

## *Retiree Well Being Resources*



(1) **Medical Benefits:** Medical benefits are considered to be the most important Well Being issue. As a result, it is important to navigate its many features. As a retiree if you are employed, you may have other civilian medical insurance plans, which are offered by your civilian employer. For further information on these programs, consult your respective employee benefits office. As a retiree you have TRICARE health care benefits and you may also have VA health care benefits. The following section provides an overview of both the TRICARE and the VA health benefits services.

**A. What is TRICARE?** TRICARE is a regionally managed health care program. The following information will serve as an explanation of the TRICARE program as it applies to retirees of the military.

### **Who is Eligible for TRICARE?**

Retirees and their families; and  
Survivors of all uniformed services who are not eligible for Medicare.

**If you have other primary health care insurance, TRICARE Prime may not be your best option.** Health Benefits Advisors are available at your local TRICARE Service Center (TSC) or Military Treatment Facility to help you decide which option is best for you.

### **TRICARE offers eligible beneficiaries three choices for their health care:**

**TRICARE Prime**--where Military Treatment Facilities (MTFs) are the principal source of health care.

In this option, most health care will come from a military treatment facility (MTF), augmented by the TRICARE contractor's Preferred Provider Network (PPN). Your Primary Care Manager (or team of providers) will see you first for your health care needs. The Primary Care Manager:

- Provides and/or coordinates your care;
- Maintain your health records; refers you to specialists, if necessary. (To be covered, specialty care must be arranged and approved by your Primary Care Manager.)
- Care is usually provided in a military treatment facility, but civilian clinics may be used in some cases.

### **Point of Service (POS) Option**

Option under TRICARE Prime that allows enrollees the freedom to seek and receive non-emergent health care services from any TRICARE authorized civilian provider, in or out of the network, without requesting a referral from their Primary Care Manager (PCM) or the Health Care Finder (HCF). When Prime enrollees choose to use the POS option, all requirements applicable to TRICARE Standard apply except the requirement for a Non availability Statement (NAS). Point-of-Service claims are subject to outpatient deductibles (\$300 individual and \$600 family), 50% cost-shares for outpatient and inpatient claims, and excess charges up 15% over the allowed amount. The 50% cost-share continues to be applied even after the Enrollment Year catastrophic cap has been met.

### **Who is Eligible for TRICARE Prime?**

All active duty personnel are enrolled in TRICARE Prime. There is no enrollment fee, but you do have to register yourself. The following people may also enroll:

- Family members and survivors of active duty personnel and
- Retirees and their family members and survivors under age 65.

### **Advantages**

- No enrollment fee for active duty and families;
- Small fee per visit to civilian providers, and no fee for active duty members;
- No balance billing;
- Guaranteed appointments (access standards);
- Primary care manager supervises and coordinates care;
- Away-from-home emergency coverage;
- Point-of-Service option (see Glossary); and
- Reduced catastrophic cap for retirees (\$7,500 now decreased to \$3,000).

### **Disadvantages**

- Enrollment fee for retirees and their families;
- Provider choice limited;
- Specialty care by referral only; and
- Not universally available.

***The US Family Health Plan (a TRICARE Prime Option)***

The US Family Health Plan is a Department of Defense-sponsored health plan available to families of active duty military, retirees and their eligible family members, including those age 65 and over. The plan provides TRICARE Prime health care through networks of community-based civilian hospitals and physicians in seven areas of the country:

***Johns Hopkins Community Physicians***

Serving central Maryland and parts of Pennsylvania, Virginia and West Virginia

***Martin's Point Health Care***

Serving Maine and southern New Hampshire

***Brighton Marine Health Center***

Serving eastern Massachusetts, including Cape Cod, and Rhode Island

***Saint Vincent Catholic Medical Centers of New York***

Serving parts of New York, all of New Jersey and southern Connecticut

***Fairview Hospital/Cleveland Clinic Health System***

Serving northeast Ohio

***Christus Health***

Serving southeast Texas and southwest Louisiana

***Pacmed Clinics***

Serving the Puget Sound area of Washington State

For more information about the DoD-sponsored US Family Health Plan health care program, call 1-888-25-USFHP or visit the US Family Health Plan Web site at [www.usfhp.org](http://www.usfhp.org).

**TRICARE Extra**--Under this option, you will choose a doctor, hospital, or other medical provider listed in the TRICARE Provider Directory.

**Who is Eligible for TRICARE Extra?**

Anyone who is CHAMPUS eligible may use TRICARE Extra. (Active duty personnel are not CHAMPUS eligible and are enrolled in TRICARE Prime).

**Advantages**

- Co payment 5% less than TRICARE Standard;
- No balance billing;
- No enrollment fee;

- No deductible when using retail pharmacy network;
- No forms to file; and
- You may use also TRICARE Standard.

### **Disadvantages**

- No Primary Care Manager;
- Provider choice is limited;
- Patient pays:
- Deductible,
- Co payment.
- Non-availability statement may be required for civilian inpatient care for areas surrounding MTFs; and
- Not universally available.
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**TRICARE Standard**-- is the new name for traditional CHAMPUS. Under this plan, you can see the authorized provider of your choice. (People who are happy with coverage from a current civilian provider often opt for this plan.) But having this flexibility means that care generally costs more.

- Treatment may also be available at a military treatment facility, if space allows and after TRICARE Prime patients have been served. Furthermore, TRICARE Standard may be the only coverage available in some areas.

### **Who is Eligible for TRICARE Standard?**

Anyone who is CHAMPUS eligible may use TRICARE Standard. (Active duty personnel are not CHAMPUS eligible and are automatically enrolled in TRICARE Prime).

### **Advantages**

- Broadest choice of providers;
- Widely available;
- No enrollment fee; and
- You may also use TRICARE Extra.

### Disadvantages

- No Primary Care Manager;
- Patient pays:
- Deductible,
- Co payment,
- Balance if bill exceeds allowable charge and provider is non-participating (up to 15% additional).
- Non-availability statement may be required for civilian inpatient care for areas surrounding MTFs; and
- Beneficiaries may have to do their own paperwork and file their own claims.

### TRICARE Costs to Retirees and Their Family Members

|   | TRICARE Prime                                      | TRICARE Extra   | TRICARE Standard   |
|---|--|---|--|
| <b>Annual Deductible</b>                | None   | \$150/individual or \$300/family  | \$150/individual or \$300/family   |
| <b>Annual Enrollment Fee</b>            | \$230/individual<br>\$460/family                   | None  | None   |
| <b>Civilian Co-pays</b>                 | \$12<br>\$30<br>\$25<br>\$17 for group visit       | 20% of negotiated fee   | 25% of allowed charges for covered service   |
| <b>Civilian Inpatient Cost Share</b>    | \$11/day<br>(\$25 minimum)<br>Charge per admission | Lesser of \$250/day or 25% of negotiated charges plus 20% of negotiated professional fees | Lesser of \$414/day or 25% of billed charges plus 25% of allowed professional fees |
| <b>Civilian Inpatient Mental Health</b> | \$40 per day                                       | 20% of institutional & negotiated professional fees                                       | Lesser of \$154/day or 25% of allowable fees                                       |

### TRICARE Dental Program for Retirees



- Dental health care benefits are also available to eligible retiree family members through the Tricare Retiree Dental Program (TRDP), administered by Delta Dental. Information regarding coverage and plans is available online at the Delta Dental website at <http://www.ddpdelta.org/>
- A special enrollment offer is available for those members who enroll within 90days of their retirement from active duty. Recent changes in the TRDP have

provided for an enhanced benefits plan, which provides for more extensive coverage. Enrollment is made easy by calling Delta at (888) 336-3260, or by using their online registration at <http://www.ddpdelta.org/cgi-bin/enrollment.asp>

- In addition to online enrollment, the website also enables you to check premium rates for your ZIP code, print claims form, view a payment chart, and check the Frequently Asked Questions list for answers to most questions you may have about the program.
- Delta Dental may also be contacted by E-mail:
- Enrollment: [ddpenroll@delta.org](mailto:ddpenroll@delta.org)

**Customer Service:** [ddpservice@delta.org](mailto:ddpservice@delta.org)

**Premium Payment Inquiries:** [ddpbilling@delta.org](mailto:ddpbilling@delta.org)

Other Delta Dental contact information:

**Enrollment:** (new enrollments, changes & related correspondence)

1 (888) 838-8737 Monday – Friday 7 a.m. – 5 p.m. PST

**Customer Service:** (claims, eligibility inquiries & related correspondence)

1 (888) 336-3260 Monday – Friday 8:15 a.m. – 4:30 p.m. PST

**Interactive Voice Response:** 1 (888) 336-3260 Available around the clock Monday – Saturday

### ***TRICARE FOR LIFE***

When TRICARE beneficiaries become entitled to Medicare Part A upon attaining the age of 65 and purchase Medicare Part B, they now experience no break in TRICARE coverage. TRICARE beneficiaries will be eligible for TRICARE for life. TRICARE will pay secondary to Medicare; beginning on the 1<sup>st</sup> day of the month they turn 65.

#### **Who is Eligible for TRICARE For Life:**

Medicare-eligible uniformed service retirees, including retired guard and reservists

Medicare-eligible family members, including widows/widowers

Certain former spouses if they were eligible for TRICARE before age 65

Note: Dependent parents and parents-in-law are not eligible for TRICARE benefits.

They may continue to receive services within a military treatment facility on a space available basis.

#### **Cost to beneficiaries:**

There are no enrollment fees for TRICARE For Life. Beneficiaries are required to enroll

in Medicare Part B and must pay Medicare Part B monthly fees. Beneficiaries are required to check with the Social Security Administration online at [www.ssa.gov](http://www.ssa.gov), toll-free at 1-800-772-1213, or visit Medicare online at [www.medicare.gov](http://www.medicare.gov), for more information about enrolling in Medicare Part B and monthly fees.

**Benefits:**

For services payable by both Medicare and TRICARE, Medicare will pay first and the remaining out-of-pocket expenses will be paid by TRICARE.

For services payable by TRICARE, but not Medicare, such as overseas care, TRICARE will pay the same as if you were under age 65. Beneficiaries will be responsible for the TRICARE annual deductible and cost shares.

For services payable by Medicare, but not TRICARE, such as chiropractic services, Medicare will pay as usual, but TRICARE will pay nothing. Beneficiaries will be responsible for Medicare co-pays.

For services not payable by TRICARE or Medicare, beneficiaries are responsible for the medical bill.

***B. INSTRUCTIONS FOR ORDERING EYEGLASSES FOR RETIRED MILITARY PERSONNEL***

Retired military are authorized to receive one pair of Standard Issue spectacles per year. These Standard Issue Frames may be viewed on the Internet at:  
<http://138.143.250.101/nostra/sif.htm>

Retirees less than 50 miles from a military health clinic with optometry services, may take your prescription for spectacles to the clinic so that they may measure you for proper fit. The clinic will order your spectacles from the appropriate facility. You find military clinics with optometry services on the NOSTRA web site at  
<http://138.143.250.101/nostra/eyewear.cfm>

Retirees more that 50 miles from a military health clinic with optometry services may follow these instructions to order your glasses.

- Print the form DD771 from the NOSTRA web site (<http://138.143.250.101/nostra/downloads/DD771.pdf>).
- Please fill out the top section with your “name, “retiree”, and last 4”, along with your shipping and contact information.

*About halfway down the form, please indicate which standard issue frame which is desired*

- Take this partially completed form with to the eye exam. Ensure that the examining facility writes the prescription, and includes the pupillary distance (PD) on the form.

*If the examining facility needs eye size, bridge or temple information, they may find this on our web site at: <http://138.143.250.101/nostra/frames.cfm>*

- If Standard Issue frames are currently used, please provide the frame size and temple length. (found inside the frame)

**There must be a DD771 for each request for eyewear.**

Send the following information to NOSTRA:

One copy of the completed DD771 form,

A copy of your military ID card.

Your mailing address and a daytime phone number and email address if available.

Orders may be faxed to: 757-887-4647. Make sure you write: “Retiree Order” on the fax.

Or mailed to the following address is:

NOSTRA 160 Main Road, Ste 350

Yorktown, VA 23691-9984

Please call NOSTRA Customer Service at (commercial phone number) 757-887-7611 or 757-887-7152, right after you send your faxes to insure we received them and that all the information is included to fabricate your orders.

Call the NOSTRA Customer Service Department at 757-887-7611/757-887-7152 if you have any problems or questions or email us at [nostramail@mar.med.navy.mil](mailto:nostramail@mar.med.navy.mil)

Our Customer Service hours are M-F, regular business days, from 0530 to 1530, Eastern Time.

### ***C. USEFUL TRICARE WEB RESOURCES***

[Frequently Asked](#)

[Questions](#)

[What does TRICARE](#)

[Cost?](#)

[Enrollment Information](#)

[Claims Information](#)

[Provider Directory](#)

[Point of Service](#)

[Standard Handbook](#)

TRICARE information—<http://www.tricare.osd.mil/>

TRICARE Email [Tricare\\_help@amedd.army.mil](mailto:Tricare_help@amedd.army.mil)

Comparison Chart of TRICARE Supplemental Insurance Companies—

[http://www.champva.com/comparison\\_part1.html](http://www.champva.com/comparison_part1.html)

Senior Pharmacy Program 1.877.DOD.MEDS (1.877.363.6337)

<http://www.tricare.osd.mil/pharmacy/>

TRICARE For Life 1.888.DOD.LIFE (1.888.363.5433)

<http://www.tricare.osd.mil/tfl/>

<http://www.troa.org/>

TRICARE Retiree Dental Plan – Delta Dental 1.888.838.8737

<http://www.tricare.osd.mil/tricare/beneficiary/supprog.html>

<http://www.ddpdelta.org/>

National Mail Order Pharmacy – Merck Medco 1.800.903.4680

<http://www.tricare.osd.mil/pharmacy/>

<http://www.merck-medco.com>

Defense Enrollment Eligibility Reporting Systems (DEERS) 1.800.538.9552

<http://www.tricare.osd.mil/DEERSAddress/>

TRICARE Claims Information

<http://www.tricare.osd.mil/claims/default.htm>

Regional TRICARE Toll Free Numbers and Web Addresses

TRICARE Regional Map

<http://www.tricare.osd.mil/regionalinfo/>

Northeast (1) 1.888.999.5195

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=1>

<http://www.sierramilitary.com/>

Mid-Atlantic (2) 1.800.931.9501

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=2>

<http://www.humana-military.com/Region2/home.htm>

Southeast (3) 1.800.444.5445

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=3>

<http://www.humana-military.com/home.htm>

Gulf south (4) 1.800.444.5445

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=4>

<http://www.humana-military.com/home.htm>

Heartland (5) 1.800.941.4501

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=5>

<http://hmd.humana-military.com/region5/main.asp>

Southwest (6) 1.800.406.2832

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=6>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

Central (7/8) 1.888.874.9378

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=8>

<http://www.triwest.com/>

Southern California (9) 1.800.242.6788

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=9>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

Golden Gate (10) 1.800.242.6788

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=10>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

Northwest (11) 1.800.404.2042

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=11>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

TRICARE Pacific

Alaska and Hawaii 1.800.242.6788

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=12>

[http://www.hnfs.net/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.hnfs.net/bene/bw1_0_bene_welcome.asp)

WESTPAC 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=15>

[http://www.healthnetfederalservices.com/bene/bw1\\_0\\_bene\\_welcome.asp](http://www.healthnetfederalservices.com/bene/bw1_0_bene_welcome.asp)

Latin America & Canada 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=16>

Puerto Rico & Virgin Islands 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=17>

<http://rooseyroads.med.navy.mil/>

Europe 1.888.777.8343

<http://www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=13>

<http://www.europe.tricare.osd.mil>

**D. Veteran's Administration Health Benefits.** In order to receive health care, veterans generally must be enrolled with the VA. A veteran may apply for enrollment at any time. Veterans do not have to enroll if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a disability, which the military determined was incurred or aggravated in the line of duty; or (3) want care for a service-connected disability. For further information about VA Health benefits may be obtained by calling 1(877) 222-8387 or by visiting the web <http://www.va.gov>.

**(2) Long Term Health Care (LTC):** Long term care is something you may need if you can no longer perform everyday tasks by yourself. For example, there may come a time when you need help getting dressed, eating or bathing. It also includes the kind of care you would need if you had a severe cognitive impairment like Alzheimer's disease. You can receive this care in a variety of settings, including your home, an assisted living facility or a nursing home.

### **Why Would I Ever Need LTC?**

The need for long-term care usually arises from age or chronic illness, injury or disability. In fact, approximately 60% of us who reach age 65 will need long term care at some time in our lives.<sup>1</sup> But it's not just a retiree's issue.

### **It Can Happen at Any Age**

Many people don't realize that the need for long term care can strike at any time. Statistics show that 40% of people receiving long term care services are working age adults, between the ages of 18 and 64.

### **What It Is and What It Isn't**

#### **What It Is**

Long term care is the type of care that you may need if you can no longer perform "activities of daily living" by yourself, such as eating, bathing or getting dressed. It also includes the kind of care you would need if you had a severe cognitive impairment like Alzheimer's disease. Care can be received in a variety of settings, including your own home, assisted living facilities, adult day care centers or hospice facilities.

Long term care can be covered completely or in part by long term care insurance. Most plans let you choose the amount of the coverage you want, as well as how and where you want to use your benefits. A comprehensive plan includes benefits for all levels of care, custodial to skilled.

## What It Isn't

Long term care isn't the type of care that you receive in the hospital or your doctor's office. It isn't the medical care you need to get well from a sickness or an injury. It isn't short-term rehabilitation from an accident or recuperation from surgery.

Long term care is not always administered in a nursing home. In fact, more than 80% of all people receiving long term care assistance are not in nursing homes.<sup>7</sup>



**(3) Employment:** Retirees entering the civilian workforce find themselves equipped with a wealth of knowledge and skills. However, the sooner you start looking for a job, the easier it is to find a good one. The following is a list of ways to start your job search.

DoD Job Search, <http://dod.jobsearch.org> uses the resources of America's Job Bank to provide a resume generator, job postings and resume searches by commercial employers seeking retiring military personnel and their relocating spouses.

If you if you are seeking employment with the Government, One-Stop Jobs, <http://dticaw.dtic.mil/mapsite/onestop.html> is the first place to look. This listing of the top DoD job sites includes a section on Spouse Preference, and helpful links to other federal and commercial sites featuring appropriated fund and non-appropriated fund positions.

If you'd prefer to work for yourself, the Small Business Administration (SBA) will provide assistance. The SBA offers free online classes on starting small businesses, <http://www.sba.gov/classroom>.

For additional information, the DoD Transportal, <http://www.dodtransportal.org> assists Service Members leaving active duty (and spouses too) make the change to civilian life by providing valuable information on benefits, transition services, on-line courses, successful job searches, and more.

For assistance in translating your military skills, locating the right industry and military friendly companies visit the military.com web page.

<http://www.military.com/Careers/JobSearch/0,11754,21,00.html>

Several links to job hunting sites are located at Links, <http://dticaw.dtic.mil/mapsite/links.html>. This site lists to commercial job boards and other interesting job sites.

There are several positions available at local high schools throughout the country in the JROTC programs. For information and applications for JROTC visit

<http://www.jrotc.org>.

Employment sources at the SROTC level may be obtained my contacting MPRI, [http://www.mpri.com/subchannels/nat ROTTC.html](http://www.mpri.com/subchannels/nat_ROTTC.html) . MPRI hires contracted employees who have are retired, recently separated, and reserve component Army officers and NCOs in ROTC units at numerous colleges and universities across the United States.

Troops to teachers programs <http://voled.doded.mil/dantes/tt>



**(4) Education Benefits:** The VA provides education services to veterans and administers the following benefit programs. The VA also has documents and forms, which will aid school officials, veterans and dependents. For additional assistance, call our toll-free number 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits

Counselor or visit the VA Education Benefits web site at

<http://www.gibill.va.gov/education/benefits.htm>.

**Montgomery GI Bill - Active Duty (MGIB) General or Detailed Information**

The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. This program is also commonly known as Chapter 30.

**Montgomery GI Bill - Selected Reserve (MGIB-SR) General or Detailed Information**

The MGIB-SR program may be available to members of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

**Veterans Educational Assistance Program (VEAP) General or Detailed Information**

VEAP is available to retirees who entered active duty between January 1, 1977 and June 30, 1985 and who elected to make contributions from their military pay to participate in this education benefit program. The Government matches contributions on a \$2 for \$1 basis. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

**Survivors' and Dependents' Educational Assistance Program (DEA) General or Detailed Information**

DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

**Work-Study Program**

This program is available to any student receiving VA education benefit who is attending school three-quarter time or more. An individual working under this program may work at the school veterans' office, VA Regional Office, VA Medical

Facilities, or at approved State employment offices. Work-study students are paid at either the state or Federal minimum wage, which ever is greater. If you have questions on this program contact our toll-free number **1-888-442-4551**.

**Tutorial Assistance Program**

Tutorial assistance is available if you are receiving VA educational assistance at the half time or more rates and have a deficiency in a subject making tutoring necessary. If you have questions on this program please contact our toll-free number **1-888-442-4551**.

**VA Education Manual for School Officials (AACRAO)**

This Education Manual is used by School Certifying Officials to gain information about VA education programs and as a guide to aid them in the completion of forms for submission to VA. It is mainly intended for School Certifying Officials but we feel the information may be helpful to anyone interested in VA Benefits. (This manual is currently under revision.)

**Education Forms**

This area has common VA forms and related forms available for you to print. Visit this area to see what's there or contact our toll-free number 1-888-GI-BILL-1 (1-888-442-4551) to request Education forms.

**(5) Death of a Retiree or of a Retiree Family Member**



In the event of the death of a military retiree there are several benefits available through the Veteran’s Administration (VA). In order to confirm your eligibility for burial benefits; please call a Veteran’s Benefits Counselor at 1-800-827-1000.

Some veterans may be Eligible for Burial in a VA National Cemetery. The Department of Veterans Affairs (VA) national cemetery directors have the primary responsibility for verifying eligibility for burial in VA national cemeteries. A determination of eligibility is usually made in response to a request for burial in a VA national cemetery. VA burial benefit web site is <http://www.va.gov/index.htm>.

**(6) VA Contact Information**



- a. VA Benefits: 1-800-827-1000
- For information about:
- |           |                |               |         |
|-----------|----------------|---------------|---------|
| Education | Home Loan      | Disability    | Medical |
| Care      |                |               |         |
| Burial    | Life Insurance | Sexual Trauma |         |

- b. Life Insurance: 1-800-669-8477
- c. Education (GI Bill): 1-888-442-4551
- d. Health Care Benefits: 1-877-222-8387
- e. Income Verification and Means Testing: 1-800-929-8387
- f. Mammography Help line: 1-888-492-7844
- g. Gulf War/Agent Orange Help line: 1-800-749-8387

- h. Status of Headstones and Markers: 1-800-697-6947
- i. Telecommunications Device for the Deaf (TDD): 1-800-829-4833
- j. For health care services, contact your nearest VA medical facility. To locate the nearest VA medical facility, go online to <http://www.va.gov/sta/guide/division.asp?divisionId=1>

k. CHAMPVA:

E-mail [hac.inq@med.va.gov](mailto:hac.inq@med.va.gov)

Phone 1-800-733-8387

FAX 1-303-331-7804

Mail VA Health Administration Center

CHAMPVA

PO Box 65023

Denver CO 80206-9023

- l. The Federal Benefits for Veterans and Dependents handbook describing benefits provided by the VA and an overview of programs and services for veterans provided by other federal agencies, is provided free on the Internet at <http://www.va.gov/pubaff/fedben/Fedben.pdf>