

JULY 2020

Serving
The Retired
Military
Communities
of Illinois,
Iowa,
Michigan,
Minnesota
& Wisconsin

HONORS

RETIREMENT ★ SERVICES ★ NEWSLETTER

Dear Retiree/Survivor:

I would like to send my sincere apologies to the military Retirees and surviving Family members for canceling this year's Retiree appreciation events. It was a tough decision but I was not willing to risk your health from possible exposure to Coronavirus. I wanted to ensure each of you are protected in order to protect the force so the force can protect the nation by avoiding large gatherings. Thus, this issue will contain comprehensive updates, links, and other key sources to keep you informed until next year's events.

I want to thank all of you for your continued commitment to our nation in this time of great challenge. As we face this challenge that is upon us, I want to reassure you that we have made protecting the force the number one priority. This is unprecedented times, nevertheless, as we prepare to celebrate the 244th anniversary of our nation, I am confident that we, the military communities, The People of The United States of America will unite to defeat this virus once and for all.

In other news, as I transition to the next assignment, please know that you are in good hands with Team Fort McCoy. The team is truly dedicated to building Soldier and Family Readiness, Installation Readiness, and Strategic Support Area Readiness. We are motivated to enable modernization, reform, and building readiness through People Always. We will invest in our People, Support the Warfighter, and Advance the Installation to operationalize Multi-Domain Operations.

Again, thank you for your long and dedicated service in the defense of our great nation. Each of you has a lifetime membership in an elite group. You are a special breed that care for each other and supports your brothers and sisters in arms. You have never stopped serving as each of you

continues to make life better for the next generation of our military Retiree and surviving Family members. You are the America's force multiplier, therefore know that Fort McCoy – Total Force Training Center is devoted to providing you the finest support possible.

As a military Retiree and surviving Family members, I ask that each of you continue to support the military by telling your military story, help lifetime members of the elite group, and inform, empower, and inspire our youth to continue your legacy of service to our military in order to sustain the All-Volunteer Force.

Lastly, I would like to recognize Ms. Mitzi Hinton, your Retirement Services Officer who is responsible for Retiree support in the states of Minnesota, Michigan, Iowa, Northern Illinois and Wisconsin. As a Retired Soldier herself, Ms. Hinton tirelessly fights for resources you richly deserve. We extend our thanks and sincere appreciation for her outstanding support and assistance. She continues to be motivated to resolve any of your challenges. Thus, if you have any questions, please contact Ms. Hinton at 1-800-452-0923 or via email at mitzi.s.hinton.civ@mail.mil.

FORT MCCOY – TOTAL
FORCE TRAINING
CENTER.

Sincerely,
Hui Chae Kim

Hui Chae Kim
COL, CM
Commanding



In This Issue: BE INFORMED

Message about
the Federal
Vision and
Dental Insurance
Program

Page 3

Message from
Defense Finance
and Accounting
Services

Page 4

TRICARE
and COVID-19

Page 8

Message from the
U.S. Department
of Veterans Affairs

Page 19



How Do I Change My Mailing Address for HONORS?

Mailing addresses for HONORS are obtained from the same sources as those used for mailing of Army Echoes. Please refer to the following if you need to change your address:

- Retirees receiving retired pay should mail changes to: DFAS, U.S. Military Retirement Pay, 8899 East 56th Street, Indianapolis, IN 46249-1200; or call 800-321-1080; or fax 800-469-6559.
- Surviving spouses in receipt of survivor benefit pay should mail changes to: DFAS, U.S. Military Annuitant Pay, 8899 East 56th Street, Indianapolis, IN, 46249-1300; or call 800-321-1080; or fax 800-982-8459.
- Retirees receiving retired pay and survivor annuitants can also access and make changes to their accounts by logging into www.dfas.mil and then selecting the icon "My Pay." If you have a Personal Identification Number (PIN), you can access your account and make the appropriate change. If you do not have a PIN, request one, and a temporary PIN will be mailed to you. The temporary PIN is good for initial access, and you will be prompted to establish a permanent PIN. For those who have computer access this is the suggested method.
- Retired Reservists entitled to retired pay but not yet age 60 should mail changes to: U.S. Army Human Resources Command, ATTN: AHRC-PDP-TR, 1600 Spearhead Division Avenue Department 482, Fort Knox, KY 40122-5402 or call 888-276-9472.



If you would prefer to receive this annual newsletter via email, please provide the following information via email to usarmy.mccoy.rso@mail.mil.

Name

Rank

City

State

Email address

Newsletter and Other Information Available on the Internet

HONORS is an annual publication published each summer. It is distributed to all Army Retired Soldiers in receipt of retired pay, Gray-Area Retirees, and Army surviving spouses residing in Wisconsin, Michigan, Minnesota, Iowa, and the 32 northern-most counties of Illinois. HONORS is available on the Fort McCoy website, <https://home.army.mil/mccoy>. Select menu, "For Soldiers," and "Retirement Services Office" to view the most current edition. Feel free to share this site with fellow Service Members and their Families.



DISCLAIMER

This edition of HONORS is modified to focus on time sensitive updates, points of contact and military retirement related resources given our current COVID-19 pandemic.

Articles for HONORS do not necessarily reflect the position of the Department of the Army or Fort McCoy, WI. The material in this newsletter was provided by a number of sources. Sources and materials are checked to be as accurate as possible at the time of printing.

The Soldier for Life - Retirement Services Office (SFL-RSO) publishes the Retirement Services Newsletter in accordance with Army Regulation 600-8-7, Retirement Services Program.

The SFL-RSO is located in building 35, Fort McCoy, WI. While it is recommended that you contact the office for an appointment prior to visiting. The toll-free phone number is 800-452-0923; the local phone number is 608-388-3716, and emails can be sent to: usarmy.mccoy.rso@mail.mil.

The mailing address is:

**Soldier for Life - Retirement Services Office
35 South M Street
Fort McCoy, WI 54656-5152**



Message about the Federal Vision and Dental Insurance Program (FEDVIP)

BENEFEDS is the government-authorized and U.S. Office of Personnel Management (OPM)-sponsored enrollment portal that eligible participants use to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP).

BENEFEDS is closely monitoring the COVID-19 global outbreak and taking precautionary measures to promote the health and safety of our associates while working to prevent any interruption to normal business operations.

To ensure the safety of both patients and dental staff, the American Dental Association is asking that all elective (non-emergency) dental procedures be postponed at this time. Visit ada.org for more information about dental emergencies.

If you are experiencing a dental emergency (this includes any treatment necessary to relieve pain, treat infection, or control bleeding) you should contact your dentist. You may also contact your dental or vision carrier directly if you have questions about your FEDVIP coverage, benefits and services.

FEDVIP Dental Plans	Vision Plans
Aetna (800-554-2042) www.aetnafeds.com/fedvip-dental	Aetna Vision (855-347-6899) www.aetnafeds.com/fedvip-vision
Delta Dental (855-410-3255) www.deltadentalins.com/fedvip	FEP Blue Vision (888-550-2583) www.fepbluevision.com
Dominion Dental (855-836-6337) www.federaldentalplans.com	United HealthCare Vision (866-249-1999) Fedvip.myuhcvision.com
Emblem Health (800-624-2414) www.emblemhealth.com	VSP Vision Care (800-807-0764) www.choosevsp.com
FEP Blue Dental (855-504-2538) www.fepbluedental.com	Helpful Tips: <ol style="list-style-type: none"> 1. To enroll in a plan, contact BENEFEDS at 877-888-3337. 2. If you have questions about a plan, contact the carrier directly. 3. Be mindful of open season. Open season typically runs from the second Monday in November through the second Monday in December each year. 4. If you enroll during open season, your FEDVIP coverage will be effective Jan 1, the start of the next plan year. Once you enroll in a FEDVIP dental or vision plan, your coverage will automatically continue each year. 5. Qualifying life events (QLEs) are certain life events that allow you to enroll in the FEDVIP or make changes to your existing FEDVIP plan outside of open season.
GEHA (877-434-2336) www.gehadental.com	
Humana (877-692-2468) feds.humana.com/dental	
MetLife (888-865-6854) Federaldental.metlife.com	
Triple-S Salud (800-716-6081) www.ssspr.com	
United Concordia Dental (877-438-8224) www.uccifedvip.com/fedvip/home	

BENEFEDS administers plan enrollment, plan change and premium payment.

Contact BENEFEDS Customer Service at 877-888-3337 to verify open season dates.

Message from Defense Finance and Accounting Service (DFAS)

OUR MISSION CONTINUES

DFAS remains operational and will continue our mission to ensure scheduled payments are made timely.

We understand the importance of the payments and services we provide and ask that you continue to utilize our electronic and phone self-service options and information available on DFAS.mil, AskDFAS, myPay, and YouTube.com/DFAS

Making Tax Season Less Taxing

Although tax season has come and gone for the year, the information provided in this article is intended to make the tax filing process easier and less stressful for many tax seasons to come.

Tip 1: Make a checklist of the documents you need

Whether you are doing your taxes yourself, or having someone else prepare them for you, the first step is to gather all of the documentation you need.

Make this process easier by creating a checklist of the documents you will need and checking them off as you receive them. With a checklist, you'll know what paperwork you have, and what you might need to track down, so you won't have to do a last-minute hunt for a missing receipt or form.

Tip 2: Put all of your tax documents in one place

Choose a specific place to put all of your documents as you receive them. If you are gathering paper documents, use a folder or box you can easily identify.

Example: Retiree uses a specific plastic folder he/she orders each year from the office supply store. The folder has multiple pockets to keep receipts and other documents organized, and since he/she only uses it for taxes, he/she can tell it apart from other paperwork.

If you are gathering electronic documents, create a folder on your computer specifically for your tax documents.

Tip 3: Hop online, not in line for your military retirement pay tax documents

Military Retirees who need retirement pay tax documents have options beyond waiting on a phone call with a busy customer care center.

The fastest and most secure way for a military Retiree to obtain a copy of their 1099R is through *myPay*, the online pay management system of the Defense Finance and Accounting Service (DFAS), which allows Retirees to download or print a 1099R from the comfort of their home. *myPay* is available 24/7 from your web browser, and is easy to use. To find more information, type or cut and paste the following link into your web browser: go.usa.gov/xEqst.

Retirees who only need a 1099R mailed to either their address on file or to a one-time, temporary mailing address can submit their request online at AskDFAS (this option also allows retirees to request a prior year 1099R). The 1099R will be in the mail within 10 business days.

Tip 4: Let your fingers do the ordering

Military Retirees who do not have internet access, but who have a current mailing address on file with DFAS can get a copy of their 1099R mailed using the telephone self-service option, by calling 800-321-1080, and selecting option "1" for self-serve. The 1099R will be in the mail within 10 business days.

Those Retirees who prefer postal mail can send DFAS a written request by mail (or fax), but should plan for up to 30 days for processing.

Military Retirees with unique situations can speak directly to one of DFAS' customer care representatives at 800-321-1080 (Monday-Friday, 8 A.M. to 5 P.M. eastern standard time). Depending on call volume, you may have to wait on hold while they assist other customers.



SBP-DIC Offset Phased Elimination News ★★★★★★★★★★★★★★★★★★

Under current law, survivors of deceased military members must forfeit part or all of their Survivor Benefit Plan annuity when awarded Dependency and Indemnity Compensation (DIC) by the Veterans administration. This offset is sometimes referred to as a widow's tax and according to the National Defense Authorization Act (NDAA) for fiscal year 2020 (FY20), it is set to be eliminated.

The FY20 NDAA completely eliminates the Widow's Tax, but in phases. No changes will take place in calendar year 2020. In 2021, one-third of the SBP will be restored. In 2022, two-thirds will be restored. On January 1, 2023, the SBP will be completely restored and surviving spouses will receive their SBP and DIC payments in full.

For those currently impacted by this offset, the Defense Finance and Accounting Service (DFAS) is already at work analyzing the change and making plans for the implementation. You do not need to notify them that your SBP payment is affected by this change in the law. At this time, the most important action current SBP annuitants can take is to ensure that your account information is up-to-date. This includes bank name and address, routing and account numbers and home mailing address.

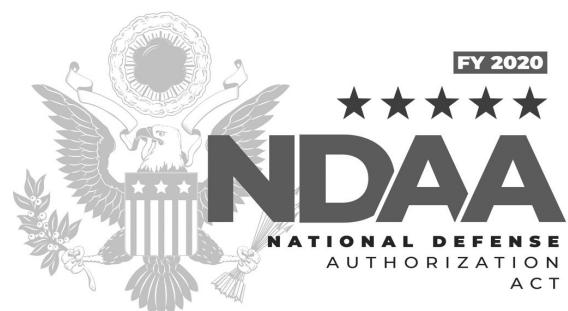
Here are a few key points to key in mind:

- Based on the NDAA, Spouse SBP annuitants who are subject to the DIC offset may see the first change in the SBP annuity payment they receive on February 1, 2021. You do not need to notify DFAS that your SBP payment is affected by this change in the law.
- The most important action SBP annuitants can take at this time is to ensure your annuity account information is up-to-date and includes your correct mailing address so we can contact you, if needed. Also, if you're not using myPay,

set up a profile now and add your email address. Please note: only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay.

- DFAS is unable to provide individual estimates of the upcoming changes in spouse SBP annuity payments due to this change in the law.
- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will not need to pay back that refund because of this change in the law.
- The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" in the NDAA only affect those spouses and children of Service members who died on active duty or inactive duty when the surviving spouse previously elected to transfer the SBP annuity to a child or children. They do not affect previous or future SBP elections by retirees or SBP annuities for a Retiree's beneficiaries

To learn more about this important change, visit www.dfas.army.mil and type SBP-DIC Offset Phased Elimination News in the search box. Additionally, you can contact Military One Source at 800-342-9647 for more counseling options.



All Fort McCoy sponsored Retiree Appreciation Days (RADs) scheduled for the 2020 calendar year have been cancelled.

We are planning to reestablish our RAD schedule for the 2021 calendar year however the dates/locations are not available at this time.

We expect to announce the Fort McCoy sponsored RAD schedule for the 2021 calendar in the 2021 edition of the HONORS newsletter.

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Midwest Military Area Retiree Councils and Retiree Activities Offices

Military Retiree area councils serve as a vital link for the military Retiree community. The councils provide an avenue for suggestions and recommendations on military matters to reach the proper level in the chain of command. The councils also plan and execute Retiree Appreciation Days (RADs) to provide up-to-date information about benefits and entitlements to the military retired community. The RADs are open to all retirees from all branches of service. The Fort McCoy Soldier For Life – Retirement Services Office currently supports eight military Retiree area councils, which are subordinate to the Fort McCoy Retiree military main council. Council members serve as “eyes and ears” of the community regarding military-Retiree-related issues. Through the area councils, members are able to voice concerns through their respective chains of command to the Fort McCoy Garrison Commander.

Area councils are located in Illinois, Iowa, Michigan, Minnesota, and Wisconsin. Although these councils are sponsored by Fort McCoy, membership is open to Retirees from all services. Please feel free to contact any council if you have issues to discuss or if you are interested in serving as a member.

Area councils rely on the military retiree community to be effective. New members are always welcome. Military retiree area councils sponsored by Fort McCoy are listed below with contact numbers for the respective chairperson or Retiree Activity Office (RAO):

Des Moines Area Council	515-277-6113
Duluth/Superior Area Council	715-398-3152
Lower Michigan Area Council	586-239-5580
Quad Cities Area Council	563-508-5123
Fort Sheridan Area Council	719-317-0420 (<i>the office is still located at Fort Sheridan in IL</i>)
Twin Cities Area Council	763-516-2931

Wisconsin Area Council	414-630-2484
Milwaukee Area Council	414-870-2044

Vacancies exist in each of the Fort McCoy-sponsored councils, so don't be shy. Please consider becoming a member to help us keep the Retiree Area Councils alive and well

Assistance for Retired Service Members and Families is available at the following RAOs:

Fort Sheridan, IL – Monday-Friday,
9 A.M. – noon
3155 Blackhawk Drive
719-317-0420

Madison, WI – Tuesday & Thursday,
7:30 A.M. – 11:30 A.M.
2400 Wright St.
Email – widma.retiree@wisconsin.gov
800-335-5147, ext. 3115

Milwaukee, WI – Tuesday & Wednesday,
10:00 A.M. – 2:00 P.M.
1835 East Grange Avenue
usaf.wi128-arw.list.rao@mail.mil
414-944-8212

Minneapolis, MN – Monday-Friday,
10:00 A.M. – 2:00 P.M.
Minneapolis Airport, Bldg. 727
612-713-1517

Selfridge, MI – Tuesday-Friday,
9:00 A.M. – 3:00 P.M.
Selfridge Air National Guard Base
44195 Jefferson Ave., Bldg. 835
Email – selfrao@yahoo.com
<https://detroit.armymwr.com>
586-239-5580



Military Installations in the Midwest

Following is a list of telephone numbers and internet sites to services most often utilized by Retirees while visiting a military installation. List includes Morale, Welfare and Recreation (MWR) activities, Commissaries, Post Exchanges and Legal Offices within the Fort McCoy Retirement Services Office five-state service area.

Fort McCoy, WI

www.mccoymwr.com

The following extensions begin 608-388-

Post Operator	2222
Army Community Service	3505
Auto Skills Center	3013
Commissary	3542
Legal Office	8751
Leisure Travel Services	3011
McCoy's Community Club	2065
MWR Car Wash	3213
Pine View Campground	3517
Post Exchange	4343
Recreation Center	3213
Rumpel Fitness Center	2290
Ski Chalet	2260

Selfridge Air National Guard Base, MI

<https://detroit.armymwr.com>

The following extensions begin 586-239-
unless otherwise indicated:

Post Operator	586-307-4011
Base Exchange	586-465-0960
Mulligan's Dining/Catering	2337
Commissary	5570
FMWR	586-282-0992
Golf Course	4653
Health Benefit Adviser	586-282-5273
Legal Office	4078
Retiree Activity Office	5580

Camp Dodge Joint Maneuver Training Center, IA

<https://www.iowanationalguard.com>

The following extensions begin with 515-252
unless otherwise indicated:

Post Operator	4538/4582
Chargeable Billeting	4238
Retirement Services Office	4671
Gold Star Museum	4531
Fitness Center	4670
Post Exchange	515-270-2577

Camp Ripley, MN

<https://minnesotanationalguard.ng.mil/crtc>

The following extensions begin with 320-632
unless otherwise indicated:

Post Operator	7000
Post Exchange:	7382
Snack Bar	7412
DeParcq Woods Campground	320-616-3140
Viking Club	320-616-2699
Environmental (Fishing/Hunting)	320-616-2722
I.D. Card Section	320-616-2728
MN National Guard Directory	651-268-8919

Great Lakes Naval Station, IL

www.mwrgl.com

The following extensions begin with 847-688-
unless otherwise indicated:

Base Operator	3500
Base Exchange	847-578-6280
Commissary	2644
Information/Tickets/Travel	3537
Legal Office	3805
Marina/Rental Center	5417
MWR	2110
RV Park	6675
Samuel Adams Brew Club	6946
Willow Glen Golf Course	4593

Rock Island Arsenal, IL

<https://rockisland.armymwr.com>

The following extensions begin 309-782-
unless otherwise indicated:

Post Operator	6001
Army Community Service	0829
Auto Skills Center	8631
Cannon Falls Driving Range	0090
Commissary	4614
Fitness Center	6787
Health Benefit Adviser	0800
Legal Office	1443
Leisure Travel Services	5890

TRICARE AND COVID-19

There are two U.S. regions, West and East. The North and South Regions became the East Region. Anywhere outside of the U.S. is considered overseas.

For additional information, contact West Region Contractor, Health Net, at 844-866-9378 or East Region Contractor, Humana Military, at 800-444-5445. The questions and answers below were obtained from:

www.tricare.mil/healthwellness/healthyliving/coronavirus/coronavirus-FAQS, visit the website for the latest updates.



Testing

Can I just show up at any testing site to be tested for COVID-19?

No. You should not just show up at a hospital and request testing. Testing is authorized based on the clinical judgment of a provider, exposure, travel history and symptoms. You must have an in-person or virtual telephone/video visit with a provider who will arrange testing in a military treatment facility (if MTF-enrolled) or in the private sector (if enrolled to the network provider with TRICARE Prime or if you're using TRICARE Select or TRICARE For Life). If network, the cost of the test is covered in the cost of the visit itself.

What's the difference between testing and screening for COVID-19? Who gets what?

The screening process begins when you contact your provider or the MHS Nurse Advice Line to discuss your symptoms and it will begin with a series of questions.

The nurse or staff member decides whether your symptoms may be due to COVID-19 or another illness requiring treatment. You might get advice on self-care since symptoms often can be treated at home. The nurse/staff member may arrange a telephone visit between you and a health care provider or tell you to call your provider directly. The provider can talk with you about possible exposure, your symptoms, and discusses treatment. The provider may give you self-care advice to use at home. Or, he or she may tell you to go to your primary care clinic or emergency to be tested. It's important to call first so we can protect you, other patients, and medical staff from unnecessary exposure to COVID-19.

How much does the test cost?

The COVID-19 test is free. The COVID-19 test

should only be done when your provider thinks your symptoms show likely infection. Effective March 18, under the Families First Coronavirus Response Act, TRICARE is also waiving copays for doctor-ordered COVID 19 testing office visits.

The law doesn't waive copayments and cost-shares for the treatment due to infection. Copays and cost shares remain the same for TRICARE program and plans. Under TRICARE you have fairly low out-of-pocket costs, a catastrophic cap and protection against balance billing.

Active duty Service members and Family Members under Prime do not have cost-shares and so are not impacted by this law. Due to the claims billing process and modifications, TRICARE can't immediately waive all copayments and cost-shares. Beneficiaries may have to pay up front and file a claims for reimbursement until the contractors can modify their systems.

If you receive a prescription for medication, your copay still applies. By law, TRICARE can't waive pharmacy copays. Consider filling your medication through home delivery or at a retail pharmacy depending on your Medical Treatment Facility operating status.

If you're located overseas: Beneficiaries overseas with a cost-share, a percentage of the total cost of a covered health care service that you pay. Retirees and their family members, active duty family members under TRICARE Select, and TRICARE For Life may be eligible for cost share waivers. This is only if the COVID-19 test with the visit meets the requirements of the law. It has to be FDA approved, cleared, or authorized. Some tests used and TRICARE-covered overseas may not meet this statutory requirement. This includes the World Health Organization test, which is not currently FDA authorized.



Are tests available at the Emergency Room (ER)?

They are likely available in most ERs. They may be set aside for who were exposed to or in contact with someone exposed to the virus AND showing symptoms. Tests are not likely to be offered for screening purposes for all others.

If I'm enrolled in TRICARE Prime Remote or TRICARE Select, what's the policy for testing?

If you're enrolled in TRICARE Prime Remote or are a TRICARE Select beneficiary, it's up to your civilian provider to assess your status and determine if you need testing. They may want to first test you for other infections, flu, bacteria, and then will follow-up with the COVID-19 test if he or she feels it's necessary. The COVID-19 test is only being done when a provider thinks your symptoms show likely infection. The testing is free. Effective March 18, under the Families First Coronavirus Response Act, TRICARE is also waiving copays for doctor-ordered COVID 19 testing office visits. The law doesn't waive copayments and cost-shares for the treatment due to infection. Copays and cost shares remain the same for TRICARE program and plans.

Under TRICARE you have fairly low out-of-pocket costs, a catastrophic cap and protection against balance billing. Active duty Service members and ADFMs under Prime do not have cost-shares and so are not impacted by this law.

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If you receive a prescription for medication, your copay still applies. By law, TRICARE can't waive pharmacy copays. Consider filling your medication through home delivery or at a retail pharmacy depending on your MTFs operating status.

If you're located overseas: Beneficiaries overseas with a cost-share (retirees and their family members, active duty family members (ADFM)s under TRICARE Select, and TRICARE For Life) may be eligible for cost share waivers. This is only if the COVID-19 test with the visit meets the requirements of the law. It has to be FDA approved, cleared, or authorized. Some tests used and TRICARE-covered overseas may not meet this statutory requirement. This includes the World Health Organization test, which is not currently FDA authorized.

Elective Surgeries, Procedures and Military/Dental Treatment Facilities**What's happening with other appointments and elective procedures at military treatment facilities?**

Military hospitals and clinics are reviewing scheduled, non-urgent, face-to-face appointments. They are canceling those appointments and making them virtual telephone visits. They are doing this to limit exposure for you, other patients and the medical staff.

If you get a notice that your appointment was cancelled, know that your clinic should be trying to reach you. Make sure you answer any of the telephone numbers the military clinic or hospital has on file for you. If your clinic doesn't contact you within a day of your previously scheduled appointment, please contact the clinic or send your team a secure message.

What's happening with elective procedures at military treatment facilities (MTFs) and dental treatment facilities (DTFs)?

The Department of Defense issued policy guidance directing that all MTFs and DTFs postpone all elective surgeries, invasive procedures, and dental procedures as of March 31, 2020 for 60 days.

There are two exceptions to the policy if the MTF or DTF commander or director determines there is adequate capacity to safely authorize a surgery or procedure. Specifically, there may be an exception when the:

Procedures are required to maintain the deployability and readiness of service members;

Provider determines that postponing the procedure would cause harm to the patient.

What is an "elective" surgery or procedure?

Elective surgeries and procedures are those that are not urgent and can be rescheduled for a later date. Examples include, but are not limited to:

Laser surgery

Hernia repair

Non-emergent back surgery

Colonoscopies

Joint replacements

MTFs and DTFs will continue to conduct surgeries and procedures to save lives and avoid further harm from underlying conditions or diseases, or where the risk of delaying the procedure outweighs all other considerations.

Are you closing the Military Treatment Facilities?

No. Military clinics and hospitals will remain open. This is only for elective surgeries and procedures. For those who have may have COVID-19 symptoms, we encourage you to call your local treatment facility's COVID hotline and follow the instructions on how to seek care.

What will Military Treatment Facilities (MTFs) and Dental Treatment Facilities (DTFs) continue in terms of offering services that are non-COVID related?

Non-elective procedures, particularly acute and urgent care, will continue, as well as procedures that will keep a Service member medically ready and deployable.

MTFs and DTFs will continue to provide routine appointments and exams, such as check-ups, specialty consultations, and prenatal visits at this point in time. However, individual MTFs and DTFs may further limit availability based on response demands.

TRICARE Benefit

What, if any, copayments will be waived related to COVID-19 treatment and testing? How does this apply to active duty, reserve component, and retirees?

The COVID-19 test is only being done when a provider thinks your symptoms show likely infection. The testing is free.

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If you receive a prescription for medication, your copay still applies. By law, TRICARE can't waive pharmacy copays. Consider filling your medication through home delivery or at a retail pharmacy depending on your MTFs operating status.

If you're located overseas: Beneficiaries overseas with a cost-share (Retirees and their Family members, active duty family members (ADFMs) under TRICARE Select, and TRICARE For Life) may be eligible for cost share waivers. This is only if the COVID-19 test with the visit meets the requirements of the law. It has to be FDA approved, cleared, or authorized. Some tests used and TRICARE-covered overseas may not meet this statutory requirement. This includes the World Health Organization test, which is not currently FDA authorized.

Are Retirees using TRICARE For Life and Medicare covered for COVID-19 testing and treatment?

Medicare covers the lab tests for COVID-19. You pay no out-of-pocket costs.

Medicare covers all medically necessary hospitalizations. This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine.

If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Check with your plan about your coverage and costs.

Scammers may use the coronavirus national emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors, and if someone calls asking for your Medicare Number, hang up! Check for guidance at Medicare.gov.

TRICARE acts as second payer for Medicare and TRICARE covered services, to include coronavirus testing and hospitalization.



Pharmacy

Will my military pharmacy be closing? Will I be able to get my medications from a military pharmacy?

To maintain patient and personnel safety amidst COVID-19, the Department of Defense will take actions prescribed by Health Protection Condition (HPCON) Risk Levels and health official's guidance. Military pharmacies are to adjust their operations as needed.

Local assessments determine the status of each military pharmacy. This may result in temporary measures address a changing situation. There may be temporary, partial or full limitation of services. Military pharmacies conduct daily operation assessments.

In the case of a local outbreak or a confirmed case of COVID-19 among military pharmacy staff, Military Medical Treatment Facility (MTF) Directors are authorized to limit pharmacy services as necessary. This may include:

- Alternative pick up options (staggered pick up times, curbside pickup, etc.).

- Temporary transfer of non-enrolled, non-Active Duty Service Members (ADSMs) and/or non-Active Duty Family Members to home delivery or retail.

- Temporary closure of a military pharmacy.

We don't expect any of these limitations to be a routine practice, but rather a case-by-case determination. The Director bases it on the severity of the spread of COVID-19 at a specific location. If pharmacy services are limited, they will be assessed and reopened as soon as it is safe for personnel and beneficiaries.

What should I do if my military pharmacy is closed due to COVID-19?

There are several actions you can take:

- Call your MTF pharmacy refill line to check for changes to service offerings, closures, and resumption of services: You can look up your pharmacy's number via <http://www.tricare.mil/mtf>.

- Switch your prescription to TRICARE Pharmacy Home Delivery by calling Express Scripts at 877-363-1303 or visiting <http://www.militaryrx.express-scripts.com/home-delivery>.

- Call your retail network pharmacy and ask them to call your military pharmacy to transfer your medication or call your provider for a new prescription for fill at a retail pharmacy

Find a retail network pharmacy via <https://militaryrx.express-scripts.com/find-pharmacy>.

Call Express Scripts at 877-363-1303 to speak with a pharmacist 24/7.

If you don't have any refills, call your provider to send a new prescription to either the Express Scripts TRICARE Pharmacy Home Delivery or your network retail pharmacy.

Will I have to pay copayments for my prescriptions at retail pharmacies and via home delivery?

Yes. Copayments are directed by law and the Department of Defense can't waive them.

Visit <https://tricare.mil/Costs> for an overview of pharmacy copayments. You can search your specific drug(s) can determine your medication coverage and copayments at <http://www.express-scripts.com/tform>.

Can the mail order system support an increase in work load from the beneficiary population?

The home delivery network is fully operational and able to absorb a potential increase in the Department of Defense workload. In addition to home delivery, the retail network is currently not experiencing any lack of services. Many retail network pharmacies offer home delivery as well.

I'm worried about running out of my medications. What should I do?

We encourage you to refill your drugs at the appropriate time. Standard refill policies, which allow you to refill or renew a prescription drug when 25% of your current prescription remains. This process should help you stay on track with your drug supply during this time.

We understand the desire to be prepared. Present conditions don't call for early refills through Home Delivery or at retail. We are monitoring the situation closely and are updating our information and policies as the situation requires.

Should you have any questions or concerns about your individual situation, Express Scripts pharmacists are available 24/7 to answer questions, offer counseling and support, and assist with prescription orders. Call Express Scripts at 877-363-1303.

How will you determine who will transition to home delivery or retail?

Based on Health Protection Condition (HPCON) levels and spread of the pandemic at the particular location, Military Medical Treatment Facility (MTF)

Directors are authorized to limit pharmacy services with a step-wise approach that prioritizes the readiness posture of the United States Military. The following limitations MAY be implemented:

First, beneficiaries who aren't enrolled to an MTF may be temporarily required to switch to home delivery or a retail network pharmacy due to local COVID-19 impact.

If a further reduction in services is required, MTF-enrolled Retirees and Family members may be temporarily required to switch to home delivery or a retail network pharmacy.

Finally, the temporary closure of a local military pharmacy may require all local beneficiaries to switch to home delivery or a retail network pharmacy on a temporary basis.

Will this impact me?

The best way to find out if a change in pharmacy services impacts you is to call your local military pharmacy and/or the prescription refill number to find out about the pharmacy's operating status. The MTF will routinely update the prescription refill line with the latest information on its pharmacy's status.

While we expect limited impact at most military pharmacies, all eligible beneficiaries may be impacted due to the spread of COVID-19.

How will you transfer my prescription if the military pharmacy is closed?

The Defense Health Agency issued guidance to military pharmacies to ensure that work-around solutions, to include remote capabilities in case of full closure. Staff will be available to assist in transferring your prescription to either mail order or a network retail pharmacy of your choice.

What if I can't reach my military pharmacy?

Express Scripts is the DOD's pharmacy benefit contractor and supports the DOD in delivering the pharmacy benefit to its 9.5 million beneficiaries. Express Scripts pharmacists are available 24/7 to help answer questions about your prescriptions, to include supporting prescription transfers. You can call Express Scripts anytime at 877-363-1303.

If you are unable to find a solution with your prescription after speaking with Express Scripts, you may want to call your provider directly and ask them to e-prescribe a new prescription to Express Scripts or to a network retail pharmacy of your choice.

Will pharmacy refill restrictions be waived so we can get prescriptions filled sooner?

At this time, there is no plan to waive refill restrictions to get prescriptions refilled early.

TRICARE offers beneficiaries the option to get a 90-day supply of their prescriptions at military pharmacies, via TRICARE Pharmacy Home Delivery, or at retail network pharmacies.

As a first step, beneficiaries should ensure they have refills remaining on their prescription. Each prescription bottle indicates the number of refills remaining. If there are no refills left, they will need to call their healthcare provider. If enough refills remain, beneficiaries can get a 90-day supply at military pharmacies, via TRICARE Pharmacy Home Delivery, or at retail network pharmacies.

Military pharmacies offer a 90-day supply of medications at no cost to beneficiaries. After military pharmacies, home delivery is the most affordable option. Beneficiaries can switch to home delivery to get a 90-day supply delivered right to their door. At a retail network pharmacy, beneficiaries can get up to three, 30-day supplies (three copays will apply).

Home delivery provides a convenient and affordable way to get medications without leaving the house. There are many convenient ways to switch a prescription to home delivery to include by phone, online, and via the Express Scripts mobile app.

Currently, there are no pharmacy supply chain issues/outages as a result of COVID-19 and the Defense Logistics Agency is engaged with Prime Vendors to ensure Military pharmacies get their fair share if shortages do occur.

If you're using a TRICARE retail network pharmacy or TRICARE home delivery, what will your copayment be?

Copayments are mandated by law. Full copayments apply to each fill. A fill is 1 inhaler/30 days under the current, temporary quantity limit. Based on the type of albuterol or levalbuterol prescription you have, you may pay:

\$10 (home delivery) or \$13 (retail network pharmacy) for 1 generic inhaler,

\$29 or \$33 for 1 name-brand inhaler, or

\$60 for 1 non-formulary inhaler for a 30-day period).

Check the TRICARE Formulary Search tool at www.express-scripts.com/tform for more information on the category and cost of your inhaler.



Having to enter a military or retail pharmacy once or more a month puts me more at risk. I have major breathing problems. What will you do to protect me?

To maintain patient and personnel safety during the COVID-19 pandemic, DHA is taking actions and making changes to military pharmacy operations. Several military pharmacies are practicing social distancing with drive-through or curbside pharmacy services. Call your local military pharmacy (the refill line) to check for changes and limitations to service. Visit www.tricare.mil/mtf to look up the phone number of your military pharmacy.

Retail network pharmacies are also taking measures for safe prescription pick up. They are practicing social distancing, adjusting hours, and/or many offer delivery options or curbside pickup. You can find more information about retail pharmacy operations during COVID-19 at: <https://militaryrx.express-scripts.com/notices/other/get-your-medications-while-maintaining-distance-others>.

TRICARE Pharmacy Home Delivery is an affordable option that limits your exposure compared to in-person pick up. To learn more about switching to home delivery, go to <https://www.tricare.mil/CoveredServices/Pharmacy>.

Will the Defense Health Agency (DHA) be placing quantity limits on other drugs?

DHA is constantly monitoring drug supply and availability. It may consider placing additional temporary quantity limits on other drug as needed to make sure all beneficiaries who need them can get them.

Quarantine

What is quarantine? And why is 14 days recommended for COVID-19?

Quarantine, in general, means the separation of a person or group of people reasonably believed to have been exposed to a communicable disease but not yet symptomatic, from others who have not been so exposed, to prevent the possible spread of the communicable disease. It is recommended by the CDC to quarantine for 14 days because symptoms usually emerge 2-14 days after exposure.

Where can I go if I am placed in/on quarantine? Is it OK to go to doctor's appointments, the grocery store, or the mall?

No. You need to stay at home and not go anywhere. If one person in my family is placed in/on quarantine, does that mean everyone else in the house is in/on quarantine? If not, how do we protect our non-quarantined family members?

Yes. All family members should quarantine if one family member is quarantined. Please contact your health care provider if you have questions.

How is quarantine different than isolation?

Isolation is used to separate people who have already been infected with a communicable disease from those who are healthy. Isolation restricts the movement of ill persons to help stop the spread of certain diseases. For example, hospitals use isolation for patients with infectious tuberculosis.

Quarantine is used to separate and restrict the movement of people who aren't sick who may have been exposed to a communicable disease to see if they become ill. These people may have been exposed to a disease and do not know it, or they may have the disease but do not show symptoms.

Quarantine can also help limit the spread of communicable disease.

If you live with someone who may have been exposed, what should you do?

Contact your local military clinic or hospital, your local health department, or the MHS Nurse Advice Line at 1-800-874-2273, Option 1 or online: <https://mhsnurseadvice.com>.

Should we call 911 if we get sick?

If you have a true medical emergency, call 911. If you develop emergency warning signs for COVID-19 get medical attention immediately.

Emergency warning signs include: difficulty breathing or shortness of breath, persistent pain or pressure in the chest, new confusion or inability to arouse, bluish lips or face

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.

ID Card Facilities/Defense Enrollment Eligibility Reporting System (DEERS)

Following is a list of ID card facilities within the Fort McCoy Midwest region. It was compiled from information available on the RAPIDS Site Locator website www.dmdc.osd.mil/rsl. Please remember that ID card support may not be available at all sites due to unit deployment.

Special Note in response to COVID-19:

Expiration dates: ID cards will remain valid that expired on or after January 1, 2020 through September 30, 2020. It is strongly suggested that you call a site prior to traveling to ensure that their office is currently processing ID cards and to determine their operating procedures.

Additionally, ID card expiration dates for individuals enrolling in MEDICARE and/or turning 65 have not been extended to September 30, 2020. These individuals are still required to have DEERS updated with their Medicare coverage to ensure that they can enroll in Tricare for Life. Contact your local military ID card facility for more information.

Illinois

Site Name	City	Service	Phone
308 CA BDE	Homewood	USAR	719-366-4569
182 MSS	Peoria	ANG	309-633-5181
183 MSS	Springfield	ANG	217-757-1308
416 ENCOM	Darien	USAR	630-739-7509
85 Division	Arlington Heights	USAR	719-366-2064
AG HQ State	Springfield	ARNG	217-761-3443
Navy Operation Support Center (NOSC)	Chicago	USNR	312-846-5320
Navy Operation Support Center (NOSC)	Decatur	USNR	217-875-1733
Navy Operation Support Center (NOSC)	Peoria	USNR	309-697-5755
NTC Great Lakes	Great Lakes	USN	847-688-5550
Rock Island Arsenal	Rock Island	USA	309-782-0596
375 Force Support Squadron	Scott AFB	USAF	618-256-4112
126 ARW	Scott AFB	ANG	618-222-5708
932 FSS	Scott AFB	USAF	618-229-7531
USACE (CAC Only)	Champaign	USA	217-373-6776

Iowa

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-261-8530
103 ESC	Ft. Des Moines	USAR	515-362-3614
AG HQ State	Johnston	ARNG	515-252-4728
649 RSG	Cedar Rapids	USAR	319-297-8688
USAR Center	Dubuque	USAR	563-556-2255
67 Troop Command	Iowa City	ARNG	515-331-5603
2 BCT 334	Boone	ARNG	515-432-5079



Michigan

Site Name	City	Service	Phone
1/84 Division	Livonia	USAR	734-367-2425
110 FWMSS Battle Creek	Battle Creek	ANG	269-969-3216
Battle Creek Naval USMC	Battle Creek	USMC	269-968-9216
127 Wing Selfridge ANGB	Selfridge ANGB	ANG	586-239-4516
AG HQ State	Lansing	ARNG	517-481-9879
Camp Grayling	Grayling	ARNG	989-344-6996
Defense Logistics Agency	Battle Creek	DLA	269-961-7007
Navy Operation Support Center (NOSC)	Saginaw	USNR	989-754-3091
USA Garrison Detroit	Warren	USA	586-282-5941
USCG Air Station Traverse City	Traverse City	USCG	231-922-8227
USCG Grand Haven	Grand Haven	USCG	616-850-2517
USA Tank Command	Warren	USA	586-282-8074
AG HQ	Ishpeming	ARNG	906-485-2532
Mary Walker Reserve Center	Walker	USAR	616-735-4050 x132

Minnesota

Site Name	City	Service	Phone
148 FW	Duluth	ANG	218-788-7212
934 AW	*MSP-ARS	USAFR	612-713-1085
Navy Operation Support Center (NOSC)	MSP-ARS	N-M	612-713-4671
133 AW	St. Paul	ANG	612-713-2041
AG HQ State	St. Paul	ARNG	651-282-4579
Camp Ripley	Little Falls	ARNG	320-616-2728
HQ 1-151 FA	Montevideo	USAR	320-269-9284

Wisconsin

Site Name	City	Service	Phone
115 FSS	Madison	ANG	608-245-4468
128 ARW	Milwaukee	ANG	414-944-8245
157 MEB	Milwaukee	ARNG	414-961-8685
AG HQ State	Madison	ARNG	608-242-3420
Fort McCoy	Fort McCoy	USA	608-388-4563
Navy Operation Support Center (NOSC)	Green Bay	USNR	920-336-2444

*Minneapolis-St. Paul Air Reserve Station, formerly known as Fort Snelling, Minnesota

Internet Addresses

Army Retirement Services

<https://soldierforlife.army.mil/retirement>

Army Echoes Newsletter

<https://www.soldierforlife.army.mil/retirement/army-echoes>

Navy Retirement Services

www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Navy Shift Colors Newsletter

www.public.navy.mil/bupers-npc/reference/publications/shiftcolors/Pages/default.aspx

Coast Guard Retirement Services

www.uscg.mil/ppc/ras

Coast Guard Evening Colors Newsletter

www.uscg.mil/ppc/retnews

Marines Corps Community Services

www.usmc-mccs.org

Marine Corps Semper Fidelis Newsletter

https://www.manpower.usmc.mil/webcenter/portal/MRAHome?_afr-Loop=1230149944798062#!%40%40%3F_afr-Loop%3D1230149944798062%26_adf.ctrl-state%3Dilqgmzdhs_4

Air Forces Retirement Services

www.retirees.af.mil

Air Force Afterburner Newsletter

www.retirees.af.mil/library/afterburner

Army Emergency Relief (AER)

www.aerhq.org

Army & Air Force Exchange Service

www.shopmyexchange.com

Army Knowledge Online (AKO)

<https://www.us.army.mil>

Army Retired Pin & Decal

www.shopmyexchange.com - type Army Retired in the search box

Burial & Memorial Benefits

www.cem.va.gov

Combat Related Special Compensation (CRSC)

<https://www.dfas.mil/retiredmilitary/disability/crsc.html>

Concurrent Retired Disability Pay (CRDP)

<https://www.dfas.mil/retiredmilitary/disability/crdp.html>

Federal Employees Dental and Vision Insurance Program (FEDVIP)

www.benefeds.com

Defense Finance and Accounting Service (DFAS)

www.dfas.mil

eBenefits

<https://www.ebenefits.va.gov>

Express Scripts (Mail Order Pharmacy)

www.express-scripts.com

Federal Long Term Care Insurance

www.ltcfeds.com

Fort McCoy Homepage

<https://home.army.mil/mccoy>

Life Insurance (SGLI, TSGLI, VGLI)

www.benefits.va.gov/insurance

Medicare

<https://www.ssa.gov/pubs/EN-05-10043.pdf>

Military Eyeglasses

www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx

Military Funeral Honors

<https://mfh.dmdc.osd.mil/mfh>

Military Living Publications

www.militaryliving.com

Military OneSource

www.militaryonesource.mil – financial, legal, health & wellness assistance and much more

Military Personnel Records Request

www.archives.gov

RAPIDS Site Locator (DEERS Enrollment & ID Card Issuing Facilities)

www.dmdc.osd.mil/rsl

Social Security Administration (SSA)

www.ssa.gov

Space Available Travel (Space-A)

www.amc.af.mil/HOME/AMC-Travel-Site

Thrift Savings Plan (TSP)

www.tsp.gov

TRICARE

www.tricare.mil

U.S. Army Human Resource Command Fort Knox (HRC)

<https://www.hrc.army.mil>

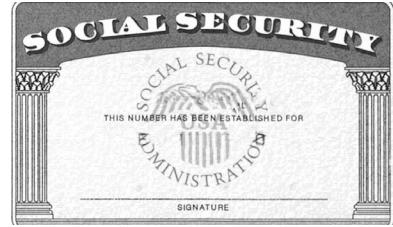
U.S. Department of Veterans Administration (VA)

www.va.gov



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Social Security Administration



What should I do if I get a call claiming there's a problem with my Social Security number or account?

If there is a problem, the Social Security Administration (SSA) will mail you a letter with your Social Security number. Generally, they will only contact you if you have requested a call or have ongoing business with us. The latest scam trick of using robocalls or live callers has increased. Fraudsters pretend to be government employees and claim there is identity theft or another problem with one's Social Security number, account, or benefits.

Scammers may threaten arrest or other legal action, or may offer to increase benefits, protect assets, or resolve identity theft. They often demand payment via retail gift cards, wire transfers,

SSA employees will never threaten you for information or promise a benefit in exchange for personal information or money. Social Security may call you in some situations, but will never:

- Threaten you.
- Suspend your Social Security number.
- Demand immediate payment from you.
- Require payment by cash, gift card, pre-paid debit card, internet currency, or wire transfer.
- Ask for gift card numbers over the phone or to wire or mail cash.

Don't be fooled! You should look out for:

- A caller saying there is a problem with your Social Security number or account.
- Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.
- Scammers pretending they're from Social Security or another government agency. Caller ID or documents sent by email may look official but they are not.

How to protect yourself and your family!

- If you receive a questionable call, hang up, and report the call to our Office of the Inspector General at 410-597-0118
- Don't return unknown calls.
- Ask someone you trust for advice before making any large purchase or financial decision.
- Don't be embarrassed to report if you shared personal financial information or suffered a financial loss.
- Learn more at oig.ssa.gov/scam.
- Share this information with friends and family.

Learn more about fraud prevention and reporting at <https://www.ssa.gov/antifraudfacts/>.



Message from the U.S. Department of Veterans Affairs

The U.S. Department of Veterans Affairs (VA) made public, March 27, the COVID-19 Response Plan it is executing within its medical facilities to protect Veterans, their Families and staff.

What is VA doing?

VA has implemented an aggressive public health response to protect and care for Veterans, their Families, health care providers, and staff in the face of this emerging health risk. We are working directly with the CDC and other federal partners to monitor the outbreak of the virus. As of the publication date of this newsletter, the VA had administered over 143,876 COVID-19 tests nationwide, while taking aggressive steps to prevent COVID-19 transmission.

What should Veterans do?

Veterans with symptoms such as fever, cough, or shortness of breath should immediately contact their local VA facility. VA urges Veterans to contact VA before visiting – you can find contact information for your closest VA facility. Alternatively, Veterans can sign into My HealtheVet to send secure messages to their VA providers or use telehealth options to explain their condition and receive a prompt diagnosis.

Read responses to Veterans' frequently asked questions about accessing their VA benefits. Upon arriving at VA, all patients will be screened for flu-like symptoms before they enter in order to protect other patients and staff. A VA health care professional will assist you with next steps once this screening process is complete. At this time, VA is urging all visitors who do not feel well to please postpone their visits to VA facilities.

How to protect yourself

As of the publication date of this newsletter, there is no vaccine to prevent the COVID-19 infection and no medication to treat it. CDC believes symptoms appear 2 to 14 days after exposure. Avoid exposure and avoid exposing others to an infection with these simple steps.

- Wash your hands often with soap and water for at least 20 seconds. An easy way to mark the time is to hum the “Happy Birthday” song from beginning to end twice while scrubbing.
- Use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are sick or becoming sick.
- Cover your cough or sneeze with a tissue (not your hands) and throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.
- Getting a flu shot is recommended.

For more information, the VA's telephone assistance service can be reached at 800-827-1000.



U.S. Department
of Veterans Affairs

HONORS

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