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**Remember to keep your mailing address updated with DFAS. You may change your address using MyPay, by calling the RSO at 270-798-5280/3310, or by contacting DFAS at 1-800-321-1080.**

# Fort Campbell Retiree Bulletin 2015

JULY 2015

## Retiree Appreciation Day 2015 19 September 2015

### Registration 0700/Opening Ceremony 0800

Have you noticed that people seem to spend a large amount of time staring at a smart phone? Folks use their phones for most of their information needs nowadays. Have a question about retired pay? Google it. Want to know when the next Retiree Appreciation Day (RAD) is going to be? Check Facebook. But not everyone gets their information this way. A lot of people like to receive information in what may now be considered old fashioned ways-by using the telephone, writing letters, or speaking to someone in person. This is why we hold Retiree Appreciation Days. We offer you, the Retired Soldier, the opportunity to speak to people, face-to-face, about questions and issues you may have.

This year we are holding the RAD at the commissary! Well, not the new commissary. We are holding the big event at the old commissary in a newly renovated building that is spectacular, large and perfect for Retiree Appreciation Day. RAD 2015 will be held on September 19, 2015, and looks to be a remarkable event, given the venue and organizations that will attend.

RAD will be held from 0800 to 1400, with all events-opening ceremony, static displays, information fair and Health Fair, held at building 2702 Michigan Avenue (old commissary), directly across the street from the PX.

When you arrive you will be registered by our very own Fort

Campbell Retiree Council so you will be able to put a face with the name. During registration we will offer you the opportunity to add your email address to our distribution list so we can send you updates on benefits and changes directly to your email inbox. After registration, you will be able to roam through the activity hall or reserve yourself a seat for the opening ceremony.

The opening ceremony will feature our Garrison Commander, COL James R. Salome Jr., an award presentation to former Fort Campbell Retiree Council members and a briefing and keynote speech from COL (Ret) John Radke, Chief, Army Retirement Services.

Blanchfield Army Community Hospital will sponsor a health fair to provide preventive health, dietary, height/weight, blood pressure screenings and other valuable information related to your health. Pneumonia and Shingles vaccinations will be available for Retirees and Spouses, and we are trying very hard to get Influenza vaccinations as well.

Brunch will be served in a 101st Airborne Division Brigade Combat Team Dining Facility (DFAC) from 1000-1300 for \$6.25. Please bring exact change. We strongly recommend you eat at the DFAC so you can see just how far meals have come in the Army from the days of the "chow hall".

Fort Campbell units, including the 101st Airborne Division and 52d Ordnance Division, are sched-

uled to provide numerous static displays manned by Soldiers recently returned from a tour of combat duty. The displays will feature weapons and equipment currently being used by Soldiers in Operation Freedom Sentinel in Afghanistan and other operations around the world.

If these reasons are not enough to attend, there will be a special tour of Fort Campbell including an opportunity to familiarize with current small arms weapons at the Engagement Skills Trainer where you will fire replica weapons at realistic target scenarios, all inside a building, rather than on a range. Of course, we will have all of the great supporting organizations for you to talk to at length, including the Department of Veterans Affairs, Veterans of Foreign Wars, the Fort Campbell Historical Society and more. As always, AAFES will be selling a large selection of retirement related goods on site. There will also be a smaller variety of items for Air Force, Navy, and Marine Corps Retirees. Cash and checks will be accepted as payment.

So come out and enjoy Retiree Appreciation Day at Fort Campbell this year. We look forward to seeing you there! Please RSVP at 270-798-5280/3310 or by email at [usarmy.campbell.imcom-atlantic.mbx.dhr-mpsd-retire@mail.mil](mailto:usarmy.campbell.imcom-atlantic.mbx.dhr-mpsd-retire@mail.mil) so we can provide the DFAC with an accurate headcount. See you there!

## How Divorce Affects Retiree Benefits

Divorce after retirement is a subject area that is often explained by what people have heard from friends and colleagues rather than from subject matter experts. That is why it is important to understand exactly how Retiree benefits are affected after a divorce. It is critically important to know at least some basic information. Having the divorce decree or court order written correctly will save a number of headaches for the Retiree and former spouse. Especially when, if written incorrectly, DFAS may require the Retiree and former spouse to go back to court to have the decree or court order amended, a costly endeavor.

First and foremost—Attorneys, even attorneys in Clarksville, are not experts on divorce and retiree benefits. You would be surprised how often Retirees and former spouses come to our office after realizing their attorneys didn't tell them everything they needed to know or they assumed that everything was taken care of when it wasn't. There is simply a deficit of information related to this subject.

Benefits most often linked to divorce are former spouse payments from retired pay, the Survivor Benefit Plan (SBP), and ID Card benefits. Each subject has specific rules attached that should be understood so that each party in the divorce is able to complete the process and achieve the agreed upon result. Some of these rules are written into law. As such, there is no gray area or wiggle room, even if it is the lawyer's fault. Knowing some basic facts can prevent a lot of heartburn and possibly prevent having to re-hire attorneys and go back to court to have the decree amended.

Remember that the attorneys are likely the ones that will iron out the agreement, not the judge. That being said, the attorneys know what the judges will allow (in most cases) and will adhere to precedent. Even though the attorneys negotiate the agreement, the judge is the one who looks it over, determines if it is correct, and ensures that both parties are in agreement. Again, don't assume the attorneys or the judge know what right looks like with regard to these benefits.

Despite popular belief, former spouse payments are not covered by any regulatory guidance (law, regulation, etc.). Many

people believe that former spouses are authorized a specific percentage of retired pay. This is not true. Percentage of retired pay for former spouses is different from county-to-county and state-to-state. Judges commonly allow 2.5% for each year of marriage, after a minimum length of marriage. This calculation is the one that leads folks to believe that a former spouse is authorized 50% after 20 years of marriage. However, it doesn't always work out that way. It is important to remember that the judge is allowing a portion of retired pay as relief to the former spouse due to the years of constant moving and dealing with the unique characteristics of military life. Many times, the spouse could not gain a foothold on a career. Others chose to raise children rather than working. This is the basis for these payments and it is common for us to see a judge allow 50% of retired pay in former spouse payments. There have been situations where the spouse has had a career during the marriage. In cases such as this, it is likely that the percentage agreed upon would be smaller.

The Defense Finance and Accounting Service (DFAS) adheres to the Uniformed Services Former Spouse Protection Act (USFSPA). The USFSPA gives a State court the authority to treat military retired pay as marital property and divide it between the spouses (provided the court has jurisdiction over the military member). The USFSPA does not automatically entitle a former spouse to a portion of the member's retired pay. It does, however, limit the amount of the member's retired pay which can be paid to a former spouse to 50% of the member's disposable retired pay (gross retired pay less authorized deductions). It requires that the parties must have been married 10 years or more while the member performed at least 10 years of service creditable towards retirement eligibility before a division of retired pay is enforceable. It specifies how an award of military retired pay must be expressed and it also provides a former spouse with a means of enforcing an alimony and/or child support award. Also, it specifies that the former spouse must have been awarded a portion of a member's military

retired pay as property in their final court order. Court orders enforceable under the USFSPA include final decrees of divorce, dissolution, annulment, and legal separation, and court-ordered property settlements incident to such decrees. The pertinent court order must provide for the payment of child support, alimony, or retired pay as property, to **a former spouse**. This law also allows DFAS to make direct payments to former spouses.

The USFSPA limits the amount of former spouse payments to 50% of the Retiree's disposable retired pay (gross pay minus authorized deductions such as SBP, and any mandatory or statutory payments, such as wage garnishments). Additionally, DFAS will pay up to 15% for child support payments or alimony, for a maximum of 65% of disposable retired pay. In order for the award to be enforceable under the USFSPA, it must be expressed in a manner consistent with the USFSPA, and DFAS must be able to determine the amount of the award. Furthermore, any former spouse payments are taxable even if the divorce decree states that the portion of retired pay is not supposed to be.

The USFSPA states that for retired pay as a property award to be enforceable, it must be expressed either as a fixed dollar amount or as a percentage of disposable retired pay. If DFAS is not able to determine the amount of the former spouse's award from the information provided in the court order, the former spouse has two alternatives. One alternative is for the former spouse to obtain a new court order clarifying the former spouse's retired pay as property award by expressing it in an acceptable manner. The other alternative is for the former spouse to provide DFAS with any missing information by submitting a notarized agreement with the required information signed by both the former spouse and member. If the parties wish, they may provide DFAS with the fixed dollar amount or percentage of disposable retired pay the former spouse is to receive. The parties may want to consult their attorneys before executing any such

**Continued on Page 3**

agreement in lieu of a clarifying order. Another important thing to understand about former spouse payments is that the former spouse must request payments from DFAS. The Retiree cannot do this as the forms required must be signed by the former spouse, not the member. We receive numerous calls wondering when former spouse payments will begin because it was assumed the Retiree would complete the action. This must be done by the former spouse.

The Survivor Benefit Plan is a law and as such, the rules of the program must be adhered to. By law, the SBP can be changed from spouse coverage to former spouse coverage after divorce. However, if the Retiree declined spouse SBP coverage upon retirement or upon marriage or remarriage (you must notify DFAS of declination before the one year anniversary of marriage/remarriage) after retirement, there is no SBP, and as such, it does not exist as property during a divorce. Again, the divorce decree must be written

correctly so that DFAS understands the intention of the Judge. If the language of the decree says "...must provide Survivor Benefit Plan", it is not specific and allows the Retiree to choose any amount of SBP coverage, from \$300 up to full gross pay. Compare that statement to "...must provide spouse Survivor Benefit Plan coverage based on the Retiree's full gross pay." There is a big difference between the two, especially to DFAS. If the decree calls for the Retiree to provide SBP coverage for children of that marriage, this must also be specified in the divorce decree. Ensure the attorney drafts the decree correctly.

ID Card benefits are extremely important to former spouses. These benefits include access to TRICARE, military installations, Commissaries and AAFES, among others. Most Retirees have never heard of the 20/20/20 rule, but this rule is critical to determining if a former spouse is authorized ID Card benefits after divorce. The rule requires that: the parties have been married for at least 20 years (date of marriage to date of divorce or annulment); the service member per-

formed at least 20 years of service creditable for retirement pay; there is at least a 20 year overlap of the marriage and the military service. If these qualifications are met the former spouse is authorized ID Card benefits for the rest of their life (unless they remarry). If the former spouse meets the first two requirements but the overlap is between fifteen and 20 years (20/20/15), the former spouse is authorized ID Card privileges for one year after the date of divorce. If the former spouse remarries, ID Card privileges are stopped. If that marriage ends in divorce or death, the former spouse can have limited ID Card benefits reinstated, except for TRICARE coverage.

Knowing the relationship between retirement benefits and divorce can prevent costly attorney fees if the divorce decree must be amended or changed. For more information, you can always contact us at the Retirement Services Office to answer your questions at 270-798-5280/3310 or email [theo-dore.w.faulkner4.civ@mail.mil](mailto:theo-dore.w.faulkner4.civ@mail.mil) or [julius.s.anderson.civ@mail.mil](mailto:julius.s.anderson.civ@mail.mil).

## **Wanted! Fort Campbell Retiree Council Members**

The Retiree Council is your voice on issues important to you, the Army Retiree. If you would like to be a council member, contact the RSO. We are currently looking for military Retirees from all services from Western Kentucky and Southern Tennessee, as well as the local area. All types of Retired Servicemembers (length of service, non-Regular and disability) are eligible.

Listed below is contact information for the Retiree Council member closest to you.

<b>Name</b>	<b>City</b>	<b>State</b>	<b>Phone</b>
MG Greg Gile	Memphis	TN	901-748-0569
COL Mark Held	Eddyville	KY	270-217-7815
LTC John Dyess	Knoxville	TN	865-850-9960
LTC Ray Eldridge	Franklin	TN	731-435-0153
LTC George Sowards	Bowling Green	KY	270-843-8921
LTC Harold Riggins	Clarksville	TN	270-707-6748
MAJ William Coke	Clarksville	TN	931-249-7351
MAJ Scott Puckett	Clarksville	TN	931-237-3413
MAJ Charles Chapman	Clarksville	TN	315-935-9716
CW5 Robert Huffman	Clarksville	TN	931-368-9176
CW3 Randal Whetsell	Clarksville	TN	931-552-2803
1SG Kristin Rodriguez	Clarksville	TN	270-798-0597
MSG Robert McBee	Hermitage	TN	615-942-5601
SFC Felicia Parker	Clarksville	TN	804-441-4063

## More about Survivor Benefit Plan Changes

If you are a retiree and have elected the Survivor Benefit Plan (SBP) for your spouse and or children, it is critically important to know if and when you can make changes to your SBP election. Many believe that adhering to time limits of the SBP do not matter. But waiting too long to notify DFAS of changes can have long-term negative effects. The laws on SBP are strict and keep Retirees from making changes unless they are allowed and done in the allotted time. Retirees have one year to notify DFAS of most election changes and to provide supporting documentation. Note-Keep in mind that if you declined any type of coverage in the past when you had eligible beneficiaries, that election category if closed forever. You cannot make changes or add to that category any longer.

Election changes can only be made when there are specific changes in your life (i.e. divorce, loss of a spouse due to death, remarriage, or obtaining another dependent child). Simply stopping SBP because the Retiree doesn't need it any longer is only allowed in one situation; between the 25<sup>th</sup> and 36<sup>th</sup> month of

drawing retired pay. After that, the Retiree will continue to pay SBP premiums until 360 payments have been made and the Retiree is at least 70 years old. This is when the Retiree's SBP account is considered "Paid-up".

The one-year time limit applies to situations including divorce, marriage, remarriage and adoption, among others. The key is that a major life change has happened to the retiree and this change affects their SBP election. For instance, if you divorce, that affects your Spouse election for SBP. If you adopt a child, that affects the SBP Child election. If you gain a beneficiary, DFAS must be notified within one year or that person can no longer become a beneficiary and that election category is locked forever.

There is one situation, however, where not reporting the change to DFAS allows DFAS to make an automatic election. If a Retiree has elected spouse coverage, divorces that spouse, and remarries, there is a one-year time limit to choose either to cover the new spouse with the same amount of SBP, cover the new spouse with an increased amount of SBP, or not cover the new spouse at all.

If the Retiree fails to provide documentation to choose an election, the new spouse will automatically be enrolled into spouse SBP, even if this is not what the Retiree intends.

Should any of these changes occur, you will need to update your SBP election. Luckily, this is an easy process. You can contact our office via email or phone and we will send a form to you. Or you can use any internet search engine (Google, Yahoo, Bing, etc.) and search for "DD Form 2565-6". You will be directed to sites where the form can be completed online and printed.

To fill out the form, choose the appropriate type of current election and then select the reason for the change. Complete the back page of the form by selecting the new election and adding information about new beneficiaries. The address to send it to is in the form instructions. Ensure you send supporting documents, as well. For more information, contact the Retirement Services Office, where there are four certified SBP counselors available to assist you at 270-798-5280/3310, 270-956-3819, or 270-412-3801.

## Pharmacy Co-pays Increase

New copayments for prescription drugs covered by TRICARE went into effect February 1, 2015, adhering to the FY 2015 National Defense Authorization Act (NDAA) requirement to increase copays by \$3. These changes in the NDAA overrule previous rules that connected TRICARE pharmacy copays to the retiree cost of living adjustment (COLA). Drugs from military pharmacies and generic drugs from TRICARE Pharmacy Home Delivery still cost beneficiaries \$0.

TRICARE pharmacy copays vary based on the class of drug and where beneficiaries choose to fill their prescriptions. Home Delivery copays for formulary

brand name drugs are going from \$13 to \$16, and for non-formulary from \$43 to \$46. You can get up to a 90-day supply of drugs through Home Delivery. At the retail pharmacy network, copays for generic formulary drugs go from \$5 to \$8, brand name formulary go from \$17 to \$20 and non-formulary from \$44 to \$47. When using retail pharmacies you can get up to a 30-day supply of drugs. For those of you that are close to a military pharmacy, remember this is the least expensive option for filling prescriptions as there are no out of pocket costs. Additionally you may receive up to a 90 day supply and military pharmacies accept

prescriptions written by both civilian and military providers.

For more information or to check the availability of a particular drug, contact the nearest military pharmacy in person or by phone, or go to one of the websites listed next: Express Scripts website at <https://www.express-scripts.com/TRICARE/index.shtml>, Express Scripts formulary search tool at <https://www.express-scripts.com/static/formularySearch/2.0/#!/formularySearch/drugSearch>, or the Blanchfield Army Hospital formulary search tool at <http://online.lexi.com/lco/action/home/switch>. TRICARE Pharmacy Program-877-363-1303. Blanchfield Army Hospital Pharmacy-270-798-8075-8076.

## Why Wait!?!? Online Appointments for ID Cards

A new online system allows ID card holders to make appointments at the Fort Campbell ID Card office from nearly anyplace with internet access. Make an appointment today <https://rapids-appointments.dmdc.osd.mil>. Enter zip code 42223 and select the location: **MPSD**.

### ID Card Renewal Locations \*Most Require Appointments\*

State	City	Unit	Address	Telephone
Alabama	Redstone Arsenal	Military Personnel Division	Honest John One Stop	(256) 313-0018
Kentucky	Fort Campbell	Military Personnel Services Division	2702 Michigan Avenue	(270) 798-2424
Kentucky	Fort Knox	Military Personnel Division	25 W. Chaffee Ave.	(502) 624-1667
Kentucky	Louisville	123rd AW Kentucky ANG	1101 Grade Lane	(502) 413-4210
Kentucky	Owensboro	AG HQ 206th ENG BN	3300 Tamarck Rd	(502) 607-3227
Kentucky	Bowling Green	HQ 149th Brigade Support Bn	920 Morgantown Rd	(502) 607-2213/2214
Missouri	Cape Girardeau	AG HQ MO Cape Girardeau	2626 Independence St.	(573) 339-6209
N. Carolina	Charlotte	145th AW NC ANG Charlotte	4930 Minteman Way	(704) 391-4153 (closed until September 2014)
N. Carolina	Charlotte	108th Trng Cmd Army Res Center	1330 Westover St.	(704) 342-5108
N. Carolina	Charlotte	NOSC Charlotte	6115 North Hills Cr., Suite A	(704) 598-0447, press "0"
N. Carolina	Greensboro	NOSC Greensboro	7838 McCloud Rd., Triad	(336) 668-0053
Tennessee	Chattanooga	NOSC Chattanooga	4051 Amnicola Highway	(423) 698-8955
Tennessee	Chattanooga	Chattanooga ANG Armory	1801 S. Holtzclaw Ave.	(423) 634-3883
Tennessee	Memphis	164th AW Tennessee ANG	4593 Swinnea Dr., Bldg 4607	(901) 291-7220
Tennessee	Memphis	Memphis National Guard Armory	2610 E. Holmes Rd.	(901) 395-5904
Tennessee	Millington	NSA Mid-South	522 Integrity Dr., S-456	(901) 874-6419
Tennessee	Nashville	118th AW Tennessee ANG	240 Knapp Blvd., Bldg 801, Rm 171	(615) 660-8607
Tennessee	Nashville	AG HQ TENNESSEE ANG	3041 Sidco Dr.	(615) 313-0594
Tennessee	Knoxville	Knoxville National Guard Armory	3330 Sutherland Ave.	(865) 582-3277
Tennessee	Knoxville	134th ARW McChes Tyson ANG	134 Briscoe Dr.	(865) 336-3254
Tennessee	Smyrna	NG Volunteer Trng Site	686 Fitzhugh Blvd	(615) 267-6300
Tennessee	Tulahoma	Arnold AFB	111 Von Karman Rd.	(931) 454-3544

You may also use the internet to find locations by going to <http://www.dmdc.osd.mil/rs/appi/site?execution=e1s1>

## Retired Pay, VA Waivers, CRDP and CRSC Explained

Many Retirees have applied to the Department of Veterans Affairs (VA) for compensation for service connected injuries or illnesses. Once adjudicated by the VA, the Retiree receives the all important manila envelope containing the rating decision in the mail. This VA correspondence tells the Retiree what the rating decision was, how much they are to receive as compensation and when it will begin. But the excitement over this new income is often dampened when the Retiree receives the updated Retiree Account Statement outlining the dreaded "VA Waiver" under "Gross Pay". The VA waiver, also called an offset, is the amount that is offset from retired pay, dollar-for-dollar. In other words, you keep all of your disability compensation, but your retired pay is reduced by whatever you receive from the VA (thus reducing your taxable retired pay). All length of service Retirees or Chapter 61 Disability Retirees with 20 years of active Federal service (AFS) and a VA rating of 40% or less and Chapter 61 Disability Retirees with

less than 20 years of AFS will incur this offset.

To understand this, one has to look far into history to the 1890s. Congress was still fighting the Civil War where former Union Congressmen wanted retired Union officers to receive both disability pay and retired pay. Former Confederate Congressmen disagreed, with the end result being that neither of the groups benefited and all were stuck with the offset. This continues today with two small exceptions: Concurrent Retirement and Disability Pay (CRDP) and Combat Related Special Compensation (CRSC).

CRDP allows certain military Retirees to keep all military retired pay and all VA compensation with no offset. You may be entitled to CRDP if you are eligible for retired pay as a regular length of service Retiree with a VA disability rating of 50 percent or greater or a Reserve/ARNG non-regular Retiree with 20 qualifying years of service, who has a VA disability rating of 50 percent or greater and who

has reached retirement age. If you retired under Temporary Early Retirement Act (TERA) and have a VA disability rating of 50 percent or greater, or you are a Disability Retiree with at least 20 years of active federal service and you have a VA disability rating of 50% or greater, you also qualify for CRDP (You do not have to apply for this program as it begins automatically once VA compensation begins).

There is one important caveat for disability Retirees with over 20 years of active federal service or a non-regular disability Retiree with 20 qualifying years of service that is eligible to draw retired pay. Title 10 USC, Section 1414 speaks to special rules for Chapter 61 Disability Retirees. In plain English the law says if retired pay based on the Army disability rating is more than what retired pay would have been if based on length of service, the difference will be offset from the member's retired pay. While there normally is not an offset (VA waiver) amount for those that fall under CRDP, this situation allows for just that. **Check out the example below:**

### EXAMPLE

Army Disability percentage	70%	Multiplier for 22 yr/3 months of AFS	55.63%
<u>High-3 monthly average</u>	<u>\$3500</u>	<u>High-3 monthly average</u>	<u>\$3500</u>
Retired pay (Disability)	\$2450	Retired pay (Length of service)	\$1947
Retired pay (Disability)	\$2450		
<u>Retired pay (Length of service)</u>	<u>\$1947</u>		
VA Waiver (offset)	\$503		

CRSC was also created to allow Retirees to recoup some of the money lost to the offset, regardless of disability percentage. Two major benefits of CRSC are that it is tax free and is not divisible as property during a divorce. All Retirees who are eligible for CRDP are also eligible for CRSC. In fact, every year, DFAS will mail the Retiree correspondence asking which program they want to fall under for the new year. CRSC is much more strict with

regard to what it will pay for. CRSC only compensates for combat-related injuries. Although a Retiree may have a combined rating of 70%, some injuries may not be combat related. This means that Retiree would not recoup for all 70% of the disabilities, but rather, a smaller percentage for those injuries or illnesses that are specifically combat-related.

Unfortunately, for those that do not meet the requirements outlined above,

including those retired due to disability, the VA waiver will continue to reduce their retired pay amounts and in some cases, completely offset retired pay. For those in this situation, the only alternative to recoup the offset amount is to apply for CRSC.

If you have questions regarding the VA waiver, contact us at 270-798-5280/3310. For CRSC applications, go to <https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC>.

Although most Retirees don't think about what happens upon their death, preparing in advance provides peace of mind knowing that arrangements have been made. Normally, these question are asked after the passing of a Retired Soldier, when there is a tremendous amount of pressure on the survivor. Planning in advance can simplify things and relieve some of the pressure and decision making requirements from the survivor, allowing them to grieve in their own way, without as many distractions.

Burial benefits available include a gravesite in any of the 131 national cemeteries with available space, operated by the Department of Veterans Affairs' National Cemetery Administration ([http://www.cem.va.gov/burial\\_benefits/index.asp](http://www.cem.va.gov/burial_benefits/index.asp)). Additional benefits include opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, all at no cost to the family. Some Veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains. Note that there is not a VA National Cemetery in every state so check the VA website for specific information at <http://www.cem.va.gov/cem/cems/>

[listcem.asp](#). Many states have established state veterans cemeteries. Eligibility is similar to Department of Veterans Affairs (VA) national cemeteries, but may include residency requirements as these are run solely by the states. A listing of VA national cemeteries is located at <http://www.cem.va.gov/cem/cems/listcem.asp> along with links to State run cemeteries.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

VA burial allowances are flat rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. Eligible surviving spouses of record are paid automatically upon notification of the Veteran's death without the need to submit a claim. VA may grant additional benefits, including the plot or interment allowance and transportation allowance if it receives a claim for these benefits. The Veteran must

have been discharged under conditions other than dishonorable. For specific information regarding burial allowances use this link <http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>.

Generally speaking, any Veteran who was discharged under conditions other than dishonorable may be buried in a VA National Cemetery. With certain exceptions, service beginning after September 7, 1980, as an enlisted person, and service after October 16, 1981, as an officer, must be for a minimum of 24 continuous months or the full period for which the person was called to active duty (as in the case of a Reservist called to active duty for a limited duration). Undesirable, bad conduct, and any other type of discharge other than honorable may or may not qualify the individual for Veterans benefits, depending upon a determination made by a VA Regional Office. Cases presenting multiple discharges of varying character are also referred for adjudication to a VA Regional Office. A copy of DD Form 214, Copy 2 or Copy 4 are required to prove service. If you do not have a copy, use this link to the National Archives to request a copy [www.archives.gov](http://www.archives.gov), or contact them at 866-272-6272.

## Need to Update Personal Information?

If you need to make a change to your records, such as a name change due to divorce or remarriage or if your birth date on record is incorrect, you have a few options.

Any correspondence to Human Resources Command (HRC) should include the full name of the Retiree, social security number, mailing address, and telephone number along with the supporting documentation such as marriage license, divorce decree, or court order that relates to the request.

First, you may email Human Resources Command and request the change. Write an email, attach the scanned supporting documents and email to [askhrc.army@us.army.mil](mailto:askhrc.army@us.army.mil). Bear in mind, however, that any personally identifiable information (PII) sent to this address cannot be secured. As with any email that is not encrypted, there is a possibility that the PII can be stolen.

You may also make a change to your records by writing a letter requesting the change or submitting a Standard Form-180 by mailing it to HRC. SF 180 can be located on the internet by typing the name of the form into any web browser such as Internet Explorer, Mozilla Firefox or Google Chrome.

The address to send a hard copy request is Commander, Human Resources Command, ATTN: AHRC-PDR-V, DEPT. 420, 1600 Spearhead Division Avenue, Fort Knox, KY 40122.

## Important Telephone Numbers

Ft. Campbell Retirement Services Officer-Theodore (Ted) Faulkner-(270) 798-5280  
theodore.w.faulkner4.civ@mail.mil

Ft. Campbell Assistant Retirement Services Officer- Julius Anderson- (270) 798-3310  
julius.s.anderson.civ@mail.mil

Ft. Campbell I.D. Card Office- (270) 798-2424

Ft. Campbell Casualty Assistance Center- (270) 798-2085/4727/5729

Ft. Campbell Legal Assistance Office- (270) 798-4432

IHG Army Hotel (formerly Turner Guest House)- (270) 439-2229

Fort Campbell Commissary- (270) 640-4008

Fort Campbell Post Exchange- (270) 439-1841

DFAS-Cleveland- (800) 321-1080

Department of Veterans Affairs- (800) 827-1000

TRICARE North (Healthnet)- (877) 874-2273

TRICARE South (Humana)- (800) 444-5445

TRICARE Mail Order Pharmacy-(877) 363-1303

TRICARE Retiree Dental Program- (888) 838-8737

Social Security Administration- (800) 772-1213



Retirement Services Office  
IMCB-HRM-RS  
2702 Michigan Avenue  
Fort Campbell, KY  
42223

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