

# RETIREE OFFICE NEWS – 171<sup>st</sup> ARW



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**“A very Happy Easter to you and your family from the Retiree Office.”**

**Tanker Times:** Welcome back to the Retiree Office News. We will try to catch you up on things since the last Tanker Times was published. The last mailed copy was the December 2010 issue and the last electronic copy was September 2011. The electronic copies published from January to September 2011 are still available for viewing on the 171<sup>st</sup> web site by clicking on “NEWS” at the top of the page. Effective October 2011, the Tanker Times has been replaced with the “171<sup>st</sup> Air Refueling Wing” web page, which includes a wealth of information and news to keep you up to date on the 171<sup>st</sup>. <http://www.171arw.ang.af.mil/>

**Retiree Brunch:** The brunches are held the 3<sup>rd</sup> Monday in January, April, July, and October. The brunches for 2012 are all scheduled at 11 AM on Jan 16<sup>th</sup>, April 16<sup>th</sup>, Jul 16<sup>th</sup>, and Oct 15<sup>th</sup> at Hoss’s Steak House, 1011 Beaver Grade Road, Coraopolis, PA 15108 (Moon Township) (412) 262-8857. All are welcome, even if you are not retired! The last brunch on Jan 16<sup>th</sup> was well attended with approximately 50 people participating. We enjoyed seeing a few new faces.

**112<sup>th</sup> Reunion:** The 112<sup>th</sup> Reunion is held on the 112<sup>th</sup> day of the year, which is Saturday, April 21, 2012. It is being held at the 911<sup>th</sup> AFRES Open Mess at 1700 hrs. Hope to see you there!

**ID Cards:** Appointments are required for new ID Cards. Walk-in service is no longer accepted. You can schedule your appointment by calling (412) 776-7485 or online by going to the 171<sup>st</sup> Air Refueling Wing web page <http://www.171arw.ang.af.mil/>. Select “ID Card Appointment Scheduler” under the heading titled “Featured Links” located under the right hand column of the home page. Next you will select ‘Make an Appointment’ located on the top blue bar, select your state (PA) then hit GO, select your city (CORAOPOLIS) then click NEXT, then select the Coraopolis location. You are now ready to schedule your appointment by selecting the month and day. Select one of the available times listed. Read the instructions and provide the required information, then click on ‘SUBMIT’. You will receive a confirmation email for your appointment.

**Sympathies:** We extend our sympathies to the families and relatives of the following retirees who recently passed away. Please inform our office if you hear of the passing of one of our fellow 171<sup>st</sup> or 112<sup>th</sup> members.

COL	BOLLEN, EDWARD	DEC 2011	LTC	HOEGLE, JOSEPH	OCT 2011
TSG	COX, LARRY	NOV 2011	MSG	MARCINKO, GEORGE	APR 2011
MSG	SCHUTTE III, WILLIAM	DEC 2011			

**Retirements:** Congratulations to our recent retirees who retired from Oct 2011 thru Apr 2012. Please do not hesitate to contact the Retiree Office, if you need assistance.

Rank	Last Name	First Name	Retired
SMS	BEEBE	GREG	30-Nov-11
TSG	BENCINIC	RONALD	1-Dec-11
SMS	BYARD	EDWARD	1-Oct-11
TSG	CARILLI	CLIFFORD	1-Mar-12
TSG	CONOR	SAMUEL	28-Feb-12
MSG	DEAN	DAVID	1-Oct-11
MSG	DESANTIS	DANIEL	18-Mar-12
MSG	FARMERIE JR	JOHN	1-Oct-11
MSG	FEROCE	MARTIN	31-Dec-11
TSG	FERRARA	PAUL	27-Feb-12
MSG	FERRARA	JOSEPH	21-Feb-12
MSG	GILLES	BRAD	2-Oct-11
MSG	GORDON	DONALD	31-Dec-11
LTC	IRVIN	DAVID	1-Dec-11
SMS	JONES	DOUGLAS	26-Dec-11
CMS	KOBALY	RUSSELL	31-Dec-11
LTC	KORTYNA	DAVID	1-Jan-12
TSG	LANTZ	EARL	31-Dec-11
MSG	LEECH	DORA	31-Dec-11
TSG	LEMASTERS	JEFFREY	27-Feb-12
MSG	LEVASSEUR	CHRISTINE	1-Oct-11
CMS	LUCYK JR	NICHOLAS	31-Dec-11
LTC	MAY	RICHARD	29-Nov-11
TSG	MEYERS	GEORGE	30-Dec-11
MSG	MILLER	ROBERT	31-Dec-11
MSG	MOSER	STEVEN	31-Jan-12
MSG	OYSTER	DANIEL	19-Feb-12
MSG	PETERSON	ERIK	3-Oct-11
MSG	POWELL	WILLIAM	1-Oct-11
LTC	RICHARDS	GORDON	31-Oct-11
SSG	RICHIE	GARLAND	1-Mar-12
MSG	ROSSI	JOHN	1-Dec-11
MSG	SABADOS	MICHAEL	31-Dec-11
MSG	SMITH	SUZANNE	1-Apr-12
SSG	SULLIVAN	JAMES	8-Jan-12

Rank	Last Name	First Name	Retired
SMS	TYLER	CHARLES	20-Feb-12
MSG	WHITE	WHITNEY	1-Nov-11
MSG	YABLONSKI	JOSEPH	31-Dec-11

## **Express Scripts – TRICARE Pharmacy:**

Web Address - <http://www.express-scripts.com/TRICARE/>

## **New Prescription Copays Effective Oct. 1, 2011**

The prescription copayments below took effect on Oct. 1, 2011. Copayments for active duty service members remain \$0.

	<b>30 Day Supply Retail Pharmacy</b>	<b>90 Day Supply Home Delivery</b>
Formulary Generic	\$5	\$0
Formulary Brand	\$12	\$9
Non-Formulary	\$25	\$25

## **TRICARE Health Insurance Coverage & Benefits Plans:**

<http://www.veteransbenefitsgibill.com/2012/01/12/tricare-medical-insurance-benefits-plans-cost-and-coverage/#ixzz1qwe6QFto>

<http://www.tricare.mil>

The following information is located online at the links above, but is also provided below for those who do not have access to a computer.

### **What is TRICARE Insurance?**

TRICARE (aka: the Triple Option Benefit Plan) is the health care and health insurance program provided to members of the United States military and their dependents. Whether you are an active duty service member, a member of the National Guard or the Reserves, a veteran, or a military dependent, there's a high likelihood that you are eligible to receive TRICARE medical insurance benefits.

TRICARE, which was formerly called the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), is the official health care program of the United States Department of Defense Military Health System. TRICARE offers civilian health benefits for military personnel, veterans, and their dependents. Think of it as the civilian care component of the Military Health System.

TRICARE benefits are provided with three main options, which you should think of as three levels of insurance coverage (the better ones cost more, but also offer additional benefits). You will want to pick your TRICARE plan based on your specific medical situation.

The three TRICARE plans are called:

- . TRICARE Standard – Similar to the old CHAMPUS program
- . TRICARE Extra – Similar to a Preferred Provider Organization (PPO) insurance plan
- . TRICARE Prime – Similar to a Health Maintenance Organization (HMO) insurance plan

TRICARE plans have some significant differences (in both costs incurred and benefits offered), so if you're looking at selecting your own medical insurance, please be sure to read the rest of this article closely before choosing which TRICARE insurance plan you want to go with.

## **TRICARE Standard**

**TRICARE Standard** is a plan similar to the original CHAMPUS program that used to be provided to military personnel. TRICARE Standard is a program available to active duty military, retirees from the Active Component, retirees from the Reserve Component age 60 or older, and their eligible family members (military dependents).

TRICARE Standard plans allow you to use any civilian health care practitioner as long as they are payable under TRICARE regulations. TRICARE Standard does not require an enrollment fee, but you do have to pay an annual deductible and coinsurance (copayments), along with other potential out-of-pocket (uncovered) expenses.

Depending on your unique medical situation, TRICARE Standard could be the best plan for you, but it could also be the worst!

While TRICARE Standard benefits offer you a selection of the broadest range of medical providers to choose from, you won't have a Primary Care Manager (which some people like having) and you may have to spend significant amounts of money to meet your deductible and cover out-of-pocket expenses. Make sure that you do your research before signing up for this plan!

## **TRICARE Extra – Similar to a PPO Plan**

**TRICARE Extra** is only available to TRICARE Standard members (it's basically an upgrade from TRICARE Standard). TRICARE Extra lets you go to any civilian health care provider that you want, as long as they're within the regional contractor's provider network (there are limits here!). TRICARE Extra is like a PPO plan, because you can basically go to any doctor you want, without having to get a referral from your primary physician (which you would need if you're enrolled in TRICARE Prime).

TRICARE Extra may even provide you with a money saving opportunity, though it depends on what type of health benefits you will be using. Co-Payment under TRICARE Extra are 5% less expensive than under TRICARE Standard, and there is also no enrollment fee to join this plan, except for the copayments you will be responsible for making each time you visit a medical facility.

## **TRICARE Prime – Similar to an HMO Plan**

**TRICARE Prime** is available to all active military personnel and is similar to an HMO insurance plan. TRICARE Prime does not have an enrollment fee for active duty service members, or for members of their families. However, members of the TRICARE Prime

benefits package must choose a primary care physician, also called a Primary Care Manager, and receive direct referrals from that physician in order to visit other specialists for 'specialty care'. Because of the referral process, most TRICARE Prime members are treated at military-run facilities and health centers.

TRICARE Prime offers the advantage of being typically, but not always, significantly cheaper than the other TRICARE healthcare plans, with much lower fees and a lack of annual deductibles (which can be very expensive). However, the number of available treatment facilities and the choice of health care providers are limited for those individuals who enroll in TRICARE Prime, and you can't just walk into any doctor you want whenever you feel like it.

If you don't need much in the way of healthcare though, and especially if you don't have any specialty care issues, this may be the best plan for you because of its possible cost savings.

### **How Much Does TRICARE Insurance Cost?**

Use the following TRICARE benefits calculator tables to determine how much each of the three TRICARE medical insurance plans will cost for you and your dependents. Make sure to use the right table, depending on which category you fall into.

#### **Calculator for Active Duty, Guard, Reserves & Their Dependents:**

Service	TRICARE Standard	TRICARE Extra	TRICARE Prime
Annual Deductible	\$150/individual or \$300/family for E-5 & above; \$50/100 E-4 below	\$150/individual or \$300/family for E-5 & above; \$50/\$100 for E-4 & below	None
Annual Enrollment Fee	None	None	None
Civilian Outpatient Visit	20% of allowed charges for covered service	15% of negotiated fee	No Cost
Civilian Inpatient Admission	Greater of \$25 or \$14.35/day	Greater of \$25 or \$14.35/day	No Cost
Civilian Inpatient Behavioral Health	Greater of \$20 per day or \$25 per admission	Greater of \$20 per day or \$25 per admission	No Cost
Civilian Inpatient Skilled Nursing Facility Care	\$11/day (\$25 minimum) Charge per admission	\$11/day (\$25 minimum) Charge per admission	\$0 per diem charge per admission

## Calculator for Retirees (under 65), Their Dependents & Others:

Service	TRICARE Standard	TRICARE Extra	TRICARE Prime
Annual Deductible	\$150/individual or \$300/family	\$150/individual or \$300/family	None
Annual Enrollment Fee	None	None	\$230/individual or \$460/family
Civilian Cost Share	25% of allowed charges for covered service	20% of negotiated fee	-
Outpatient Emergency Care Mental Health Visit	-	-	\$12, \$30, \$25, \$17 (group visit)
Civilian Inpatient Cost Share	Lesser of \$535/day or 25% of billed charges plus 25% of allowed professional fees<	Lesser of \$250/day or 25% of negotiated charges plus 20% of negotiated professional fees	Greater of \$11 per day or \$25 per admission; no separate copayment for separately billed professional charges
Civilian Inpatient Behavioral Health	High Volume Hospitals - 25% hospital specific per diem, plus 25% of the allowable charge for separately billed professional services; Low Volume Hospitals - \$175 per day or 25% of the billed charges, whichever is lower, plus 25% of the allowable charge for separately billed services	20% of total charge. Plus, 20% of the allowable charge for separately billed professional services	\$40 per day; no charge for separately billed professional charges
Civilian Inpatient Skilled Nursing Facility Care	25% cost-share of allowed charges for institutional services, plus 25% cost-share of allowable for separately billed professional charges.	\$250 per diem cost share or 20% cost share of total charges, whichever is less, institutional services, plus 20% cost share of separately billed professional charges	\$11/day (\$25 minimum) charge per admission

## **TRICARE Vision Coverage**

The level and type of TRICARE vision insurance available to military personnel depends on both the beneficiary status of the military member and the type of TRICARE insurance package (Standard, Extra or Prime) that the member is enrolled in.

Members of the TRICARE Standard plan typically do not receive substantial TRICARE eye coverage benefits. Similarly, members enrolled in TRICARE Extra are also not likely to receive comprehensive TRICARE optometry benefits. Enrollees of TRICARE Standard and Extra are, however, provided with one eye exam per year, given that they are either an active duty member of the United States Armed Forces, or a dependent of someone on active duty.

Under the “well-child” benefit, children up to the age of six who are enrolled in TRICARE Standard or Extra plans can also receive eye and vision screening by their Primary Care Managers, which is definitely helpful, but nowhere near the level of vision benefits provided by TRICARE Prime coverage.

Unlike TRICARE Standard and Extra plans, people enrolled in TRICARE Prime do receive comprehensive vision benefits, some of which can be extraordinarily useful. TRICARE Prime vision coverage offers comprehensive eye exams once every other year for members three or older. Pediatric vision screening is available from birth to approximately six months of age, and diabetic patients of all ages are eligible for annual comprehensive eye examinations.

TRICARE Prime eye coverage also allows treatment to be received from TRICARE eye doctors operating under all eligible TRICARE vision providers. People with the Prime version of the TRICARE vision plan may also receive services from opticians who are not registered TRICARE optometry providers, if those members have received a direct referral from their Primary Care Manager, and received authorization from their Health Care Finder.

## **TRICARE Dental Insurance Coverage**

The TRICARE Dental Program is a voluntary dental insurance program that can be utilized by eligible Active Duty family members, Select Reserve and Individual Ready Reserve members. Family members of the Select Reserve and Individual Ready Reserve may also be eligible to receive TRICARE dental benefits.

### **TRICARE Dental Coverage:**

- Participants in TDP can receive 100% coverage for emergency, diagnostic and preventative dental treatments. The only exception to full-coverage for emergency, diagnostic and preventative treatments is sealants. Sealants are covered 80% by the TRICARE dental plan with the member responsible for paying 20% of the cost out of pocket.
- Other cost share services include: fillings, roots canals, orthodontics, crowns, extractions and periodontics.
- The maximum annual coverage benefit for routine dental care is \$1200.
- The lifetime maximum coverage for orthodontic services is \$1500.
- Additional services available to eligible TRICARE members includes dental implants, dental prosthetics and various restorative services.

## TRICARE Retiree Dental Program

The TRICARE retiree dental program is a premium-based benefits package.

This TRICARE dental plan is available to all uniformed service retirees and certain family members. Delta Dental Plan of California administers the TRICARE dental for retirees program, with coverage including a wide variety of treatments. Coverage is worldwide and premiums are paid by the enrollee, though the cost of those premiums can vary between states. As a TRICARE dental retiree member, you can visit any dentist within your service area for treatment. Members can visit dentists out of their service area as well, but complete payment by TRICARE for dental fees incurred outside of your service area are not guaranteed.

### TRICARE Retiree Dental Plan Benefits Cost Calculator:

Dental Benefits	TRICARE Covers	Your Cost
During Your First 12 Months of Service		
Diagnostic & Preventive Services	100%	0%
Basic Restorative Services	80%	20%
Drugs, Endodontic, Periodontic, Oral Surgery & Anesthesia Services	60%	40%
Emergency Services	80%	20%
Dental Accident Coverage	100%	0%
After 12 Months of Consecutive Service		
Cast, Crowns & Onlays	50%	50%
Partial or Full Bridges & Dentures	50%	50%
Orthodontia	50%	50%
Implants	50%	50%

## **TRICARE Supplemental Insurance Plans**

Various civilian insurance companies provide TRICARE supplemental plans which may allow those using TRICARE benefits packages to pay less out of pocket for uncovered medical procedures. These plans function as supplemental insurance, covering the gap between what your TRICARE benefits cover, and what you're supposed to be paying for copay, or out of pocket.

There are a wide variety of TRICARE supplemental insurance providers around the country, which consist of both military associations and even private insurance companies that primarily cater to civilians.

Benefits, cost, and coverage varies between providers, so you should make sure to thoroughly research each of the potential TRICARE supplemental plans available, try to predict what kind of medical procedures and costs you'll be responsible in the future, and choose the TRICARE supplemental insurance plan that best reduces your out of pocket costs.

## **Which TRICARE Region do I belong to?**

As of 2004, TRICARE has been divided into 3 main regions that members can find TRICARE providers from. These main regions are known as TRICARE South, TRICARE North and TRICARE West. When you enroll in a TRICARE program, you will be assigned a region, and will need to choose your medical providers from within that region.

### **TRICARE South**

TRICARE South provides TRICARE coverage to the following states and regions:

- Alabama
- Arkansas
- Florida
- Georgia
- Louisiana
- Mississippi
- Oklahoma
- South Carolina
- Tennessee (excluding Ft. Campbell area)
- Texas (excluding el Paso area)

### **TRICARE North**

TRICARE North provides healthcare to the following states and regions:

- Connecticut
- Delaware
- District of Columbia
- Illinois
- Indiana
- Kentucky
- Maine
- Maryland
- Massachusetts

## **TRICARE North, Cont'd**

Michigan  
New Hampshire  
New Jersey  
New York  
North Carolina  
Ohio  
Pennsylvania  
Rhode Island  
Vermont  
Virginia  
West Virginia  
Wisconsin  
Iowa – Rock Island Arsenal area  
Missouri – St. Louis area  
Tennessee – Ft. Campbell area

## **TRICARE West**

TRICARE West provides TRICARE benefits to the following states and regions:

Alaska  
Arizona  
California  
Colorado  
Hawaii  
Idaho  
Iowa (excluding Rock Island Arsenal area)  
Kansas  
Minnesota  
Missouri (excluding the St. Louis area)  
Montana  
Nebraska  
Nevada  
New Mexico  
North Dakota  
Oregon  
South Dakota  
Texas (southwestern corner including El Paso)  
Utah  
Washington  
Wyoming  
Oregon

## **How Do I Sign Up For a TRICARE Insurance Plan?**

As long as you are registered in the Defense Enrollment Eligibility Reporting System you are automatically enrolled in TRICARE Standard or TRICARE Extra. However, TRICARE Prime requires an application which can be completed either online or by mail.

You can find the TRICARE Prime application form at:

<http://www.tricare.mil/trosouth/downloads/prime-enrollment-application-pcm-change-form.pdf>

Potential participants in the TRICARE Dental Program and the TRICARE Retiree Dental Program also requires an application process which can be completed either entirely online or by mail

You can find the TRICARE dental forms at:

[http://www.tricaredentalprogram.com/tdptws/enrollees/resources/tricare\\_resources.jsp](http://www.tricaredentalprogram.com/tdptws/enrollees/resources/tricare_resources.jsp)

As you can see, TRICARE Insurance is an invaluable and extremely useful health benefit system available to certain military members. Make sure you find out what benefits are available to you and how you can gain effective access to them. To fully understand your benefits and how to apply for them you may want to contact your local TRICARE Support Center or your Beneficiary Counseling and Assistance Coordinator.