



CAPT John R. Wheeler, MSC, USNR (Ret)
National VP for Retired Personnel

As my two-year tenure comes to a close I'd like to thank all who've contributed to our efforts to inform our membership on retirement issues. Judging from received e-mails and personal comments, we've helped many to use better and to appreciate our benefits, understand the shortcomings of the system, and to work together to correct these difficulties by informing our elected representatives. I have learned that many retirees are not aware of the services NRA provides after their drilling careers end. They need to be encouraged to rejoin us for their own benefit as well as for the strength of the Association.

Recently, I had the opportunity to make a presentation to a Naval Reserve unit on "The Gray Area – From 20 to 60." It has become very obvious to me that Reserve retirement information is a well-kept secret since many Reservists are lacking information on the value of staying to retirement, how great it is, and what the whole process entails. In addition to our columns, special foldouts, and e-mails, we need to prepare and deliver a retention message to each drilling Reservist on the various aspects of retirement. We, also, need to impress upon each Reserve commanding officer the value of sharing this message and providing ceremonial and informed transition to the retiring Reservist. Through these efforts and others, we can mentor our junior colleagues and make their careers even more memorable than ours were plus paving the way for an informed retirement.

Another initiative of the last two years is an e-mail based retirement advisory committee. I thank those who've shared in this experience and provided their input and advice to improve our service to members.

The support of our Headquarters staff, especially Executive Director RADM Steve Keith, Associate and Assistant Editors

Changing of the Watch Continues Service to Retirees

CAPT Tom McAtee and Mrs. Linda Bautista, and my other volunteer officers, under the leadership of President RADM Steve Isreal, has been vital to the success of this position. Thanks to all for your success in providing service to our members.

That said, it's a privilege to share some more tidbits on subjects of expressed interest from our members courtesy of LT James "EMO" Tichacek, USN (Ret).

TRICARE toll free numbers – Monday through Friday, 8 a.m. to 8 p.m., Eastern Daylight Time (excluding federal holidays). Calls are answered in English only.

Senior Pharmacy Program, 1-877-DoD-MEDS, (1-877-363-6337)

TRICARE For Life, 1-888-DoD-LIFE, (1-888-363-5433)

TRICARE On-line, 1-866-DoD-EWEB, (1-866-363-3932)

HIPAA, 1-888-DoD-HIPA, (1-888-363-4472)

TRICARE Retiree Dental Plan – Delta Dental 1-888-838-8737

TRICARE Mail Order Pharmacy – Express Scripts 1-866-363-8667

Defense Enrollment Eligibility Reporting Systems (DEERS) 1-800-538-9552

ID Card: Commencing in OCT 03, DoD plans to make the Common Access Card (CAC) the standard form of identification card (as well as a token for physical and logistical access) for all active-duty military, Selected Reserve, DOD civilians, and eligible contractor personnel. The CAC costs about \$8. It is about the size of a credit card. Embedded in the card is a small gold-colored computer chip with 32 kilobytes of usable data space for storing information. DOD does not plan to convert the ID cards of family members, retirees, members of the Inactive Guard and Individual Ready Reserve, or disabled veterans because no requirement has been identified to justify the expense. However, if at some time in the future a need for issuing the CAC to persons in these categories arises, DOD would consider revising its policy.

TRICARE & VA Combined Care: DOD has published a new proposed rule (Volume 68, Number 160) in the Federal Register clarifying one piece of TRICARE's coordination of benefits problem with the Department of Veterans Affairs (VA). Under the current policy,

beneficiaries who are eligible for both TRICARE and VA health benefits may use only one program for a specific episode of care (care of a specific diagnosis and its subsequent treatment[s]). The new rule will allow beneficiaries to use TRICARE benefits to augment or replace services being provided through the VA, while ensuring that neither department duplicates treatment. The effect of the proposed change will allow individuals who are receiving care from the VA to change to care provided by TRICARE for the same episode of care. The VA will be responsible for payment for the services they provide through their facilities, and TRICARE will pay for any services provided through their Prime, Extra, or Standard programs. As long as the care is considered medically necessary and is not found to duplicate the care provided by the other service, the new rule ensures freedom of choice for beneficiaries who have entitlement to both TRICARE and VA benefits. The proposed rule notice is posted in the Federal Register at <<http://a257.g.akamaitech.net/7/257/2422/14mar20010800/edocket.access.gpo.gov/2003/03-1012.htm>>.

FDIC Insurance: Many retirees invest in money market accounts and certificates of deposit because they pay high annual interest rates and are protected by the Federal Deposit Insurance Corporation (FDIC). Because the basic insured amount of a depositor is limited to \$100,000, it is necessary to diversify your accounts to maintain coverage if you have more than this to invest. However, it may not be convenient to establish different accounts in different financial institutions to minimize the likelihood of loss. Since FDIC provides separate coverage for different categories of legal ownership, it allows depositors to have more than \$100,000 in one FDIC-insured financial institution. The most common categories of ownership are individual, joint, and testamentary (trust) accounts. Other categories include retirement and business accounts.

Information provided by LT James "EMO" Tichacek, USN (Ret), Director, Retiree Activities Office & U.S. Embassy Warden Bagueio City RP and NAUS. 🇵🇭