

Tri State Deck Log



906 Thompson Street
Martinsburg, WV 25401

“Life is simple, you’re either qualified or you’re not”

October 2014 Issue

(Semper Gumby)

TRI STATE BASE

The Deck Log

Check out the TRI-STATE BASE WEB PAGE at: <http://www.ussvi-tri-statebase.org>

4 October 2014

TRISTATE Sub Base Point-of-Contact Information

BASE COMMANDER – THOM PESCHKE/ Ph - 301-712-5095 E-Mail address: tgpeschke@gmail.com

BASE VICE COMMANDER – DAN HULINGS/ Ph -717-263-4826 E-Mail address: harley224@embarqmail.com

BASE SECRETARY –DANA BOSTWICK/ Ph – 240-389-7621 E-Mail address: dtbost@aol.com

BASE TREASURER – DAN GLOGG/Ph 304-596-4400 E-mail address: faman1955@yahoo.com

BASE CHAPLAIN – JON FADER/ Ph (301) 798-2576. E-mail address: faderj1@juno.com

COB (B) – DOUG SMITH/ Ph (301) 788-6434. E-Mail address: dsmith@ussvi-tri-statebase.org

COB (G) – RAY BUSSARD/Ph 301-371-5036E-mail address: Rmbussard@aol.com

WAYS and MEANS/STOREKEEPER - DON BOOS/Ph (301) 898-5399. E-mail address: ddboos@prodigy.net

BASE HISTORIAN / WEB MASTER – DOUG SMITH/ Ph (301) 788-6434. E-Mail address: dsmith@pdr-inc.com

USSVI Point-of-Contact Information

NATIONAL COMMANDER – AL SINGLEMAN/ Ph – 518-355-2119

NATIONAL SENIOR VICE COMMANDER – JOHN MARKIEWICZ/ Ph – 904-743-2924

NATIONAL JUNIOR VICE COMMANDER – WILLIAM ANDREA/ Ph – 561-790-1287

NATIONAL SECRETARY – RAYMOND WEWERS/Ph 479-967-5541

NATIONAL TREASURER – PAUL HISER/Ph 215-317-5666



TRI-STATE BASE MEMBERS THAT HOLD NATIONAL OFFICE

TOM DENTON

NATIONAL ARTIST

UNITED STATES SUBMARINE VETERANS, INC.

TO PERPETUATE THE MEMORY OF OUR SHIPMATES WHO GAVE THEIR LIVES IN THE PURSUIT OF THEIR DUTIES WHILE SERVING THEIR COUNTRY. THAT THEIR DEDICATION, DEEDS AND SUPREME SACRIFICE BE A CONSTANT SOURCE OF MOTIVATION TOWARD GREATER ACCOMPLISHMENTS. PLEDGE LOYALTY AND PATRIOTISM TO THE UNITED STATES OF AMERICA AND ITS CONSTITUTION.

Do you want a painting of your Boat? Go to WWW.SUBMARINEART.COM and order a picture today. Great for an office, "I love me wall", or as a gift for a Submarine lover anywhere!

"Life is simple, you're either qualified or you're not"

Check out the TRI-STATE BASE WEB PAGE at: <http://www.ussvi-tri-statebase.org>

ATTENTION!

ANNUAL BASE DUES ARE DUE

DON'T BE DINK

**SEND YOUR DUES TO THE BASE TREASURER, OR GIVE THEM TO HIM
AT OUR NOVEMBER MEETING.**

USSVI Tri State Base 2014 Calendar of Events

Nov 1st – Golden Corral – Martinsburg, WV – (Elections) – New Year Board Meeting following monthly meeting

Nov 11th – Frederick Veterans Day Ceremony

Dec 6th – Christmas Party @ AmVets, Middletown, MD
Starts at 1 PM, Dinner at 2 PM

82nd Annual Veterans Day Parade

Sunday, November 2, 2014

Opening Ceremony 1:00 pm – Parade 2:00 pm

Potomac Street, Downtown Brunswick



As the Tri State Base does some hopping to do its meetings, the below locations are for your use. With these and the Calendar of events, you will always be at the right place on the right day...

Pikes Restaurant
985 Baltimore Pike, Gettysburg, PA
(717) 334-9227

Golden Corral
625 Foxcroft Avenue, Martinsburg, WV
(304) 260-5300

Golden Corral
5621 Spectrum Drive, Frederick, MD
301 662-5922

American Legion Post 96
18 South Maple Avenue, Brunswick, MD
301 834-8121

The invocation was given by **Base Chaplin, Jon Fader**, followed by the Pledge of Allegiance.

Base Vice Commander Dan Hulings gave the USSVI Creed.

“TO PERPETUATE THE MEMORY OF OUR SHIPMATES WHO GAVE THEIR LIVES IN THE PURSUIT OF THEIR DUTIES WHILE SERVING THEIR COUNTRY. THAT THEIR DEDICATION, DEEDS AND SUPREME SACRIFICE BE A CONSTANT SOURCE OF MOTIVATION TOWARD GREATER ACCOMPLISHMENTS. PLEDGE LOYALTY AND PATRIOTISM TO THE UNITED STATES OF AMERICA AND ITS CONSTITUTION.”

A total of 38 personnel including members, spouses, guests and visitors were on hand for the October 2014 Sub Base Meeting; those in attendance were:

Sub Base Members (18) – Don Boos, Dana Bostwick, Buzz Bussard, Ray Bussard, Tom Denton, Jon Fader, Les Gallipo, Dan Glogg, Dan Hulings, Fred Keller, John Lehman, Gilbert McCabe, Thom Peschke, Tom Samuelson, Doug Smith, Felix Stewart, John Traxler, Jim Wilhelm

Member Spouses/Significant Others (10) – Pat Wilhelm, Carol Ann Samuelson, Stephany Peschke, Betty Bussard, Barbara McCabe, Bonnie Keller, Anna Lehman, Karen Bussard, Roxanne Bostwick, Dorothy Traxler

Guests (10) – Mike Naughton (Regional Director), Mary Lou Naughton, Andrew Kozak (Post 96 American Legion), Ken Hartmann, Sharon Hartmann, Sandra Bostwick-Trinidad (Dana and Roxanne Bostwick's daughter, Dave Johnson (Jim and Pat Wilhelm's son-in-law), Jay Gilkim (Ray and Betty Bussard's grandson), Travis Rambert (Guest Speaker and representative for the VA), Terry Goodyear (Guest Speaker and representative for TRICARE and Medicare)



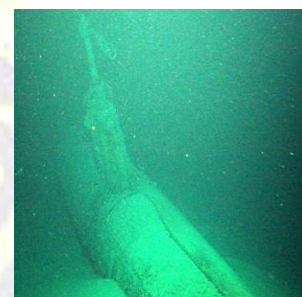
The SUBMARINE MEMORIAL DAYS: The following submarines suffered loss of life in a shipboard disaster, either at the hands of an enemy or by some other means. To honor those lost shipmates, who have departed and are still on their **LAST PATROL**, mark your calendar and fly your flag on the day of the disaster. Also remember them and their families in your prayers.

THIS IS THE PURPOSE OF THE UNITED STATES SUBMARINE VETERANS.

The U.S. Submarine Veterans of World War II has assigned states to boats lost during the war.

The October list:

SUBMARINES LOST	SAILORS LOST	STATE ASSIGNED
<u>October</u>		
03 1944 USS SEAWOLF (SS 197)	100¹	TEXAS
07 1943 USS S-44 (SS 155)	56²	ILLINOIS
11 1943 USS WAHOO (SS 238)	80	NEBRASKA
12 1943 USS DORADO (SS 248)	77	KANSAS
17 1944 USS ESCOLAR (SS 294)	82	MICHIGAN
24 1944 USS SHARK (SS 314)	87	VIRGINIA
24 1944 USS DARTER (SS 227)	0³	TENNESSEE
25 1944 USS TANG (SS 306)	78⁴	FLORIDA
28 1923 USS O-5 (SS 66)	3⁵	



¹ Seventeen U.S. Army personnel who were being transported by **Seawolf** were also lost, and are included on this number.

²Two **USS S-44** crew members survived Prisoner of War camp..

³One man was lost while serving on **USS Darter (SS-227)**. He was not lost when Darter went aground, nor in action against the enemy, but rather had died in an accident.

⁴Nine **USS Tang** crew members survived Prisoner of War camp.

⁵Three men, including the then-Commanding Officer, died in a battery explosion which occurred on October 5, 1918, in the New York Navy Yard. The **O-5** boat was later sunk after collision with SS ABANGAREZ (United Fruit Company) off the Panama Canal, on October 28, 1923.

Tri-State Base members who have departed on **Eternal Patrol** were then remembered.

1997 - 2009 = 24

BILL HOOD	TOM BLOCK	LOU GRAVES	GORDON YETTER
CALVIN WALTON	JOHN HUSTON	LEONARD SINGEL	ROBERT FORREST
GLENN HILL	KARL WELTY	DAVE GLOTFELTY	BILL COLLINS
TONY CHIMENTI	HAROLD OLIVE	DICK SPRINCE	JOHN LUSHER
LEW HANSEN	GLEN BEARINGER	DON HORST	HAL GOODNOW
B.J. CALVERT	CHRIS KOUNAS	RICHARD E. SAUNDERS	THORNTON "PAT" WHITE

2010 = 4

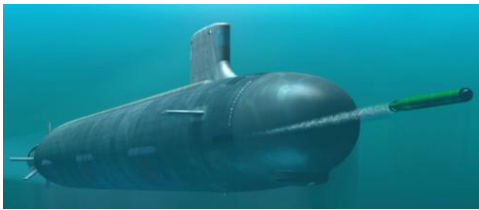
BOB ATKINSON	BOB BRITSCH	HENRY CRANFORD	JACK PRISLEY
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2011 = 3

BULL DURHAM	JIM FERRELL	RUSS SWART
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2012 = 5

JOE HINSON	TED LEHNHART	WAYNE SCHWEITZER	JOHN POFFENBERGER
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JOE BARNACK

2013 = 3

GUS MARTIN

CARL LINSENBACH GEORGE HINDA

2014 = 3

MIKE IACONA

FREDERICK GERS MIKE MCMAHON

Rest your oars shipmates, Rest your oars...



Birthdays for the month of **October**:

Lunne Benyeda, Alice Calvert, Karen Dunton, Fred Eichhorn, Lin Eichhorn, Mary Hansen, William Harris, Dan Hulings, Fred Keller, Michael Klunk, William Lakin, Anne Lehman, N. Eileen Lenher Betty Linsenbach, Helen Lusher, Pete McGuire, Judy Ryland, Harold Wentz, Roberta Windle

NEWEST SHIPMATES

Potential Member: Ken Hartmann, qualified on SSBN 640 (Blue) Benjamin Franklin, with his wife Sharon. The best way for the Tri State Base to grow is if you invite new members. If you see a set of dolphins on a car, please follow up.

REPORTS:

Secretary

The minutes from the last official meeting were included in the September Deck Log. The report was approved.

Treasurer

Treasurer Dan Glogg gave his report at the October meeting. The report was approved.

- Reviewed last meeting's discussion and subsequent inquiries into performing an audit on the base's funds.
- Finding an outside audit as cost prohibitive and going with the base members' consensus of holding an internal audit, Dan proposed that an internal audit be performed every 3 years or whenever a new Treasurer is elected.
- That being said, an internal audit will be set up for this year.
- The finances are recorded on a spreadsheet and bounced against the funds issued by checks to ensure the budget remains balanced.
- Thus balancing the check book constitutes doing an audit for our organization, since all monies for our base are under the USSVI and the base does not own anything.
- A provision in the base's bylaws supports this action.
- Dan estimated high in the budget to make it easier to allow for any slightly extra costs incurred.
- Anything over \$100 must be approved by the membership.



Membership Tri-State Base Membership as of 30 September 2014

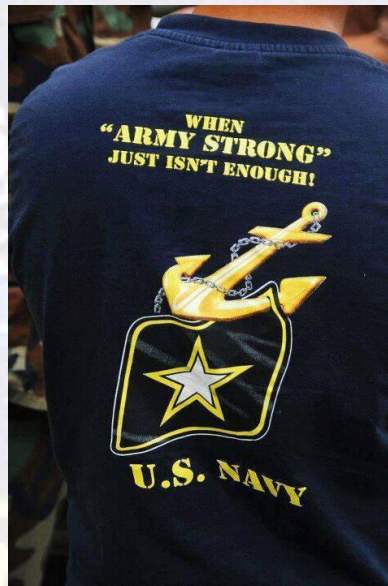
Type	Number
WWII	7
Holland Club	22
New Holland Club	2
Life Members	22
Regular Members	33
Tri-State Members	90
Dual Members	4
Associate Members	4
Total Membership	100

Benevolence Report given by Base Chaplain, Jon Fader

Bob Clas
 Charlie Shadrack
 Sue Gallipo
 Kathy Glogg
 Doug Smith
 Ron and Judy Ryland
 Bud Huntington

A big thanks to Joan Fader for making Thinking of You cards for members to sign and send to those who are in need of an uplift.

WIT AND WISDOM



WAYS AND MEANS

The store is open.

CORRESPONDENCE ITEMS:

No correspondence.

GOOD OF THE ORDER

- Base Commander, Thom Peschke, awarded Don Boos with a Certificate of Appreciation, for his service as Base Store Keeper and Chair of the Base Holland Club.
- Jim Wilhelm reported on the new acquired torpedo. He passed around pictures of the blue torpedo and the trailer that houses it. He described how the sides can carry removable signs. Willie is getting a saddle for it.



- Willie also told about desecration of graves, where a man and a woman in Waynesboro were arrested for stealing the bronze off of veterans' graves. They were being held on 88 counts of desecration of graves, along with trespassing and other charges. Some of the stolen pieces had identifying marks, which the robbers left on the ground. They took what they thought were pieces without identifying marks to a salvage dealer. The salvage dealer suspected what the bronze pieces were and bought them to tie in the bronze to the people who had stolen them. He at first brought 6-8 pounds, and the next day the couple brought in even more pieces. The salvage dealer got the names of the couple and turned the information into the police. The police and investigators picked up the bronze from the salvage dealer and were able to absolutely match the pieces to the graves in the cemetery. At the time Willie told this news item, the couple was in jail.
 - Dan Glogg went over the raffle tickets for the Christmas Party. Dana Bostwick emphasized the importance of getting the tickets vice having to mail out tickets, which postage costs the base money.
 - Buzz Bussard talked about different ways that we may recruit potential members and that we may run into former submariners just about anywhere. Thom Peschke emphasized Buzz's remarks by stating that we can all contribute to recruiting new members.
 - Thom Peschke brought up the subject of the upcoming Christmas Party on December 6th at the Am Vets. Ray Bussard inquired about what time the event should take place, and the membership agreed to starting at 1 PM and eat at 2 PM. Ideas for entertainment at the party are welcomed.
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SUBVETTES



Stephany Peschke, Chair of the Subvettes, spoke to the group. She thanked the members for allowing the women to join them and have their own Subvettes organization. She invited the women to a separate Subvettes meeting to be concluded prior to the guest speakers' presentations.

OLD BUSINESS

No report

NEW BUSINESS

- Tom Samuelson announced that on Sunday, October 5th, there was going to be a service for all sea services at 3 PM at Elizabeth Eaton's Shrine in Emmitsburg.

HOLLAND CLUB

No report

EAGLE SCOUT PROGRAM

No report



QUAL BOAT OF THE MONTH: USS TUNNY (SSN 682)

Members who qualified on the Tunny include: Tom Samuelson and James LeVangie.

USS Tunny (SSN-682), a *Sturgeon*-class attack submarine, was the second submarine of the United States Navy to be named for the tunny, any of several oceanic fishes resembling the tuna. On 11 March 1999, *Bremerton* used one torpedo to sink the derelict forebody of the merchant ship *New Carissa* off the Oregon coast. The USS *David R. Ray* also participated in the sinking.

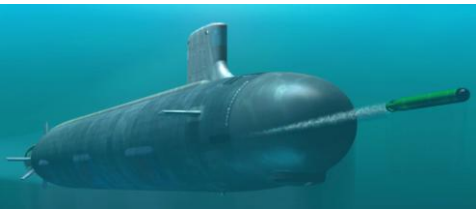
The contract for *Tunny*'s construction was awarded on 25 June 1968 and her keel was laid down on 22 May 1970 at Pascagoula, Mississippi, by the Ingalls Shipbuilding Division of Litton Industries. She was launched on 10 June 1972, sponsored by Mrs. Lola Aiken, and commissioned on 26 January 1974 at her home port, Charleston, South Carolina, with Commander Dennis Y. Sloan in command.

Tunny remained at Charleston until March 1974, when she moved to Groton, Connecticut, for two weeks of in-port training at the submarine base. Between March and June 1974, she conducted shakedown training in the West Indies and along the United States East Coast. From June to August 1974, she conducted operations out of Charleston before heading north to the Portsmouth Naval Shipyard at Kittery, Maine, where she began post-shakedown overhaul on 12 August 1974. She completed repairs on 5 October 1974 and headed back to Charleston, where she resumed normal training operations.



USS TUNNY (SSN 682)

In February 1975, *Tunny* began preparations for her first deployment to the Mediterranean Sea. She stood out of Charleston on 6 March 1975 and headed across the Atlantic Ocean. She came under operational control of the United States Sixth Fleet on 16 March 1975. During the first part of her tour in the Mediterranean, she operated with Task Force 60, conducting antisubmarine warfare exercises with the other ships of the task force. Following refit and upkeep alongside a submarine tender in June and early July 1975 at Santo Stefano, Sardinia, Italy, *Tunny* rejoined the Sixth Fleet as a unit of Task Force 69 and resumed antisubmarine warfare training. After participating in a major Sixth Fleet exercise late in July and early in August 1975, she departed the Mediterranean for home. She changed operational control from the Sixth Fleet to the United States Atlantic Fleet Submarine Force on 17 August 1975 and arrived in Charleston, concluding her deployment, on 29 August 1975. After a routine post-deployment standdown in September and repairs and alterations at Charleston Naval Shipyard at Charleston in October and November, she resumed operations—mostly attack submarine training—out of Charleston on 20 November 1975.



Attack submarine training along the South Carolina and Florida coasts occupied her time during January 1976. February 1976 brought inspections and examinations and, in March 1976, she participated in two special operations designed to help develop and evaluate submarine tactics. In May 1976, *Tunny* began preparations for her second tour of duty with the Sixth Fleet but did not embark upon that assignment for over two months. In the meantime, she conducted an exercise in naval mine warfare in June 1976. Finally, on 26 July 1976, she departed Charleston on her way to the Mediterranean. Following a visit to Lisbon, Portugal, she joined the Sixth Fleet on 11 August 1976. After a month of antisubmarine warfare training, highlighted by Exercise "National Week XXI", she put into Santo Stefano for a month of upkeep alongside submarine tender USS *Howard W. Gilmore* (AS-16). In October 1976, she returned to sea for antisubmarine warfare training operations punctuated periodically with a visit to Naples, Italy, or upkeep at Santo Stefano. That routine continued until 11 December 1976, when she departed Santo Stefano to return to the United States. Arriving in Charleston on 22 December 1976, she commenced a combination of Christmas holiday leave and upkeep and a routine post-deployment standdown.

January 1977 found *Tunny* undergoing an extensive upkeep following her Mediterranean deployment. She then resumed operations off the U.S. East Coast which extended through the spring and summer months. In mid-September 1977, she commenced a two-month period of repairs and alterations at the Norfolk Naval Shipyard in Portsmouth, Virginia, which was concluded in late November, followed by a short sea trial period. Following refresher training at the Submarine School at Naval Submarine Base New London at New London, Connecticut, *Tunny* returned to Charleston.

Tunny spent January and part of February 1978 preparing for a North Atlantic Ocean deployment which commenced in late February and concluded in late April. *Tunny* made stops in Dunoon, Scotland and Portland, England.

In July 1978, *Tunny's* home port was changed to Pearl Harbor, Hawaii. She transited the Panama Canal and briefly crossed the equator on her voyage to Pearl Harbor, where she arrived on 19 August 1978. *Tunny* was assigned to Submarine Squadron 1, and devoted the remainder of 1978 to operations in the Hawaiian Islands in preparation for a 1979 deployment to the Western Pacific.

Tunny departed for Western Pacific at the beginning of 1979. She visited various ports during the deployment, including Amphoe Sattahip in Thailand, and Orote Point in Guam. She also entered the Indian Ocean, where she visited the U.S. naval base at Diego Garcia in the British Indian Ocean Territory. She was a guest of the Royal Australian Navy when she visited HMAS *Stirling*, the administrative center of the Royal Australian Navy's main naval base on the west coast of Australia, located on Garden Island just off the coast of Western Australia near the city of Perth, and *Tunny's* crew participated in the ANZAC Day Parade in April 1979. *Tunny* completed her six-month deployment to the Western Pacific when she returned to Pearl Harbor in June 1979.

After conducting an eastern Pacific deployment and standard post overhaul tests and inspections, *Tunny* made five Western Pacific deployments. The first was from December 1981 until June 1982, for which *Tunny* received a Meritorious Unit Commendation. The second was from January to April 1983 and included participation in the highly successful FLEETEX '83. *Tunny's* third "WestPac" lasted six months, from January 1984 to July 1984 and included a show of the flag in Western Australia.

On the fourth WestPac, USS *Tunny* deployed from April to August 1985. For this deployment USS *Tunny* received the Navy Unit Commendation. The fifth WestPac was from May to November 1986 and included port calls to Sasebo, Japan and White Beach, Okinawa.



In May 1987, *Tunny* deployed to the Northern Pacific including the first submarine upkeep in Adak, Alaska since World War II. In December 1987, *Tunny* again deployed to the Northern Pacific earning the ASW "A" for excellence in submarine operations.

In March, 1988, *Tunny* changed homeport to Bremerton, Washington and conducted a 24 month refueling overhaul in Puget Sound Naval Shipyard during which she received the Navy's latest combat systems including advanced sonar, ESM and fire control systems.

In April 1990, the refueling overhaul was complete - it had lasted 22 months and was completed on time. In June 1990, *Tunny* returned to her homeport of Pearl Harbor, Hawaii. The Sixth WestPac began in August 1990, lasting until Feb 1991.



This deployment included port calls to Hong Kong, Guam, Japan, Korea and the Philippine Islands.

The ship returned from a six month Western Pacific cruise on 7 April 1992, and deployed for an eighth WestPac in Oct 1993. *Tunny* received the Commander Submarine Squadron One Battle Efficiency "E" award for 1992, 1994 and 1995. She received a Meritorious Unit Commendation during the 1995 WestPac deployment, her ninth. *Tunny*'s final WestPac was completed in March 1997.

Tunny was both decommissioned and stricken from the Naval Vessel Register on 13 March 1998. Her scrapping via the U.S. Navy's Nuclear-Powered Ship and Submarine Recycling Program began on 1 October 1997 and was completed on 27 October 1998.

The 50 - 50 for July was \$54 and was won by Sandra Bostwick-Trinidad

The meeting was ended with **Base Chaplin, Jon Fader**, reading Lost Harbor.

There is a port of no return, where ships may ride at anchor for a little space and then, some starless night the cable slips, leaving an eddy at the mooring place... Gulls, veer no longer. Sailor, rest your oar. No tangled wreckage will be washed ashore,

NEXT AND NEXT

Our next gatherings are as follows:

Nov 1st – Golden Corral – Martinsburg, WV – (Elections) – New Year Board Meeting following monthly meeting

Nov 11th – Frederick Veterans Day Ceremony



SPECIAL SEGMENT: TRICARE, MEDICARE, AND VETERANS ADMINISTRATION BENEFITS

First speaker was Terry Goodyear, who works for Health Net Federal Services, and spoke on Medicare and TRICARE (Note there are several website links listed in this briefing that you may go to by selecting those you are interested in.)

- Health Net Federal Services is the contractor that manages TRICARE in the Northeast.
- This is the TRICARE for the under 65, however, Terry also gives the briefing on the TRICARE benefit in conjunction with Medicare.
- He provided handouts that contained contact information and TRICARE and Medicare benefits fact sheets, Delta Dental coverage, and included a handout on his slide presentation.
- Military pension eligible personnel are eligible for TRICARE and Medicare.
- Terry took a poll of those utilizing TRICARE as a supplement to Medicare, which was about ½ the group.
- Under the Affordable Care Act, all TRICARE benefits and eligible beneficiaries are meeting the minimal essential coverage requirements under the Act.
- TRICARE is managed across the US by three different contractors geographically based; it is the routine benefit across the board managed by different contractors: in the Northeast by Health Net Federal Services.
- Using TRICARE and Medicare
 - You are entitled to Medicare Part A, which is the hospitalization portion of Medicare, based on attaining age 65 or in stage renal failure.
 - In order to enact your TRICARE for life supplement to Medicare, you must have Medicare Part B coverage that is the doctor portion of Medicare.
 - Everyone who is using TRICARE and Medicare should have Part B.
 - By enacting the Medicare Part B supplement, TRICARE, Medicare and the Defense Eligibility Enrollment Reporting System, which everyone is in, all talk to each other, since this states whether you have eligibility or not, and tells you that you are enrolled in Part B, and lets them know you are eligible for TRICARE for Life (TFL).
 - If you have not enrolled in Part B, you will not get TFL. If you are unsure that you are enrolled in Part B, you must inquire from the Social Security Administration or DEERS to see if you are enrolled.
 - Terry referred to the Resources Fact Sheet, the contact information is provided on the back of the sheet. (See Attachment A at the end of this segment.)
 - Enrollment in Part B, which has a cost of \$105/month, is what enacts your eligibility for TFL.
 - Medicare A and B and TFL along with your pharmacy benefit, which you can get by enacting Part D of Medicare is the best combination for health care coverage. For more information on Medicare call 1-800-772-1213 or visit online www.medicare.gov
 - Terry discussed a briefing he had at the Allentown VFW, which was greatly advertized in local newspapers. There were in an excess of 400 TFL attendees. Various medical situations and experiences with Medicare and TFL were discussed with the common theme that there was no cost to the patients for their medical treatments.
 - If you follow the rules of Medicare and are paying your premium, you should not be getting charged for any medical treatments. The premium paid is very low cost compared to the overall cost of medical care.
 - You can reach out to the Wisconsin Physicians Service that contract TFL to see what your options are. For retirees either 65 or older or active duty and retirees under 65 they can reach out to designated providers their self.
- A question was raised on how US Family Health figures into Medicare and TRICARE. Terry answered that US Family Health does not affect TFL. To be eligible for US Family Health benefits, you must live in



one of their six locations across the US. The closest one here is John Hopkins, which if you enroll with them, all your health care comes from within their network. You cannot go outside their network to seek care including specialty care. You also utilize their pharmacy benefit they provide. You're basically waiving your rights for TFL benefits, which is not a bad benefit, but it is just another option.

- Non Eligibility for Premium-Free Part A
 - If you're not eligible for Medicare Part A or a notice of award is disapproved for any claim, you can visit your card ID issuing facility, and you would remain eligible for TRICARE Prime and TRICARE Plus not no fee required.
 - If you are married and you apply for Medicare Part A on your earning record and your spouse is 62 or older, again that affects those folks not eligible for Premium Free Part A.
- Medicare Part B
 - DEERS letter benefits are changing 90 days prior to your birth date for 65, Social Security provides the option of getting Medicare Part B. Do not decline that option, so that you will be eligible for TFL. You will get a great deal of mail prior to your 65th birthday for Medicare Parts A, B, and D. You are better off as a military retiree to get Medicare Parts A and B and TFL.
 - If you decline Part B, you may not be eligible for your TRICARE supplement. You can enroll in Part B later, but a premium surcharge may apply and you're going to pay a higher premium.
 - If you take a look at the situation for persons who are not eligible for TFL, they are using Medicare just like everyone else who reaches age 65 and they are paying the \$105/month premium for Part B, they are also buying a supplement for Medicare starting at \$300/month, which TFL members are not paying. They are also buying Part D, which is the pharmacy benefit of Medicare. So the person who did not serve in the military and is not eligible for TFL are paying \$500/month minimum for their Medicare benefits. If they are not buying the supplements, they are paying 20% for medical treatment out of their pockets.
- Medicare Part B for Age Under 65
 - Retirees not yet 65 can enroll in TRICARE Prime if they live in a Prime service area would pay a \$547 annual premium and have a Prime Care manager, who manages their health care for them. They have a \$3000 catastrophic cap with this plan, meaning the most they pay per year is \$3000 for all medical costs deductibles and copays. For more information on TRICARE Prime North go online at www.hnfs.com
 - Medicare Part B takes effect for persons with disabilities after receiving 24 months of social security benefits.
 - When an active duty sponsor retires, he or she can enroll in Medicare Part B anytime after the sponsor retires to avoid lapse of coverage and has an 8 month window to enroll in Medicare Part B to avoid a premium surcharge.
 - If retirees under 65 chooses not to enroll in Prime, by default they are in TRICARE Standard with no monthly premium or no annual premium. They choose their own doctors and make their own appointments. That also has a \$3000 catastrophic cap.
 - Terry asked the audience if anyone had used the TRICARE benefit prior to being eligible for TFL, and explained how it was much cheaper than paying for a health care supplement from their employer. Another thing to consider that if you pay for an employer supplemented health insurance, by federal law TRICARE becomes your secondary insurance.
- Updating DEERS for Medical Eligibility
 - If you approaching 65, you must go to a military ID facility and get a new ID card for life. They will also help you update your DEERS information.
 - DEERS tells TRICARE and Medicare everything concerning your eligibility.
 - For more information on DEERS call 1-800-538-9552 or visit online www.tricare.mil/deers
- TRICARE Program Options



- TRICARE Prime is available for under 65 and for 65 and older, who are not eligible for Premium Free Part A.
 - TRICARE Prime enrollment fees are waived for retired family members with Medicare Part B. Most care is received via a primary care manager and administered by regional contractors.
 - Most medical care is via primary care manager and administered by regional contractors.
 - Claims are processed through the Wisconsin Physicians Service TFL branch. For more information on TRICARE Prime North go online at www.hnfs.com
- TRICARE Plus is available for retirees under 65 living near a military treatment facility and they have space available.
- TRICARE Dental option is available through Delta Dental (see Resources Fact Sheet).
- Uniformed Services Family Health Plan is available with John Hopkins being the closest provider.
- TRICARE For Life
 - TRICARE for Life is available for Medicare eligible TRICARE beneficiaries. Most care is received from any Medicare provider with Military Treatment Facility (MTF) being on a space-available basis only.
 - TRICARE is the last to pay after Medicare and any other health insurance, if applicable.
 - The Wisconsin Physicians Service TFL is the administrator. For more information on TRICARE Prime North go online at www.hnfs.com
 - TRICARE Plus is tied to the MTF Dunham Clinic in the Carlisle Barracks in Carlisle, PA. If you are over 65 they do have openings to be seen there if you choose. If not choose Medicare providers in your area.
 - Keep in mind if you have other health insurance, TRICARE is the last payer after Medicare.
 - You only need your Medicare card and uniformed services ID card for medical care and billing. There is not card for TFL.
- How TFL Works
 - TFL works with you visiting your Medicare provider, who files your claim with Medicare. Medicare pays its portion and sends the balance to TRICARE, who pays the remaining part to your provider. You will receive an Explanation of Benefits (EOB) from Medicare and TRICARE. Your cost is zero. For further information contact Wisconsin Physicians Service – TFL by phone at 1-866-773-0404 or visit online at www.tricare4u.com
 - For medical that is covered by Medicare but not by TRICARE, Medicare authorizes the amount, the beneficiary pays what would be the TRICARE amount. Although most health procedures have pre-authorization, always ensure that the medical treatment is authorized by Medicare, especially if you are unsure if the treatment is covered.
 - For medical that is covered by TRICARE and not by Medicare, Medicare pays nothing and TRICARE would pay the authorized amount, and the beneficiary would pay TRICARE's deductibles and cost shares, which is 25% of the negotiated rate for that service that's provided for you.
 - For medical not covered by Medicare and TRICARE, you pay the full amount.
 - The key point is always follow Medicare's rules and regulations for health care.
- TRICARE For Life Overseas
 - TRICARE for Life Overseas works the same in US Territories as in the United States.
 - For all other overseas locations, you must have Medicare Part B coverage even though Medicare coverage is not available. TFL Overseas outside US Territories works like TRICARE Standard, where you visit any host nation provider, and you have a \$150 individual and \$300 family deductible, and your cost share is 25% of the negotiated rate after the deductible is met.
 - Overseas providers are allowed to make you pay the full negotiated rate on a case by case basis. In this case you would submit your claim to be reimbursed by TRICARE for 75%.



- File claims are made with the overseas claims processor, International SOS Assistance, Inc. (see Resources Fact Sheet). For more information visit www.tricare-overseas.com
- Terry reviewed the following table for what you pay using TFL:

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
Covered by TRICARE and Medicare	Medicare's authorized amount	Remaining amount	Nothing
Covered by Medicare but not TRICARE	Medicare's authorized amount	Nothing	Medical deductible and cost-share
Covered by TRICARE but not Medicare	Nothing	TRICARE's authorized amount	TRICARE deductible and cost-share
Not covered by Medicare or TRICARE	Nothing	Nothing	Total amount charged

- Coordinating TFL with Other Health Insurance (OHI)
 - TFL with other health insurance stills works with TRICARE being the last payer.
 - If you have Medicare and OHI (not based on current employment), Medicare pays first, followed by the OHI or Medicare supplement, and lastly TRICARE.
 - If you employer sponsored health insurance and Medicare (based on current employment), the employer sponsored plan pays first, followed by Medicare, and lastly TRICARE.
- TRICARE Plus
 - TRICARE Plus is available for those not enrolled in Prime or other HMO programs.
 - It is offered at some MTF's with limitations due to capacity.
 - If you go to one MTF and move the next MTF does not have to honor the previous facility's availability, due to space availability or other circumstances.
- TRICARE Pharmacy Program
 - TRICARE Pharmacy Program is probably the most affordable pharmacy benefit available. It provides worldwide coverage and has uniform formulary with four options for filling prescriptions. Medicare Part D prescription drug coverage is not required.
- TRICARE Pharmacy Program Options
 - As a TFL beneficiary you can walk into any MTF and with your military ID card, you can get a 90 day supply with no cost to you.
 - A home delivery benefit, Express Scripts, is for maintenance medications only, which are daily medications.
 - They have a state-of-the-art facility in Arizona, and Express Scripts delivers 97,000 prescriptions per day for the DoD with a 99% satisfaction rate.
 - If it is a generic prescription they will deliver it to your home at no charge to you.
 - If it is designated brand specific by your physician, they will charge you a \$13 co-pay for a 90 day supply.
 - They never let you go below a 15 day supply by providing an automatic refill for the life of the prescription.
 - There is a toll free call 24/7 available to speak to a live pharmacist and help manage your refills by notifying your physician 30 days prior to your prescription expiration.
 - Have your doctor's office fax the prescription including changes to Express Scripts.

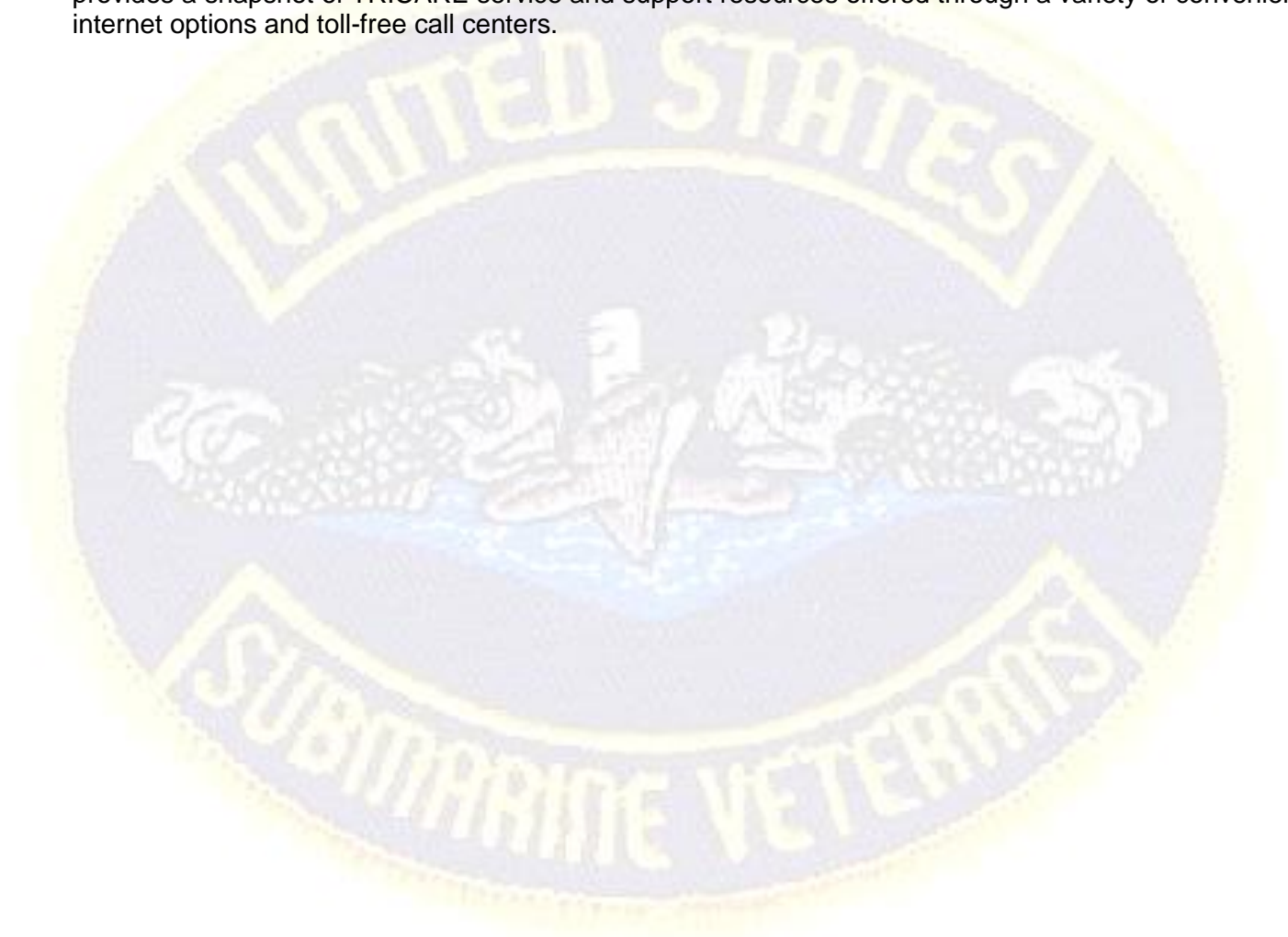


- To contact Express Scripts call 1-877-363-1303 or go online to www.express-scripts.com/TRICARE
- Retail Network Pharmacy
 - You can walk in with your military ID card and a valid prescription and for a \$5 co-pay for generic or \$17 for brand name you can get a 30 day supply.
 - There is a pilot program in effect right now, and everyone over 65 should have received a letter for TFL. There is said to be a billion dollar savings per year. Here is how it works. With maintenance medications only that you are getting them filled in the retail network, you are only entitled now to 2 refills for the life of that prescription at the discounted rate. Upon your 3rd refill, you must pay full price for it. Your other option to get around the full price is travel to a MTF and get that prescription or use Express Scripts and have them deliver it to your home. All in all Express Scripts home delivery is your best option. This is part of your TFL benefit.
 - The next step going forward is that this option is going to be for everybody, including those under 65 with the same benefits as for those over 65.
 - He advised that he has had Express Scripts representatives come to three MTFs, namely Dunham Barracks in Carlisle, Fillmore Clinic in New Cumberland at the DLA, and Bar Quest Clinic at Fort Dietrich. He also does bi-monthly information sessions, which are advertised in local newspapers, at these MTFs for people to come and be informed on TRICARE. They also do enrollments at these sessions.
- The non-network pharmacy is another option where you pay 50% of your TRICARE co-payment that applies after the point-of-service (POS) deductible is met for a 30 day supply.
- TRICARE Dental Options
 - The TRICARE Dental Program is for active duty family members, National Guard and Reserve members, and transitional survivors for the first 3 years after the sponsor's death.
 - This option is administered by MetLife, which can be reached by calling 1-855-638-8371.
 - The TRICARE Dental Program is also available overseas.
 - The TRICARE Retiree Dental Program is for retired service members and eligible family members, Medal of Honor recipients and family members, and survivors.
 - Delta Dental of California administers this program and can be reached by calling 1-888-838-8737.
 - There is an Enhanced Overseas TRICARE Retiree Dental Program.
 - For further information on TRICARE dental go online to www.tricare.mil/trdp (See Resources Fact Sheet).
- US Family Health Plan
 - This is a TRICARE Prime option and is available to six geographical areas in the US.
 - Eligible beneficiaries include active duty family members, retirees and their eligible family members, including those 65 and older.
 - If you choose to enroll in the US Family Health Plan, you are agreeing to follow their rules and regulations.
 - You cannot use other TRICARE options, including MTFs and pharmacy benefits listed in this briefing if enrolled in the US Family Health Plan. For further information go to their website at www.usfhp.com
- TRICARE Self-Service Options Online
 - You can manage your TRICARE benefit at home or on the go.
 - Visit the secure login page at www.tricare.mil/securelogin to get a user ID and password.
 - You can manage your enrollment.
 - You can pay a fee or premium payment.
 - You can check your claim, referral, or prior authorization status.



- You can update contact information in DEERS.
 - Basically you can manage every aspect of your TRICARE.
- Conclusion
 - TRICARE and Medicare work together to provide affordable, comprehensive coverage for Medicare-eligible beneficiaries.
 - Many resources are available including the TRICARE web site at www.tricare.mil TRICARE regional contractors, Wisconsin Physicians Service TFL branch at www.TRICARE4u.com Pharmacy and dental contractors, and overseas contractors.

The following two pages contain information found on the TRICARE Resources Sheet. The overview provides a snapshot of TRICARE service and support resources offered through a variety of convenient internet options and toll-free call centers.





TRICARE® Resources for Service

This overview provides a snapshot of TRICARE service and support resources offered through a variety of convenient Internet options and toll-free call centers.

Visit the “I want to ...” section at www.tricare.mil to:

- Enroll in or Purchase a Plan
- File or Check a Claim
- View Referrals and Prior Authorizations
- Find a Doctor
- Change Your Primary Care Manager
- See What's Covered
- Compare Plans
- Manage Prescriptions

... and more

Welcome, Beneficiaries
TRICARE® is the health care program serving Uniformed Service members, retirees and their families worldwide.

Answer Three Questions for your plan info

- 1 Who are you?
- 2 United States ZIP Code
- 3 What plan are you using?

Submit Skip →

I want to...

- Sign up for eCorrespondence
- Find a Doctor
- Compare Plans
- View My Referrals/Authorizations
- See What's Covered
- Enroll or Purchase a Plan
- Manage My Prescriptions
- More +

Find a TRICARE Plan
Answer some questions to find the right TRICARE plan for you and your family

TRICARE News
Credit Cards Expire Use Automatic Monthly Payments To Make TRS

TRICARE Regional Contractors

Regional contractors work with the Department of Defense to administer the TRICARE medical benefit.

STATESIDE



North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com



South Region

Humana Military, a division of
Humana Government Business
1-800-444-5445
Humana-Military.com



West Region

UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

OVERSEAS

TRICARE Overseas Program (TOP)

International SOS Assistance, Inc.
www.tricare-overseas.com



TOP Regional Call Centers

Eurasia-Africa

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

Latin America and Canada

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)

Pacific (Singapore)

+65-6339-2676 (overseas)
1-877-678-1208 (stateside)

Pacific (Sydney)

+61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)



SIGN UP FOR eCORRESPONDENCE

Visit <http://milconnect.dmdc.mil> to provide your e-mail address and opt in to receive eCorrespondence for important information about your TRICARE benefit.

KEEP YOUR DEERS INFORMATION UP TO DATE!

The key to receiving timely TRICARE benefits is keeping your information in the Defense Enrollment Eligibility Reporting System (DEERS) up to date.

www.tricare.mil/deers

You have several convenient options for updating DEERS:

- milConnect: <http://milconnect.dmdc.mil>
- 1-800-538-9552 or 1-866-363-2883 (TDD/TTY)
- 1-831-655-8317 (fax)

Find a local identification card-issuing facility:
www.dmdc.mil/rsl

TRICARE PROGRAM COSTS

Health care costs vary depending on your TRICARE program option. Get the latest TRICARE cost information including dental and pharmacy costs.

www.tricare.mil/costs

TRICARE COVERED SERVICES

Get details about TRICARE coverage, limitations, and exclusions.

www.tricare.mil/coveredservices

GETTING CARE

Find a doctor: www.tricare.mil/findaprovider

Military hospital and clinic appointments online:
www.tricareonline.com

Military hospital and clinic locator: www.tricare.mil/mtf

TRICARE Programs and Resources

TRICARE Pharmacy Program www.tricare.mil/pharmacy
Express Scripts, Inc. www.express-scripts.com/TRICARE
1-877-363-1303

TRICARE Active Duty Dental Program www.tricare.mil/addp
www.addp-ucci.com
United Concordia Companies, Inc.
1-866-984-2337

TRICARE Dental Program www.tricare.mil/tdp
www.metlife.com/tricare
MetLife
1-855-638-8371 (stateside)
+1-855-638-8372 (overseas)

TRICARE Retiree Dental Program www.tricare.mil/trdp
www.trdp.org
Delta Dental of California
1-888-838-8737

TRICARE For Life Wisconsin Physicians Service www.tricare.mil/tfl
www.TRICARE4u.com
1-866-773-0404

Continued Health Care Benefit Program www.tricare.mil/chcbp
Humana-Military.com
Humana Military
1-800-444-5445

US Family Health Plan www.tricare.mil/usfhp
www.usfhp.com
1-800-748-7347

Tobacco-Cessation Resources

North Region Smoking Quitline: 1-866-459-8766
South Region Smoking Quitline: 1-877-414-9949
West Region Smoking Quitline: 1-888-713-4597

TRICARE Web site: www.tricare.mil/tobaccocessation
Ucanquit2 Web site: www.ucanquit2.org

TRICARE University

Learn more about TRICARE—take the free public course online: www.tricare.mil/tricareu

ADDITIONAL RESOURCES

TRICARE Contacts: www.tricare.mil/contacts

TRICARE SMART Site (view/download TRICARE materials):
www.tricare.mil/smart

Claims: www.tricare.mil/claims

Enrollment: www.tricare.mil/enroll

Forms: www.tricare.mil/forms

Frequently Asked Questions: www.tricare.mil/faqs

Mental Health Care: www.tricare.mil/mentalhealth

Reserve and Service Member Support Office, Great Lakes: 1-888-647-6676

Customer Service Community Directory:
www.tricare.mil/bcacdcao

National Suicide Prevention Lifeline: 1-800-273-8255

Military OneSource: www.militaryonesource.mil

Report Fraud and Abuse: www.tricare.mil/fraud



Second speaker was Travis Rambert, who works for Department of Veterans Affairs, and spoke on VA health care and benefits.

- Travis also gives presentations at Dunham Barracks and at Bethesda.
- VA Health Care is available for anyone serving 24 months active duty, which includes Reservist and National Guard, someone who served less than 24 months and performed a full tour, and combat veterans.
- Combat veterans returning get five years of VA health care starting with their termination of active service.
- To enroll in VA health care fill out the 10-10EZ form. This form can be used to apply for enrollment in the VA Health Care system, or for nursing home, domiciliary or dental benefits. Go to www.va.gov website for enrollment information.
- VA Health Care co-pay depends on your monthly retirement household income.
- There is no monthly or annual premium, and you are eligible for this benefit
- Even if you are under 65 you have TRICARE, you are eligible for the VA Retirement Program, meaning you can always have VA Health Care “in your back pocket”, which you may use at any VA Health Care facility.
- The only time you will have to make a payment is when you actually visit a VA facility.
- VA Health Care only includes the veterans and not other members of their families, unless a family member meets certain conditions.
- Whoever has a service connected disability will always have access to any VA Health Care facility at not cost.
- If you have a VA disability of 50% or more, you are completely covered, including your prescriptions at no cost, and you can go to any VA Health Care facility for any concerns.
- For those who do not have a service connected disability and have not served at least 20 years, this would be a real good option for you to sign up for VA Health Care as a secondary insurance to your primary.
- If you happen to be less than 50% disabled, and, for example, the disability is for your left elbow and you complain about right elbow, there will be a co-pay.
- You submit a Application for Disability Compensation and Related Compensation Benefits (VA Form 21-526EZ) to the VA for them to determine the amount of disability you are entitled to.
- If you can show through your medical record that the condition is chronic and service connected, the VA medical board will review your application for consideration of disability eligibility.
- The eight page form will provide the VA with the information needed to determine disability for the applicant. You must also supply supporting documentation, including service and outside medical records to be submitted with the form.
- Have your local VA advocate assist you in submitting the form and gathering supporting documentation for a complete application package. You can also get assistance from the American Legion or VFW.
- The waiting period for a response is 6 months to a year, after which you will get a letter stating you have to go in for a physical or they need more information. Also be prepared to go through the process up to three times, but stay with your advocate to help through the process.
- The VA has eight categories for veterans' benefits with Category 1 being those with 50% or greater disability. The VA determines from your information submitted what areas were “broken” as related to service and awards you the respective disability entitlement.
- You may apply for disability any time throughout your life time. Due to backlog, it takes time to either get your initial disability or increase it.
- If you get 50% or more disability, you get your full benefit and a separate check; if you are under 50%, your disability is deducted from your military retirement and is not taxed.



- You must have 20 years of qualifying service to receive two checks.
- If in the future you come up with other areas that you feel may be service connected, resubmit your application with assistance from your VA advocate for the VA to review. For example, if you broke your ankle in the service and after you retired you have problems with your knees and later your back and you can medically connect the knee and back problems to the service connected ankle injury, you can reapply to the VA for compensation.
- The VA has over 1700 facilities for health care, including hospitals and clinics.
- *Federal Benefits for Veterans, Dependents and Survivors* is an excellent resource for VA Benefits and is available online at http://www.va.gov/opa/publications/benefits_book.asp where you can also download the 2014 PDF version. This document also lists the VA facilities available in the US, some in Canada, and in the Philippines.
- For those with a service connected disability, they can be treated overseas and reimbursed by forwarding a copy of the receipt for the treatment to the Denver, Colorado facility.
- As a reminder when going online and filling out the 10-10EZ form, you also need to have a copy of your DD-214 as proof of service to enter into the VA system.
- There is a new program in conjunction with the federal government called PC3, where as a veteran in the VA, you will be able to see any authorized TRICARE provider, and they can do for you what any VA provider can do for you. This means that waiting to get an appointment will be reduced, since you will be able to contact your TRICARE regional provider, find the authorized TRICARE network provider, see that provider, who will work in conjunction with the VA. This will increase the availability for veterans to get their health care.
- Travis said there was in effect the fully developed claims process for those applying for disability, and you can see a 14 minute video on the VA website.
- Your personal physician that is an authorized TRICARE provider can assist you with the process to submit the VA disability compensation application package, which helps expedite the claim.
- The VA does have nursing homes and offer short and long term care for veterans.
- There is also a veterans caregivers program, where the veteran can get up to \$1500 per month for a family member to provide care for the veteran with the service connected disability.
- Prosthetic and rehabilitation devices are also available to disabled veterans.
- Eyeglasses and hearing aids are also available for veterans.
- The VA is made up of three administrations, VBA (Veterans Benefits Administration), VHA (Veterans Health Administration), and NCA (National Cemetery Administration). Refer to the publication *Federal Benefits for Veterans, Dependents and Survivors* mentioned earlier.
- A new program onsite is eBenefits is an excellent location for submitting claim forms and for monitoring benefits and is a "one top shop" for all veterans to see what benefits they are eligible for. The site is located at <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>
- VA home loans is another benefit that has no time limit associated with it. You can continue to use it or reuse it.
- Another new program in the VA is the dental insurance program for veterans, which went into effect Jan 1, 2014. It is on a three year trial period after which the VA evaluate to see if enough veterans are taking advantage of it to continue the program. Premiums are \$8 to \$50 per month based on your income. It is sponsored through Delta Dental and MetLife. Family coverage is also available.
- Life insurance of converting SGLI to VGLI has only a six month window following end of active duty service.
- There is also disability compensation available for diseases that were incurred during time in service.
- Ensure that your next of kin has or knows where a copy of your DD-214 is to prove you are a veteran, if you have chosen to be buried in a VA cemetery or a state cemetery at no cost to you. If you spouses passes before you he or she can be buried at a VA cemetery, as well as children under 21. A cost is



involved for this service. For example, in Maryland the cost ranges from \$400 to \$700 for the lot for your spouse with you as the veteran being free.

- Travis passed out copies of the VA Benefits Briefing.

At the completion of the presentations, Terry and Travis were each presented as certificates of appreciation showing the classes of submarines from the Holland to the present, with USSVI National Artist Tom Denton making the presentation.

