

Your Well-Being Information Resource

Well-Being Liaison Office (WBLO)



FLO Notes



Soldiers on Point for the Nation — Persuasive in Peace, Invincible in War

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Chief's Corner

Who answers the call

Seldom do I talk about the Well-Being Liaison Office (WBLO) in the Chief's Corner. I normally limit my comments to subjects concerning creating a focused effort across the Army, or offering helpful hints on how to get through Army Life while enduring challenging times.

This month is different though, mainly because everyone should know more information on a little-talked about service. This service is highly utilized, effective and cost efficient ... it is the Army Information Line (1-800-833-6622). This is a toll-free number that is more than 24-years old, and while it has no battle ribbons it certainly earned credit for operating during two wars and countless operational conflicts.

During the Persian Gulf War it logged over 220,000 calls requesting assistance. During the calendar year of 2003 it logged over 15,000 calls. More than 95 percent of those calls were Operation Enduring Freedom and Operation Iraqi Freedom related.

This line and our operators are indiscriminant in terms of assisting the Army's service components, yet understand the differences associated with each of our active duty, Army National Guard and Army Reserve components.

What is just as important as the staff's dedicated service, are the qualifications of the people who answer the Army Information Line.

So, this is the bottom line. This is what you get when you hear the words, "Army Information Line how may I help you?":

- 29 collective years, Active Duty Spouse
- 16 years, Army National Guard Spouse
- 28 Years, DA Civilian Spouse
- 7 years, Army Reserve Spouse

- 25 years, active Family Readiness Group Volunteer service
- 17 Years, On-Post Volunteer Service
- 23 Years, Prior Active Duty Army Experience
- 38 Years, Army Reserve Soldier
- Combat Veteran
- Disabled Veteran
- Daughter of a servicemember Killed in Action

- Spouse of a combat Veteran
- Did I mention Education?
- Masters in Education (concentration in Counseling)
- Five bachelors degrees
- Certification in Family Life Education

I could talk about degrees and other education, but the staff's experience actually tells the story. The credentials of those who answer and support the Army Information Line is solidly impressive. Our purpose is to ensure that callers get the right information at the right time and delivered by the right people. I am proud to have a staff that lives the life, they have been there and done that, and even have the scars to prove it.

Every one of your Soldiers and families should have the Army Information Line number. This is more than a referral service. It is Army Life at its best for those who need to hear the right voice on the other end of the line, and for those who answer the call.

The Army Information Line is staffed from 8 a.m. to 4:30 p.m. EST, Monday through Friday, with the exception of Federal Holidays. After hours, callers can leave voicemail, that will be responded to immediately, when the line re-opens.

Proposed FY '05 budget addresses pay raises

The president's proposed fiscal 2005 budget boosts defense spending to continue the war on terror, providing another pay raise for troops.

"We will devote the resources necessary to win the war on terror and protect our home-



**This month's poll is:
Serving your needs?**

land," President Bush said Jan. 31 during his weekly radio address to the nation.

With U.S. forces deployed worldwide in the fight against terrorism, Bush noted his proposed budget boosts defense spending by 7 percent, with money earmarked for equipment, ammunition and troop housing.

"We'll keep our military strong and ready for every challenge that may come," Bush said.

Bush observed that military pay has increased 21 percent since he took office. He said his proposed fiscal 2005 budget contains funding to increase servicemembers' pay by another 3.5 percent next year.

American troops put their lives on the line to defend America, Bush said, adding that the country owes them the best in return.

Requirement expires for TRICARE Standard nonavailability statements

People covered by the TRICARE Standard military healthcare plan no longer need approval from their military treatment facility to seek inpatient care at civilian hospitals.



The need to get a nonavailability statement before seeking civilian inpatient care expired Dec. 28 under a provision of the 2002 National Defense Authorization Act. A nonavailability statement indicates that care is not available from the military facility and authorizes care at a civilian facility.

An exception in the law continues the requirement for TRICARE Standard beneficiaries to get a nonavailability statement before seeking non-emergency inpatient mental healthcare services. However, officials said, this applies only to beneficiaries who use TRICARE Standard or Extra, who are not Medicare eligible, and who have no other health insurance that is primary to TRICARE. DoD does not require preauthorization for TRICARE beneficiary inpatient mental healthcare when Medicare is the primary payer.

“With this change in policy, beneficiaries now have the freedom to choose a military treatment facility or a civilian facility, without any extra paperwork,” said Dr. William Winkenwerder Jr., assistant secretary of defense for health affairs. “However, I urge TRICARE beneficiaries to still look to the military health system as their first choice for healthcare, because I believe the services we offer are second to none.”

A military treatment facility may request a departmental waiver of the new policy in certain specific, but limited, circumstances. But those requests don't apply to maternity services, unless the affected beneficiary began her first prenatal visit before Dec. 28, officials said.

Any military treatment facility granted a waiver must publish a notice in the Federal Register that a nonavailability statement is required for a certain procedure; the treatment facility, the services and the TRICARE Management Activity will notify the affected beneficiaries if this occurs, officials said. Maternity patients should check with their local military treatment facility to compare maternity services there with those available in civilian facilities, Military Health System — www.ha.osd.mil — officials said.

A recently implemented Family-Centered Care program offers enhanced services and recognizes the unique needs of military families in today's climate of increasing deployments and high operations tempo, officials

said. Beneficiaries can review the enhanced military treatment facility maternity services online — www.tricare.osd.mil/familycare/default.cfm — and with their military medical care provider.

Beneficiaries can check the TRICARE Web site — www.tricare.osd.mil — if they are seeking an inpatient service and want to know if their nearby military treatment facility applied for a nonavailability statement waiver. They also may contact the beneficiary counseling and assistance coordinator or health benefits adviser at their nearest treatment facility, officials said.

Before seeking care at a civilian facility, military health system officials urge beneficiaries to check with their nearby military treatment facility to compare services and ask questions. Even if the facility could not provide the needed services in the past, the facility's staffing levels or capabilities may have changed, and they might now be available, officials said.

More Americans falling victim to identity theft

In the past five years, 27 million American adults have been victims of identity theft, according to the Federal Trade Commission's 2003 Identity Theft Survey Report — www.consumer.gov/idtheft/reportstestimony_0203.html.

Identity theft was the number two most reported crime to the federal government in 2003, and it is on the rise.

Last year alone, consumers reported losses totaling more than \$400 million from fraud, according to Consumer Sentinel, the complaint database maintained by the FTC.

Under the Identity Theft and Assumption Deterrence Act, it is a federal crime to transfer or use someone else's means of identification with the intent to commit any unlawful activity.

Identity theft takes only minutes for thieves to accomplish, but recovering from identity theft can take months or even years.

It is more dangerous when Soldiers become victims of identity theft.

If a deployed Soldier has his credit card stolen, the criminal will max it out without his knowledge. Often leaving his family without the means to survive financially. This causes the Soldier to become overly concerned for his family at home, and takes him away from focusing on his mission.

Three common ways of stealing identities exist — theft of mail, removing documents from trash and use of the Internet. The Internet is a growing outlet for criminals to gain access to personal information, as people

commonly give their personal information away everyday on the Internet.

Soldiers and their families can protect themselves from identity theft by being cautious when it comes to giving out personal information. Also, make sure to check credit card bills for abnormal charges.

Investing in a shredder to shred all of personal information before throwing it away is also a good idea.

If a credit card is missing or stolen, call the credit card company immediately and ask that a “fraud alert” be placed in your file.

Additionally, it is also a good idea to order a copy of their credit report on an annual basis. While Federal Law allows credit agencies to charge up to \$9 for a credit report, the three primary credit-reporting agencies — Equifax (www.equifax.com, 1-800-685-1111), Trans Union (www.transunion.com, 1-800-916-8800) and Experian (www.experian.com, 1-800-397-3742) — often offer consumers a free copy of their credit report in certain situations. Once you have your credit reports, check them for accuracy and make sure the activities listed were authorized.

If you feel you may be a victim of identity theft, call the Federal Trade Commission Identity Theft Hotline at 1-877-ID-THEFT. Trained representatives staff the hotline and guide callers through the steps to resolve their identity theft issues.

For more information on identity theft, visit the Federal Trade Commission's Web site at www.consumer.gov/idtheft/.



DIC/SBP Offset changes benefit veterans' survivors

The Veteran's Benefits Act of 2003 (P.L. 108-183), signed by President Bush in December, contains several provisions of importance to the surviving families of veterans.

It restores Dependency and Indemnity Compensation (DIC), VA home loan and education benefit eligibility for spouses who remarry after age 57 and VA burial eligibility for all remarried spouses.

Additionally, the law increases monthly

education benefits for spouses and dependent children of disabled veterans from \$695 to \$788 for fulltime study; from \$522 to \$592 for three-quarter time study and from \$347 to \$394 for half-time study.

The new law also expands benefits eligibility to children with Spina Bifida who were born to certain Vietnam-era veterans who served in Korea near the demilitarized zone, and allows for the surviving spouse or dependent children to receive the full amount of accrued benefits if the veteran dies while their claim is still pending.

Surviving spouses who remarry after age 57 may now keep receiving DIC, if they were getting the monthly payment before remarriage, and also continue to use home loan and education benefits.

Between 300 and 350 survivors a year will now be able to keep benefits if they remarry.

Additionally, some 10,800 survivors who lost benefits under the previous law are now eligible for benefits once again, if they apply by January 1, 2005.

Eligible beneficiaries can contact their local Veterans Affairs office for more information (phone numbers are often listed in the blue "government" pages of the phone book). The "Restoration of Benefits" application form can also be found on the VA Web site at www.vba.va.gov/bln/dependents/spouse.htm. Progress in restoration of these benefits may take some time as the VA is still developing the implementation guidelines for these changes.

DoD seeks nominations for employer support award

The Defense Department began accepting nominations Feb. 1 for the 2004 Secretary of Defense Employer Support Freedom Award, which recognizes significant contributions and sacrifices made by employers of National Guard and reserve service-members. For the first time since the awards program was established in 1966, nominations may be submitted by anyone who has knowledge of a company or organization deserving of the



award. Previously, only National Guardsmen and reservists could submit nominations.

In addition, officials expect to increase the number of awards presented – previously five – to as many as 15.

Bob Hollingsworth, executive director of the National Committee for Employer Support of the Guard and Reserve, said the awards program is particularly important now, because so many of America's employers are affected by the war on terrorism.

As of Jan. 27, 193,804 Guardsmen and reservists were serving on active duty: 164,416 in the Army National Guard and Army Reserve, 2,000 in the Naval Reserve, 19,757 in the Air National Guard and Air Force Reserve, 6,764 in the Marine Corps Reserve and 1,057 in the Coast Guard Reserve.

"An essential link has been formed, as many of America's employers have become inextricably linked to the nation's defense by sharing their most precious asset, their employees," Hollingsworth said.

Nominations will be accepted at the Employer Support of the Guard and Reserve Web site – www.esgr.com – through March 15. Recipients will be recognized during Sept. 21 ceremonies in Washington.

Previous award recipients include Home Depot, Miller Brewing, American Airlines, American Express, Intel and UPS.

DoD Schools develop ongoing deployment support plans

DoD Dependant Schools (DoDDS) want families to know that they will continue to address issues related to new deployments, ongoing deployments, and return and reunion.

In her recent newsletter, DoDDS Europe Director Diana Ohman stated that each DoDDS school has a role to play in being an integral and welcomed part of the total plan to care for families during times of deployment.

Schools have an action plan that includes measures to be taken in each community affected by all phases of deployments or other military operations.

Ohman asked principals to work with commanders and community officials to support plans that ensure the Well-Being of service-members, civilian employees and their families as they reunite after an extended deployment and encourages commanders to call on school personnel for support.



VA launches new Web site for children

The Department of Veterans Affairs has launched "VA Kids," – www.va.gov/kids/ – a new Web site designed to help young people understand what it means to be a veteran.

The site has information about the VA, Veterans Day, scholarships, student volunteer opportunities, events for disabled veterans and links to veteran-related sites. Areas of the site are age appropriate and there is a teacher's section with links and suggested classroom activities.

"The little 'veteran' is bestowed by a grateful nation on citizens willing to sacrifice everything to preserve our freedom," said VA Secretary Anthony Principi. "It is our responsibility to honor these heroes by ensuring that each American generation understands what this prestigious title means."

NMFA scholarship program taking applications

Applications for the National Military Family Association Scholarship Fund, Scholarships for Uniformed Services Spouses are now open. Information and applications are available on the NMFA Web site – www.nmfa.org/programs/SpouseScholarship/index.php.

The NMFA's Spouse Scholarship funds are limited. Selection for this scholarship is based on your completion of an essay question supplemented by your degree of community involvement and achievement. Moreover, it is crucial and in your best interest that you comply with the following instructions to ensure your application and supporting documentation are properly completed and mailed to NMFA's Headquarters by the published deadlines. Failure to provide the required information or providing incomplete information will preclude your application from being considered. Scholarships are not an entitlement, nor does receiving a scholarship guarantee its continuation for subsequent years.

NMFA Spouse Scholarships are awarded annually for up to four academic years to

spouses of uniformed servicemembers to obtain professional certification or to attend post secondary or graduate school for an academic year. Scholarships are normally in the amount of \$1,000. The scholarship funds may be used to assist with tuition, fees, books, and school room and board, so long as the funds are paid directly to the educational institution involved. Applicants must apply each year.

To be eligible the following criteria must be met:

- Uniformed Services Spouse (active, retired, guard, reserve or survivor).
- Applicant must currently be enrolled or accepted in undergraduate level studies at a university, community college, or vocational school on a full time or part time status as established by the school; or
- Applicant must currently be attending or accepted in a university at the graduate level on a full time or part time status as established by the school; or
- Be accepted or enrolled in a certification program.
- Any school must be approved for Title IV funds under the U.S. Higher Education Act and accredited as determined by the U.S. Department of Education.

Evidence of enrollment:

- Send a letter of acceptance from an accredited university, college, or trade school.
- For those seeking certification, documentation showing acceptance into the certification program.

Any of the following as applicable are acceptable as proof of uniformed services status (send photocopies, not originals as they can not be returned):

- Copy of current uniformed services ID Card (back and front).
- Other proof of status as a spouse or surviving spouse.

Information Disclosure Agreement (must be read, signed, and dated).

Mark your calendar:

- Scholarship applications with supporting documentation must be mailed to NMFA Headquarters with a clearly readable postmark dated not later than **March 31**.
- Award letters will be mailed to scholarship recipients by May 5.
- NMFA Headquarters will disburse scholarship funds to schools upon receipt of the scholarship agreement.
- NMFA Headquarters will mail scholarship applications for 2005 academic year to current scholarship recipients.

What to send – assemble the required documents in the following order:

- Self addressed stamped postcard for confirmation of receipt of enclosed application and supporting documentation.

Informative Web sites for families, Soldiers

Well-Being Liaison Office (WBLO) – www.wblo.org

Air Force Aid Society – www.afas.org/

American Red Cross – www.redcross.org/donate/donate.html

AMVETS: Voices from Home – www.voicesfromhome.com/home.html

Armed Forces Blood Program – www.tricare.osd.mil/asbpo/

Army Emergency Relief – www.aerhq.org/

ARC: Military Members and Families – www.redcross.org/services/afes/0,1082,0_321_00.html

Blue Star Mothers of America, Inc. – www.bluestarmothers.org/

Caring Bridge – www.caringbridge.org/wounded/heroes/guestbook.html

CarolinaTroop Supporters – www.carolinatropesupporters.org/

Coast Guard Mutual Assistance – www.cgmahq.org/

DefendAmerica: Thank you to the Troops – www.defendamerica.mil/nmam.html

Department of Veterans Affairs Voluntary Service – www1.va.gov/volunteer/

Fisher House Foundation – <http://fisherhouse.org/>

Gifts From the Homefront – www.aafes.com/docs/homefront.htm

Military Pets Foster Project – <http://netpets.org/netp/foster.php>

National Military Family Association – www.nmfa.org/

Navy Marine Corps Relief Society – www.nmcrs.org/

Operation Dear Abby – <http://anyservicemember.navy.mil/>

Operation Hero Miles – www.heromiles.org/

Operation Noble Foster – www.operationnoblefoster.org/

R&R Leave Program – www.armyg1.army.mil/WellBeing/RRLeave/index.HTM

Spirit of America – www.spiritofamerica.net/

The American Legion – www.legion.org/activeduty/

Tragedy Assistance Program for Survivors – www.taps.org/

USO – www.uso.org/pubs/8_13_18.cfm?CFID=2179409&CFTOKEN=74170148

USA Freedom Corps – www.usafreedomcorps.gov/for_volunteers/spotlight/articles/troops

• NMFA Spouse Scholarship Fund Application.

• Evidence of enrollment or acceptance in a university, college, trade school or documentation showing acceptance into a certification program.

• Proof of uniformed services spouse status.

• Information Disclosure Agreement.

Mail the completed application flat and unfolded in a large envelope to:

**National Military Family Association
NMFA Spouse Scholarship Fund
2500 North Van Dorn Street, Suite 102
Alexandria, VA 22302-1601**

Completed scholarship applications and supporting documents must be postmarked not later than March 31. This includes those documents returned due to insufficient postage or as incomplete.

New TRICARE information

TRICARE has recently updated its Web site – www.tricare.osd.mil – adding more helpful information and resources.

The site now offers a fact sheet subscription service. Anyone can subscribe to receive these fact sheets, which TRICARE officials

say are a great way to stay abreast of changes. To subscribe go to www.tricare.osd.mil/Factsheets/mail/maillsub.cfm.

Additionally TRICARE has replaced its old Frequently Asked Questions (FAQs) Web site with a dynamic FAQ database, which features basic and advanced search capabilities. The basic search allows searching by entering a word or multiple words in the search field to retrieve all questions containing the entered words. The advanced search allows searching by category or subcategory. The FAQs database can be accessed at www.tricare.osd.mil/faqs/.

For TRICARE beneficiaries concerned about protecting their privacy, a TRICARE Management Activity Privacy Web site – www.tricare.osd.mil/tmaprivacy/systemofrecords.cfm. This site offers General Information Regarding System of Records notice, which describes and informs the public of details concerning who will be collecting the information, why it is being collected, and how it will be safeguarded.

The TRICARE Web site also features the TRICARE Handbook, so beneficiaries will be able to have ready access to TRICARE information from any computer with Internet access.