsl%2Fappj%2Fsite%3Fexecution%3De1s1

"GREY AREA" RETIREES (BEFORE 60[™] BIRTHDAY)

Soldier & Dependent: Red ID Card

RETIREE AT AGE 60

- Soldier: Blue ID card
- Dependent: Tan ID Card

Healthcare

- Retirees can elect TRICARE while in the Gray area of retirement or are automatically covered at age 60, <u>TRICARE Medical Retiree Coverage</u>. POC is Ms. Miranda White <u>www.humanamilitary.com</u> (401) 391-3503
- Retirees and their dependents between the ages of 60-65 can enroll in tri-care standard at no cost. There is a fee with TRICARE Prime.
- Retirees and their dependents 65 and older are eligible to receive treatment at a military facility and/or enroll in tri-care for life to be seen by a civilian doctor
- Apply for Medicare 3 months before age 65 if not drawing social security
- Enrollment in Medicare part b is mandatory to receive health benefits through TRICARE for life
- Medicare allows enrollment each year from Jan 1 through Mar 31. coverage under part B will be effective July 1 of the same year
- Beneficiaries who have not enrolled in part b in the past may face a surcharge, which could increase the monthly part b premium
- Medicare coverage automatic if drawing social security at age 65 Contact your local social security office to learn more or
 - Social Security: 1-800-772-1213, http://www.ssa.gov
 - Medicare:1-800-633-4227(1-800-medicare), <u>www.medicare.gov</u>



SURVIVOR ANNUITY INFORMATION & CHECKLIST

The loss of a loved one is never easy...when this happens you are overcome with grief, overwhelmed with unfolding events and frustrated at the mounds of things to do and people to notify. Don't go through this alone. We are here to help!!!!

Call your Retirement Services Officer (RSO)! CT RSO: SFC Darlene Anderson 860-524-4813

darlene.e.anderson4.mil@mail.mil

Your RSO will be able to walk you through all the steps you need to take, and the forms you will need to complete.

We help with the following:

- Call DFAS and notify them of your Service member's death. <u>https://www.dfas.mil/RetiredMilitary/survivors/annuitant-death/</u>
- Assist with forms and applications needed to submit your claim <u>https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/</u>
- Arrear payment claims <u>https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/</u>
- > Assist with collecting supporting documentation from local archives for Annuity claims
- > Provide guidance on additional resources available
- Submit Application on your behalf

ITEMS REQUIRED for Annuity Claim:

- □ Certificate of Death
- DD Form 2656-7 Data for Payment of Retired Personnel
- □ FMS 2231: Fast Start Direct Deposit Form
- □ SF 1174: Claim for Unpaid Compensation
- UW-4P: Withholding Certificate for Pension or Annuity Payments
- □ DD Form 2656-5 RC-SBP or DD 1883-Survivor Benefit Claim or NGB 23F SBP Certificate

Opportunities to Continue Your Military Experience with the State Organized Militia Units

Governor's Foot Guard Units	Governor's Horse Guard Units
First Company Governor's Foot Guard	First Company Governor's Horse Guard
Headquarters: Hartford, CT	Headquarters: Avon, CT
We are always looking for new members to serve in our rifle company, which includes our color guard, and our band. Contact: commandant@governorsfootguard.com recruiting@governorsfootguard.com	Contact: <u>ctfirsthorseguard@gmail.com</u> Website: <u>www.ctfirsthorseguard.org</u> Phone: (860) 673-3525
Website: www.governorsfootguard.com Phone: (860) 522-1337	Major Chris Miller Contact Info
Maj. Mark Boudreau, Commandant at (860) 978-2892 1LT Kevin McCrewell, Adjutant at (860) 450-6677	Maj. Christopher Miller, Commandant Capt. Richard Zaczynski, XO ringman65@yahoo.com <u>MarshalZac14@cox.net</u>
Second Company Governor's Foot Guard	Second Company Governor's Horse Guard
Headquarters: Branford, CT	Headquarters: Newtown, CT
We are looking for a few good men and woman to join our historic command. We have openings in our band, our field music, and our rifle company. Contact: <u>2GFG.CTMD@ct.gov</u>	Contact:TheHorseGuard@gmail.comWebsite:www.TheHorseGuard.orgPhone:(203) 426-9046
rkgreenalchir@sbcglobal.net Website: www.footguard.org Phone: (203) 488-0153	Major James Marrinan, Commandant Captain Paul Mazzara <u>jim.marrinan@comcast.net Mazzarag@aol.com</u>
MAJ Richard Greenalch, Commandant at (203) 444-9838 CPT Robert Devaney, Executive Officer at (203) 430-5560 SGM Donald Rosadini (Recruiting) at (203) 494-4371	2

SERVICE ORGANIZATIONS / SERVICE OFFICERS

AMERICAN LEGION Service Officer K. Robert Lewis

860-594-6600

DISABLED AMERICAN VETERANS

`860-594-6612

Service Officer Robert Rachuba Jakub Dziemaszkiewicz

THE MILITARY ORDER OF THE PURPLE HEART VACANT If veteran was working with Mr. Dickinson they can contact Dennis Del Donna/Providence Regional Office VSO 401-223-3731

VETERANS OF FOREIGN WARS

Service Officer Robert Tozzoli (Newington)

860-594-6610_.

WINDHAM REGIONAL COMM COUNCIL Service Officer Bill Woodbury

860-423-4534 x337

HISPANIC-AMERICAN VETERANS OF CONNECTICUT Service Officer Juan Cruz (Rocky Hill) 860-721-5849

STATE OF CONNECTICUT, DEPARTMENT OF VETERANS AFFAIRS	
Service Officer, (Newington-District 1)	860-594-6604 or 6606
Dawn Waldron	• •
Service Officer, (Norwich – District 2)	860-887-9162
Jeannie Gardiner, Ryan McKenna	
Service Officer, (Milford – District 3)	203-874-6711
Anna James	•
Service Officer, (Bridgeport – District.4).	203-336-2570
Ramon Agosto	· ·
Service Officer, (Waterbury – District 5)	203-805-6340
Peter DiMaria, Jason Coppola	

WOUNDED WARRIOR PROJECT (OEF/OIF) 617-588-4000

http://www.woundedwarriorproject.org/connect/AlumniRegistration.aspx

VET CENTERS

291 South Lambert Road, Ora	inge CT (New Haven Vet Cer	nter) 203-795-0148
25 Elm St, Rocky Hill CT		860-563-8800
2 Cliff Street, Norwich CT	•	860-887-1755 [.]
457 North Main St., Danbury	CT . ·	203-790-4000
· · ·	•	•
GI BILL QUESTIONS	www. GIbill.va.gov	888-442-4551

Fax 716-857-3192 Voc Rehab

860-666-7379 Fax: 860-667-1062



Annuity basics

A life annuity provides guaranteed monthly payments for as long as you are alive. If you want a life annuity that pays benefits to a survivor, or joint annuitant, you have that option as well.

The life annuity is one of the withdrawal options that are available to you once you have left the federal government or the uniformed services, or if you have a beneficiary participant account. It is not the "basic annuity" or "pension" that you will receive as a result of your retirement coverage under FERS or CSRS, or the military retired pay that members of the uniformed services receive. If you have questions about your eligibility for the basic annuity or military retired pay, contact your agency or service. To learn more about the life annuity withdrawal option, read the TSP fact sheet <u>Annuities</u> (https://www.tsp.gov/publications/tspfs24.pdf).

The minimum amount with which to purchase an annuity is \$3,500. This minimum applies separately to each balance, traditional and Roth.

Be aware that an annuity is not the same as a TSP installment payment. A TSP installment payment is one of the other withdrawal options that you have as a separated participant.

The annuity interest rate index is 2.075% for annuities purchased in July 2021 and in June 2021.

Monthly annuity estimate on your annual TSP statement

You may have seen a section on your annual TSP statement called "**Will you be ready for retirement?**" That section displays an estimated dollar amount for your monthly retirement income.

We use several assumptions to calculate the annuity estimate on your TSP statement:

- You're age 63 (or your current age if you're older).
- The annuity interest rate index is 1.480% (for estimates on 2020 statements).
- You purchase a single life annuity with level payments and no additional features.

To explore annuity estimates based on a different type of annuity purchase—or an annuity purchase combined with other withdrawal options—you can use the <u>TSP payment and annuity calculator</u> (https://www.tsp.gov/calculators/tsp-payment-and-annuity-calculator/).

Questions? 1-877-968-3778

Find other ways to contact us (https://www.tsp.gov/contact/).



Living in retirement

Statistics show that people are living longer, healthier lives. It's possible that you could spend two, maybe three, decades in retirement. The money in your TSP account plays a big role in your retirement picture. You'll need those savings to provide you with income when you need it.

Staying with the TSP

If your vested account balance is \$200 or more when you leave federal service, your TSP account stays right where it is until you need it. You can keep more of what you save thanks to our low costs. Plus, you can change your investment mix and transfer eligible money into your account.

Each individual's situation is different and should be considered when making this decision. Our goal is to help provide the tools you need to make the best choice for yourself. These eye-opening videos may make you think twice about moving your money to another retirement plan.

- <u>Once You're Gone, You're Gone</u> (https://www.tsp.gov/exit/?idx=153)
- Don't Move (https://www.tsp.gov/exit/?idx=154)
- <u>Combine and Save: Transfer into the TSP</u> (https://www.tsp.gov/exit/?idx=155)

And be sure to check out our other videos at <u>youtube.com/tsp4gov</u> (https://www.tsp.gov/exit/?idx=152) to learn more.

Questions? 1-877-968-3778

Find other ways to contact us (https://www.tsp.gov/contact/).

(https://www.facebook.com/tsp4gov) (https://twitter.com/tsp4gov)

You may also visit **TSP.GOV**

and log into "My Account" to perform many of these transactions and inquiries.



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Notes

ThriftLine 1-877-968-3778

Available 24 hours a day, 7 days a week.

Outside the U.S. and Canada: 404-233-4400 TDD: 1-877-847-4385

Option 1—Account Information and Transactions

Select option 1 for the Account menu.

For Your Security Enter TSP account number and ⊕ Enter PIN and ⊕* orto request a PIN press ① and ⊕

Account Menu

- Account Balance
 Contribution Allocations
 Interfund Transfers
 Loans
 Withdrawals
 PIN Change
 Mailed TSP Materials
 Mailed Statements
- If you have civilian *a*nd uniformed services accounts, you'll be taken to the account associated with the PIN you entered. If your PIN is the same for both accounts, you'll be asked which account you wish to access.

Option 2—Plan Information

Select option **2** for the Plan Information menu.

1 Share Prices

- 2 Rates of Return
- Current Loan Interest Rate
- Current Annuity Interest Rate Index
- 9 Plan News
- 6 Fax Back Materials Request

Option 3—All Other Inquiries

Select option 3 to speak to a Participant Service Representative.

Available 7am-9pm (eastern time)

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Veterans' Service Records

Home > Veterans' Service Records > Military Service Records

Request Service Records

Request Military Service Records

eVetRecs Help

Other Methods to Obtain Service Records

Special Notice Regarding Requests

Military Service Records

About Service Records

Correcting Service Records

Medical and Health Records

Locations of Service Records

Older (pre-WWI) Service Records

What Records are NOT Available?

Privacy and Security of Veterans Records

Further Expansion of Onsite Workforce at the National Personnel Records Center (NPRC) is Underway

Due to the COVID-19 pandemic, the NPRC has been operating at a reduced capacity. As of March 29, 2021, the NPRC increased its on-site staffing to 25 percent of the workforce. While we continue to increase our on-site staffing, we are still servicing requests associated with medical treatments, burials, and homeless veterans seeking admittance to a homeless shelter. Please refrain from submitting non-emergency requests such as replacement medals, administrative corrections, or records research until we return to pre-COVID staffing levels.

- More information on NPRC's operating status
- Alternative sources for modern military records
- More information about the National Archives' response to coronavirus can be found at archives.gov/coronavirus.

Request Military Service Records

Recent military service and medical records are **not online**. However, most veterans and their next of kin can obtain **free copies** of their DD Form 214 (Report of Separation) and the following military service records any of the ways listed below.

Looking for records?

Start Request Online

- DD 214/ Separation Documents
- Official Military Personnel File (OMPF)
- Replacement Medals
- Medical and Health Records
- Burials and Emergency Requests
- Natural Disaster Requests

If you are unable to start the form online and prefer to submit a traditional request form, you can mail or Fax it:

Mail or Fax Form

How can I check on the status of my request?

Allow about 10 days for us to receive and process your request before checking your request status.

Please indicate whether you know your request number using the buttons below:

Yes, I know my request number

No, I don't know my request number

You may also telephone the **NPRC Customer Service Line** (this is a long-distance call for most customers): **314-801-0800**. **Note:** Our peak calling times are weekdays between 10:00 a.m. CT and 3:00 p.m. CT. Staff is available to take your call as early as 7:00 a.m. and as late as 5:00 p.m. CT.

DD 214 Increased Social Security Benefits for Veterans

Please share this with anyone who had active duty service (including active duty for training) between January 1957 to December 31, 2001, and planning for retirement.

This is something to put in your files for when you apply for Social Security down the road. It is NOT just for retirees, BUT anyone who has served on active duty between January 1957 to December 31, 2001.

FYI - <u>this benefit is not automatic, you must ask for it</u>! We've all been on active duty between 1957 and 2001 or know someone who has

How you get credit for Special Extra Earnings:

Special extra earnings credits are granted for periods of active duty or active duty for training. Here's how the special extra earnings are credited on your record:

- ➢ From 1957 through 1977, you are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.
- From 1978 through 2001, for every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 a year.
- In January 2002, Public Law 107-117, the Defense Appropriations Act, stopped the special extra earnings that have been credited to military service personnel.

If you enlisted after September 7, 1980, and didn't complete at least 24 months of active duty or you're full Tour, you may not be able to receive the additional earnings.

Social Security website: http://www.ssa.gov/retire2/military.htm