


Benefits and Financial Topics for the South Carolina MOAA Conference

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Overview

Issues on...

- Health care
- Survivors
- Social Security
- Concurrent Receipt




Health Care



TRICARE/TFL

The TRICARE Health Plan
Serves more than 9.2 million beneficiaries!

- Standard – Fee for service
- Prime – Managed care (HMO)
- TRICARE For Life (TFL)
 - Eligible for Medicare Part A
 - Enrolled in Medicare Part B
 - Valid Military ID Card



TRICARE/TFL

- TRICARE For Life (TFL)
 - Eligible for Medicare Part A
 - Enrolled in Medicare Part B
 - Valid Military ID Card
 - Enrollment

Greenville, SC, Social Security Administration Office (SSA)
Address - 319 Pelham Road, Greenville, SC 29615
Phone - 1-877-274-5433
Hours - M-T and Th-F 9:00 - 3:00 W 9:00 - 12:00
Google - Greenville SC SSA



Tricare For Life

- Tricare is a Medicare Supplement
- Tricare invisible to health care community
 - Just find a Medicare doctor
 - No need to mention Tricare
- Additional coverage adds complexities
 - Probably over insured
- May need to show Military ID Card



2013 TFL Pharmacy Change

- Requires...
TFL beneficiaries on maintenance meds to use base pharmacies or mail order for one year.
After the year, opt-out is option
- Effective TBD
- Safeguards to ensure enough meds to start mail order
- Some limited DOD waivers may apply



Rx Copays

<u>NOW</u>		<u>2013</u>	
<u>Retail</u>		<u>Retail</u>	
Generic	\$5	Generic	\$5
Brand	\$12	Brand	\$17
Non-form.	\$25	Non-form.	\$44
<u>Mail Order</u>		<u>Mail Order</u>	
Generic	\$0	Generic	\$0
Brand	\$9	Brand	\$13
Non-form.	\$25	Non-form.	\$44



Hearing Aids

“Retiree At Cost Hearing Aid Program”

- Available at **some** base Audiology Clinics
- Call in advance, travel and lodging not included
- Usually a 2-day process
- Cost is greatly reduced-- <\$1000ish

Also check with VA— must be Service-connected



Health Care Hodge-Podge

- **Tricare dental** – www.trdp.org
- **Mail Order pharmacy** – <http://www.tricare.mil/>
Prescriptions or (877) 363-1303
- **Eye glasses** –
 - Naval Ophthalmic Support & Training Activity
 - Free BC glasses
 - Email at: NOSTRA-CustomerService@med.navy.mil
 - Phone at (757) 887-7600 Option 1
- **Long Term Care** –
 - Federal Long Term Care program
 - www.ltcfeds.com



Tricare “Reserve Select” and “Retired Reserve” Programs

- For Reserve members
 - Reserve Select –while in-between drills
 - Retired Reserve –while in gray zone
- Tricare Standard program
- Premiums payable only by EFT, credit or debit cards
- Premiums
 - Reserve Select—Ind: \$52mo Fam: \$196mo
 - Retired Reserve—Ind: \$402mo Fam: \$969mo



Survivors



Survivor Benefit Plan (SBP)

- Establish your **Base Amount**
 - Min \$300 per mo up to full retired pay
- Beneficiary will get 55% of **base amount**
- Cost is 6.5% of **base amount**
- Not customer friendly; once choices are made, changes are rare
- Program is dirt simple—easier for survivor
- Survivor benefit is COLA adjusted
- Costs are subsidized so premiums are less
- Typically, the benefit far outpaces the premiums



Dependency & Indemnity Compensation (DIC)

DIC is awarded to a surviving spouse of a disabled veteran:

- If the death is attributed to an injury or disease incurred on active duty
- Or -
 - If the retiree had 100% VA disability rating
 - 10+ years
 - 5 continuous years from release of active duty
- Or -
 - Former POW rated 100% one year prior to death



SBP Still Not Fixed

- Social Security Offset was eliminated...
- The SBP-DIC Offset was not.
- Offset is dollar-for-dollar:

$$\frac{\text{SBP \$}}{\text{- DIC \$}} = \text{SBP "Benefit"}$$

- Premium refund provided after offset applied



Compromise to Fix Offset

Special Survivor Indemnity Allowance (SSIA)

2008/2009 First Legislative Steps:

- Special \$50/mo payment (2009)
- Add \$10/mo each yr for 5 yrs (2010-2014)
- Enhanced payments out to 2017
- Everything stops in 2018

Beginning	Monthly Amount
October 2008	\$50
October 2009	\$60
October 2010	\$70
October 2011	\$80
October 2012	\$90
October 2013	\$100
October 2014	\$150
Increases thru 2017	
October 2017	\$310



What About That Sharp Case?

The Sharp Case

Aug 2009 – Three widows win court case against the govt.

- The Decision—Remarriage after age 57 maintains full DIC-SBP

Why? It's how the law is written—law's wording is different for under 57 and 57+




Personal Affairs

- **Gather Information Today**
- **Get the Facts:**
 - *Use creditable sources*
- **Review Annually**



Personal Affairs

- **Get Personal Affairs in order**
 - Update your Will, Trust, Living Will
 - Gather Documentation
 - Complete Personal Action Guide



Documentation Readily Available

- Birth Certificates
- Marriage Certificates
- Divorce Decree
- Changes in name
- Death Certificate
- Separation Documents
- DD Form 214
- Retirement Orders




Service Records

- Order on-line at www.archives.gov/veterans/
- Phone: 1-866-272-6272
- Mail
 - Use SF-180; get form on-line, VSO, VA, or request at: National Personnel Records Center, 1 Archives Drive, St. Louis, Missouri 63138
 - Mailing addresses are on the form
- Fax form to 314-801-9195



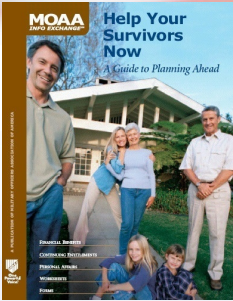

Living Expenses

- Money set aside
 - For surviving spouse
 - 60-90 days
 - Immediate living expenses after sponsor's death



Help Your Survivors...Now!

- Potential Financial Benefits
- Entitlements
- Personal Affairs
- Personal Affairs Action Guide
- Survivor's Checklist

Social Security



Social Security Survivor Benefits

- Widow or widower, full retirement age or older
 - Full benefit
- Widow or widower, age 60 to full retirement age
 - Reduced amount
- Disabled widow or widower, age 50 through 59
 - Reduced amount
- Widow or widower, any age, caring for a child under age 16
 - Reduced amount
- A child under age 18 (19 if still in elementary or secondary school) or disabled
 - Reduced amount



Social Security Survivor

- **Effect of Remarriage Before Age 60**
 - **Not Eligible on Members Record**
- **Remarriage Terminates**
 - **Eligibility Restored**



Social Security Survivor

Effect of Remarriage After Age 60

No Effect on Social Security Entitlements



Concurrent Receipt

Full Payment of Retired Pay and VA Compensation



Concurrent Retired and Disability Pay--CRDP

- CRDP is simply the elimination of the VA Waiver from your retired pay
 - A *medical retiree* may still have some VA Waiver**
- In 2014, phase-in complete, VA Waivers disappear
- Eligibility:
 - 20 year (+) retiree, 50% or greater VA rating—period
- CRDP is automatic



Combat-Related Special Compensation--CRSC

- A separate check to reimburse you for your VA Waiver amount
- Completely determined by illness/disabilities directly related to combat
 - NOTE: Not unusual from combat only rating to be less than total VA disability rating
 - VA has nothing to do with combat determination
 - Service CRSC offices make determination and report to DFAS
- Full VA Waiver remains in retired pay
- Eligibility: any retiree (medical or yos), any VA rating, with CRSC rating
- **NOTE: Reimburses vested Service time only**—medical retirees usually see only a portion of reimbursement**




** From Previous Slides

Retired pay formula: 2.5% X YOS X Base pay/Hi-3
 Medical Retirement: Medical Rating X Base pay/Hi-3
 • Or YOS if higher than medical rating

Example, Medical Retiree with 5 YOS, 75% medical rating
 5 YOS X 2.5% = 12.5% (Pay will be at 75%)

Concurrent Receipt reimburses the **vested Service years only**
 People get upset when they realize CRSC is not near what they thought

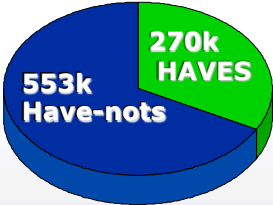


Congress Has Fixed For Some


	<u>Combat Related</u>	<u>Non-Combat Related</u>
20+ Yrs/100% and IUs	Yes	Yes
20+Yrs/50+% Disability	Yes	Phasing In
20+ Yrs/0-40% Disability	Yes	No
Under 20 Yrs—Med Retire	Yes	No



Concurrent Receipt Haves vs. Have-nots



Category	Count
HAVES	270k
Have-nots	553k



Military Officers Association of America

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Email: BenInfo@moaa.org
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