

Information Potpourri

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National VP for Retired Personnel Programs

As the newly elected VP for Retired Personnel, the first task I was presented with was to provide an article for *NRA News* before I unpacked from the San Antonio conference. Luckily, CAPT McAtee came to my aid, and we prepared some relevant information for this month.

COLA Increase

The annual cost-of-living adjustment (COLA) for retirees covered by the Civil Service Retirement System and retirees with military or Foreign Service annuities will get a 2.1 percent increase in their January 2004 retirement payments.

COLA Ten-Year History

Year	COLA
2004	2.1 %
2003	1.4 %
2002	2.6 %
2001	3.5 %
2000	2.4 %
1999	1.3 %
1998	2.1 %
1997	2.9 %
1996	2.6 %
1995	2.8 %

Medicare Part B Premiums Increase

The monthly MEDICARE Part B premium you pay will increase to \$66.60. This is an increase of \$7.90. Remember, you must elect/maintain Part B in order to be eligible for TRICARE for Life.

Deferring Retirement Pay

If you are approaching age 60 in the next few years and your birthday is in the month of November or December, you should at least consider the act of "deferring retirement pay." Deferring means forfeiting once a portion of retirement pay by applying for retirement

pay to commence on a date beyond the date you were initially eligible to receive retirement with pay – your 60th birthday. Example, if a retiree turns age 60 on 15 December, he/she may be better off deferring commencement of retired pay until 1 January to gain the pay hike. How do you do this? You can specify another date in Block 3 of DD Form 108 when you apply for retired pay. Why would anyone forfeit retirement pay? The only logical reason is to take advantage of a close-at-hand active military pay raise. But remember, when you defer retirement pay, you are also deferring all benefits and privileges that accompany retirement, including TRICARE.

Planning on Living to Age 90?

If you do, your SBP premium will be paid off and no further deduction will be made from your retirement pay. The SBP premium must be paid for 30 years before premiums cease. Since RCSBP didn't start for retiring Reservists until 1 October 1978, no Reserve retiree will be premium-free until the 1 November 2008 retirement pay date.

Keep DEERS Updated

Did you know that you or a family member could lose medical benefits if you do not update your information on the Defense Eligibility Enrollment Reporting System (DEERS)? DEERS stores medical benefit data for Active military, retirees, and eligible family members. Service members and retirees are the sponsors for their family members' medical benefits and are responsible for the accuracy of the DEERS information. Correct, up-to-date DEERS information is essential since this data defines your medical benefits. If you marry but neglect to register your spouse in DEERS, that person is not eligible for medical benefits until the sponsor updates the information.

If you move but don't submit the current address of each family member to DEERS, your family may not receive essential messages regarding medical benefits, such as information about the mail-order pharmacy and TRICARE for Life program.

Making changes to DEERS is easy to do. You can make changes through your military support office, the same office that assists you with your ID card. If you are making changes, it's a good idea to take documentation with you, such as a marriage certificate, divorce decree, or birth certificate.

For DEERS address changes, four options exist:

1. To make address changes or to verify data on-line, log on to the Defense Manpower Data Center Web site at <<https://www.dmdc.osd.mil/swg/owa/webguard.login?appl=9012&rule=02>>.
2. Call the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552. The best time to call the Telephone Center is between 0900-1500 (Pacific Time) Wednesday through Friday to avoid delays.
3. Fax address change to 1-831-655-8317.
4. Mail the change information to the DSO, ATTN: COA; 400 Gigling Road; Seaside, CA 93955-6771.

For additional questions regarding your DEERS record, call the DSO Telephone Center at 1-800-538-9552. The hours of operation are 0600-1530 (Pacific Time), Monday through Friday (excluding federal holidays). ⚡