



RETIREE BULLETIN



U.S. Army Garrison, Redstone Arsenal

Military Retiree Council

2011 EDITION

DEAR RETIRED MILITARY AND SPOUSES OR WIDOW(ER)'S OF RETIREES,

The Commanding General, Major General James E. Rogers, and Garrison Commander, Colonel John S. Hamilton, would like to invite military retirees from **ALL** branches of U.S. uniformed services, and their dependents, to our 40th Annual Retiree Appreciation Day (RAD).

This year's theme is "**Retiree and Family Member's Guide to the FUTURE**". This will be our sixth official 2-day event. It will be held on 30 September - 1 October 2011. On 30 September 11, the event will be hosted at Redstone Arsenal Officers' and Civilians' Club (ROCC), Building 130 and various other locations across Redstone Arsenal, from 0700 – 2000 (See schedule of events). On 1 October, the event will take place in the Bob Jones Auditorium in the Sparkman Complex, Building 5304 from 0630 – 1500 (See schedule of events).

Our scheduled keynote speaker is Alabama United States Congressman Mo Brooks. He will be speaking on military retirement benefits and various subjects being considered by our Senators and Congressmen that personally affect each retiree and family member. Alson, Bob Schneeweis, (CAPT), United States Coast Guard (RET), Director, Benefits and Financial Education (MOAA) will be speaking as well. In addition, the Retiree Council feels that information from various agencies like the Defense Finance and Accounting Service – Cleveland Center (DFAS-CL), Legal Services, FOX Army Health Center, the Department of Veterans Affairs, and the state of Redstone Arsenal and BRAC update will be of interest. COL John S. Hamilton, Commander, US Army Garrison – Redstone Arsenal, will discuss the state of Redstone Arsenal for the next few years. Legal Services and FOX Army Health Center will brief on the support they provide to Retirees. The Department of Veterans Affairs from Birmingham (health services), Alabama State Department of Veterans Affairs, Alabama National Cemeteries, and Federal Department of Veterans Affairs – Montgomery, will explain their programs and answer any questions. Be sure to bring all your questions and concerns for these subject matter experts to address.

The Department of the Army has mandated budget cuts throughout the Armed Forces which has an effect on the number of Retiree Bulletin pages printed. The Retiree Council Members voted to streamline our bulletin. We will continue to provide you with the highest degree of excellence possible. If you have any questions, please don't hesitate to call one of the Council members or my office.

On Friday, we will be hosting our annual Health Fair, in addition to guest speakers and tours of the Installation. This will be the opportunity for medical screenings (bone density, blood pressure, eye testing, glucose, etc.). There will also be a myriad of other related services provided by FOX Army Health Center, and other local hospitals (See Friday's Sequence of Events Agenda on page 2). On Saturday, there will also be some medical testing available and a chance to speak with the Fox Army Health Center providers, but on a more limited basis.

On Saturday, in addition to the guest speakers, we will host "Retiree/Veterans Information Booths". They will be set up throughout the Sparkman Complex area with local retiree service organizations and businesses providing information related to you and your family's well being. This year, the Association of the United States Army (AUSA), the X Exchange, Commissary, and FMWR/ITR have donated numerous exciting items that will be given away at the **conclusion** of the RAD on Saturday. FMWR and its corporate sponsors, along with the Redstone Arsenal Commissary and its Vendors, will once again provide us with a wonderful free continental breakfast in the Sparkman Center Cafeteria. Breakfast will be served from 0630 to 0745, a perfect start for you early risers! Two lunch options are available this year.



Edward (Ed) Adams
Retirement Services Officer

COL Henry N. Oldham, USAR (RET)
Chairman, Military Retiree Council



Barbara E. Moudy
Chief, Transition Services

CSM John J. Perry, USA (RET)
Co-Chairman, Military Retiree Council



REDSTONE ARSENAL MILITARY RETIREE APPRECIATION DAY



“Retiree and Family Member’s Guide to the FUTURE”



FRIDAY 30 SEPTEMBER 2011

SEQUENCE OF EVENTS

Most of the day’s events will be held at the Redstone Officers’ and Civilians’ Club (ROCC) Building 130

- 0900 – 1400 Information Health Fair at the ROCC. Participants include: FOX Health Center, local Hospitals TBD, TRICARE, and TRICARE Dental
- 0900 – 2200 FMWR Activities throughout the ROCC
- 0900 – 1000 TRICARE Briefing with Questions and Answers Session throughout the day
- 0900 – TBD FMWR Tour #1 leaves from the ROCC
- 0800 – 1100 Defense Finance and Accounting Service
- 1100 – 1300 **LUNCH BREAK**
- 1200 – TBD FMWR Tour #2 leaves from the ROCC
- 1300 - 1400 TRICARE Briefing, with Questions and Answers Session throughout the day

FMWR ACTIVITIES

- 0700 – 0900 ROCC “Pay as you go” Breakfast Buffet, \$3.00 at the ROCC (Sponsored by Woody Anderson Ford) **no further discounts allowed**
- 0900 & 1200 ROCC FMWR Activities Bus Tours start at the ROCC
- 1100 – 1300 ROCC Pulled Pork, Catfish, Fried Chicken, and Salmon Buffet Lunch will be served for \$8.00
- 1700 – 2000 ROCC The Monte Sano Main Dining Room will feature Prime Rib and other steak dinners
- 1700 – 2000 ROCC The Soldatenstube will feature a German Buffet for \$14.95

For additional information on the FMWR Bus Tours, please call (256)-830-9175.

For Evening Reservations at the Redstone Officers’ and Civilians’ Club, please call (256) 830-2582.

REDSTONE ARSENAL MILITARY RETIREE APPRECIATION DAY

“Retiree and Family Member’s Guide to the FUTURE”

SATURDAY, 1 OCTOBER 2011



SEQUENCE OF EVENTS

- 0630 – 0745 Social and Registration
Continental Breakfast provided by Redstone Arsenal Family Morale, Welfare, and Recreation, Woody Anderson Ford, the Redstone Arsenal Commissary and its Vendors, and others.
- 0800 – 0815 Administrative Announcements – CSM John J. Perry, USA (RET)
Welcome – COL Henry N. Oldham, USAR (RET)
- 0800 – 0815 Opening Ceremonies – COL Robert Devlin, USA (RET), Master of Ceremonies (MC)
National Anthem, SSG Renatta America
Pledge of Allegiance – Boy Scout Troop 400
Poem: I am your Flag – Boy Scout Troop 400
Taps – AMC Band
Invocation – Chaplain
- 0815 – 0830 Welcoming Address, Major General James E. Rogers, Commanding General, US Army Aviation and Missile Command
- 0830 – 1500 Retiree/Veterans Information Booths, Exhibits, and Other Services
0830 – 0835 Acknowledgments/Introductions – COL Robert Devlin, USA, (RET)
- 0835 – 0900 Invited Speaker – Mo Brooks, U. S. House of Representatives, Congressman, Alabama Fifth Congressional District.
- 0900 - 0920 Speaker – Bob Schneeweis, CAPT, USCG, (RET) Director, Benefits & Financial Education (MOAA)
- 0920 – 0945 Morale and Welfare Recreation Slide Brief
0945 – 1000 **BREAK** – Army Materiel Command Ensemble Band
- 1000 – 1030 State of Redstone Arsenal, BRAC Update – COL John S. Hamilton, Garrison Commander
1030 – 1045 Redstone Arsenal Legal Assistance Office – Colonel David Crawford
- 1045 – 1115 FOX Army Health Center – COL Elizabeth Johnson, USA
1115 – 1135 Defense Finance and Accounting Service – Cleveland Center – SGM John Benedict, USA, (RET)
- 1135 – 1200 TRICARE South Region
1200 – 1315 **LUNCH** (Sparkman Cafeteria, Bldg 5302); time to enjoy lunch and exhibits
- 1315 – 1400 Department of Veterans Affairs Briefing and Questions and Answers
Alabama National Cemeteries –
VA Health Services, Birmingham Office – Ronald E. Agee and/or Becky Gallaher
Alabama State Department of Veterans Affairs – Harley Goble
- 1400 – 1445** A GRAND PRIZE GIVEN AWAY – In our past two drawings, a Traitor Lawnmower and a 50” flat screen HD television were given away. This year’s “**Grand Prize**” has not yet been confirmed. All kinds of prizes will be given away by AUSA, FMWR, Commissary, Redstone Exchange, Wal-Mart, and others.

MUST BE PRESENT TO WIN!!!!

The Provost Marshal's Office will offer vehicle registration (decal) service at the RAD. If you have questions about vehicle registration, please call (256) 876-5770. Thank you for your service. We hope that you find this 2011 edition of the "Retiree Bulletin" enjoyable and meaningful.

We feel that you will find this year's program both informative and enjoyable. Please mark **Friday and Saturday, 30 September and 1 October 2011**, on your calendar now! Come out and enjoy your Retiree Appreciation Day; it will be an exciting experience for all! You Have Earned It.

Lunch menu and reservation forms are located in the bulletin and **must be mailed-in by 28 September 2011**. A limited number of lunches will be available on Saturday but at a higher price. (See lunch reservation form).

Congressman Mo Brooks



Pre-congressional political career

In 1980 Mo Brooks started his legal career with the Tuscaloosa District Attorney's office. Brooks left the Tuscaloosa District Attorney's office in 1980 to return to Huntsville as a [law clerk](#) for presiding Circuit Court Judge John David Snodgrass. In 1982, Brooks was elected to the [Alabama House of Representatives](#) and was subsequently re-elected in 1983, 1986 and 1990. While in the legislature, Brooks was elected Republican House Caucus Chairman three times.

In 1991, Brooks was appointed Madison County District Attorney. In 1992, he lost to Democrat Tim Morgan in his bid to become Madison County's first elected Republican District Attorney since the [Reconstruction](#) era.

In 1995-1996, Mo Brooks was appointed special assistant attorney general for then Attorney General [Jeff Sessions](#). From 1996-2002, 2000s

Brooks was reelected to the Commission in 2000, 2004, and 2008. During every year except when he was serving as a prosecutor or court clerk, Mo Brooks held a second job in private practice. Mo Brooks maintains a national practice that specialize Committee assignments.

On November 2, 2010, Congressman Mo Brooks was elected to the U.S. House of Representatives. He represents the Alabama Fifth Congressional District, proudly serving the people of North Alabama and working on three important committees: Armed Services, Homeland Security, and Science, Space and Technology. He is the Chairman of the Science, Space and Technology subcommittee on Research and Science Education.

[Committee on Armed Services](#)

[Subcommittee on Oversight and Investigations](#)

[Subcommittee on Strategic Forces](#)

[Committee on Homeland Security](#)

[Subcommittee on Transportation Security](#)

[Committee on Science, Space and Technology](#)

[Subcommittee on Space and Aeronautics](#) [Subcommittee on Research and Science Education](#) (Chairman) [Republican Study Committee](#)



CAPTAIN W. G. "Bud" Schneeweis, USCG Retired

CAPT Bud Schneeweis has over twenty years experience in human resources management and has worked extensively with military personnel issues. He counsels service members about finances and benefits, researches and writes articles regarding military benefits, health care and survivor issues and presents these matters to service members, retirees and their families many times each year in locations around the country. During his nearly 28 years in the U.S. Coast Guard, CAPT Schneeweis served in a variety of seagoing and other operational assignments, including command of several cutters and shore units. He is a graduate of the U.S. Coast Guard Academy and holds several advanced degrees. CAPT Schneeweis joined the staff of the Military Officers Association of America (MOAA) in September 2001 as a deputy director in the Benefits Information and Financial Education Department. He has served as Director of that department since 2003.

He holds professional designations as a Certified Financial Planner® and Certified Senior Advisor®. CAPT Schneeweis and his wife, Mary Jane Comely, have two married daughters and reside in McLean, Virginia. MOAA position: Director, Benefits Information and Financial Education Department.



The FUTURE – *is identified as something that will occur in time yet to come.*

What does the future look like for retirees?

Last month, Defense Secretary Gates hinted at a 2012 DoD budget plan which would include “modest” increases in TRICARE fees. Many of us have been waiting to hear what Sec. Gates meant by “modest.” On February 15, the DoD released the proposed defense budget; we now know that modest means about \$60 a year. If passed by congress, TRICARE Prime enrollment fees for retiree families would go from \$460 to \$520 per year; and enrollment for single retirees would go from \$230 to \$260 per year. The increases **do not apply** to active-duty military families and members, or retirees past age 65 only retirees enrolled in TRICARE Prime.

This increase is indeed modest, however, beginning with next year’s increases in the annual enrollment fees for military retirees under 65, the Pentagon wants to continue to chip away at the costs over the next five years. So what comes next? According to a Military.com article, [DoD Pro-poses Higher TRICARE Fees](#), DoD officials intend to begin indexing – incrementally increasing – the enrollment fees over the next five years to bring the fees up to cover the actual costs. Many military retirees oppose any increase in TRICARE fees, but there are retirees who get that the current rate is unsustainable. Visit the [Military.com Leg-islative Cen-ter](#) to send an e-mail to con-gress to let them know where you line up on this issue. Read more:

<http://militaryadvantage.military.com>

[‘Modest’ TRICARE Increases](#)

February 16, 2011 • [Terry Howell](#)



Little Known TRICARE Benefits

TRICARE offers comprehensive, affordable health coverage to more than 9.6 million eligible beneficiaries worldwide. It is an enormous military health benefits system and because of its complexity, many beneficiaries may be unsure of all the benefits and programs available to them. TRICARE has decided to highlight several well-known and maybe not-so-well-known benefits.

Electronic Explanation of Benefits

TRICARE beneficiaries can sign up and receive an explanation of benefits (EOB) electronically and eliminate the cost and clutter of paper EOBs. A TRICARE EOB is an itemized statement that shows what action TRICARE has taken on a beneficiary's claim. The benefits of using electronic EOBs include:

- Security: The number-one form of identity theft is through physical mail.
- Convenience: Access to the website is 24 hours a day, seven days a week.
- Speed: Beneficiaries no longer have to wait for mail delivery.
- Storage: Eliminate clutter! Four years of electronic EOBs are kept on file.
- Environment: Electronic EOBs save trees and reduce carbon emissions.

Beneficiaries can sign up to receive EOBs by going to www.myTRICARE.com. Log into myTRICARE Secure by clicking the "Secure Sign-In" button. When the myTRICARE Secure home page appears on the left side of the home page, click the "Select Your EOB Preferences" button. Under the "Would you like to check your EOBs online rather than receive them in the mail?" question, click "Yes." Click the "Submit" button at the bottom of the page.

TRR Sign-Up Options Expanded

Since Sept. 1, 2010, members of the Retired Reserve who aren't 60, the so-called "gray area" retirees, have been able to purchase TRICARE Retired Reserve (TRR) to provide health coverage for themselves and their eligible family members. To make purchasing TRR easier, gray area retirees can now get a DS Logon by contacting the Defense Enrollment Eligibility Reporting System/Defense Manpower Data Center Support Office (DSO) and remotely verify their identity.

Gray area retirees can use the DS Logon to access the Web-based Reserve Component Purchased TRICARE Application to qualify for and purchase TRR. If a gray area retiree doesn't have a DS Logon, but has a retired military ID card, he or she can call the DSO at 1-800-538-9552 (1-866-363-2883 for the hearing impaired) to request remote proofing documentation. DSO will provide step-by-step instructions and the appropriate documentation to get a DS Logon via remote proofing. For instructions on how to qualify for and purchase TRR go to www.tricare.mil/trr.

Well-Child Care: No Co-Pays or Cost-Shares

Keeping toddlers healthy is a big responsibility and TRICARE is here to help. TRICARE provides well-child care for eligible children from birth to age 6. For well-child care, there are no copayments or cost-shares. The well-child benefit includes routine newborn care, comprehensive health-promotion and disease-prevention exams, vision and hearing screenings, routine immunizations and developmental assessments. To learn more about well-child benefit, visit www.tricare.mil/baby.

Hospice Care, Zero Deductible

Hospice care is a zero-deductible benefit for all TRICARE beneficiaries. It gives TRICARE beneficiaries access to personal care and home health aide assistance. It initially provides two 90-day periods of care, followed by an unlimited number of 60-day periods. Each period requires prior authorization from the beneficiary's regional health care contractor.

Not all care is covered by the hospice benefit. Individual hospices may charge for some items, such as outpatient medications or inpatient respite care. Charges for medical care not related to the terminal illness fall under the beneficiary's basic TRICARE benefit. For more information about the hospice benefit, beneficiaries can contact their regional health care contractor or their TRICARE Area Office (www.tricare.mil/contactus).

Beneficiaries can view a list of covered TRICARE services on TRICARE's website, www.tricare.mil/mybenefit/home/Medical/IsItCovered. They can also contact their regional health care contractor for more information.

By Sharon Foster
TRICARE Management Activity
July 20, 2011

[GI Bill Transferability for Retirees Proposed](#)

May 27, 2011 • [Terry Howell](#)

Congressman Jason Chaffetz (RUT) has introduced [H.R. 2002](#). A bill that would expand [Post-9/11 GI Bill Transferability](#) to cover those who have been retired due to disability or medical reasons and allows retirees to make the transfer within 36 months of their retirement.

Under current [Post 9/11 GI Bill](#) provisions, service members may receive educational benefits that can either be used by the individual member or transferred to a spouse or dependent child. If a service member decides to transfer their educational benefits, current statute dictates that they must do so before retirement. Many service members, however, are being medically retired before they have the opportunity to complete this benefit transfer. Service members separating due to service connected disabilities might not be aware of this limitation requirement, or may not be able to comply for reasons associated with their injuries. Consequently, the inability to transfer this benefit might not be the service member's fault, depriving them of a benefit they have earned. This gross oversight in the law is unfair to our honored service members.

H.R. 2002 would amend current law to allow service members retired due to a service connected injury or disability to qualify for GI Bill transferability even after leaving the service. The proposed legislation would also extend service members transfer eligibility 36 months after retirement, with an additional 12 months extension upon DoD approval for special circumstances.

H.R. 2002 does not increase costs, as the funding already exists for service members who qualify for the benefit and there are no additional costs associated with transferring the benefits to a dependent or spouse. According to the Bill's author, the bill simply restores equality and fairness to the process, allowing the service member to determine who gets to use their earned benefit. Read more: <http://militaryadvantage.military.com>



[Gates Puts Pay Cuts on the Table](#)

May 26, 2011 • [Terry Howell](#)

Under pressure to reduce the DoD budget, Defense Secretary Robert Gates has until recently avoided asking for a reduction in [military pay](#) and benefits. However, the Wall Street Journal has reported that increasing pressure on lawmakers to make bigger cuts in the federal deficit has convinced defense budget planners that Congress is willing to look at cutting military compensation. Since the beginning of his term as Sec Def, Gates has avoided asking for military pay freezes or reductions. He has instead sought to reduce the cost of TRICARE by [increasing annual premiums and fees for military retirees](#) and taxing their employers if retiree's opt-out of employer provided health care. So far his repeated attempts to make major changes to [TRICARE](#) have been thwarted by Congress mainly due to pressure from groups like the Military Officers Association of America. However, pressure from the White House to make \$400B in cuts may have forced Gates' hand. In fact, Sec. Gates recently floated the idea that reducing military compensation may not be a bad idea.

Gates told a group that reducing military pay wouldn't negatively impact recruiting; pointing out that even during the worst of the Iraq war the Army was the only service that didn't exceed their recruiting and retention goals. In a down economy with over 9 percent unemployment, a reduction in military pay probably wouldn't have much of an effect on recruiting, but it will most certainly hurt retention and morale. Mr. Gates has stated that he is concerned that our military's ability to remain a world power under these budget cuts may be difficult.

Gates recently told the graduating class at the University of Notre Dame, "...our military credibility, commitment and presence are required to sustain alliances, to protect trade routes and energy supplies, and to deter would be adversaries from making the kind of miscalculations that so often lead to war." That may be difficult if the budget cuts under-mine troop morale and retention.

Mr. Gates' replacement, Leon Panetta, may not have the same restraint when it comes to cutting military pay. Panetta has a reputation for being a no-nonsense cost cutter, dating back to the Clinton years. Panetta's nomination makes the threat of future reductions in military compensation more likely. Especially, considering the fact that Panetta will be asked to meet the President's goal of \$400 billion in defense budget cuts. Although unwilling to say specifically where these compensation cuts may occur, the fact is, Gates has now put military pay and benefits on the table. Read more: <http://militaryadvantage.military.com>



retirement life MATTERS



Pre retirees are postponing their retirement for an average of 4.2 years. This is the first time in the history of retirement that people have postponed retirement for this length of time. All generations consider healthcare costs to be the financial unknown in retirement.

On average, people believe it will take them 7 years to recoup what they lost at the outset of the recession in their investments.

People in the first part of the twenty-first century still experience a much longer retirement than in the past. In 1900, people worked an average of 53 years and enjoyed only 1.2 years of retirement.

By 1970, people worked an average of 45 years and had 12 years of retirement. In 2005, People worked an average of 42 years with 19.2 years of retirement. In other words they worked an average of 2.2 years for every year of retirement.

Despite the changes and anxiety of an unknown retirement future, Americans still remain hopeful about retirement. In fact, 60% described retirement as an ***“opportunity for a new, exciting chapter in life.”*** Included in the retirement picture, 70% of reported that work would be part of their ***retirement future.*** By Cathy Severson <http://www.retirementlifematters.com>

Dear Cindy,

The Redstone Retiree Council Members like to take this opportunity to express our congratulations and to let you know we appreciate the commitment and dedication you provided as the Retirement Services Officer for the Southeast Region. Congratulations and good luck in your promotion as the TRANSPROC Analyst for the Human Resource Command, Ft. Knox, KY.

*Henry Oldham,
COL (RET)
Chairman, Military Retiree Council*

*John J. Perry
USA (RET)
Co-Chairman Military Retiree Council*



**Fox Army Health Center
4100 Goss Road
Redstone Arsenal, AL 35809**



First of all, I want to thank you for your continued service. Retirees and family members are key and valuable members of the team for the continued support of active duty, National Guard and Reserve personnel and their families.

Over the last year, our facility has gone through a tremendous amount of renovations. We now welcome our patients to enter our new front entrance which has WiFi, a relaxing seating area and coffee shop operated by the PX offering coffee, smoothies, sandwiches, soups, salads and other healthy dining options. In addition to a larger waiting area with televisions, three pharmacy windows have been added to increase the number of windows available to eight along with an upgrade and increase in size of our Warrior Medicine Clinic. Funds for these renovations came partly from our Third Party Collections and performance awards, for which Fox is a leader in MEDCOM.

The end of this fiscal year marks an end of an era of Soldier training at Redstone Arsenal with the departure of 832nd Ordnance Battalion. As a result of the departure of the IET Soldiers, FAHC has an increase in capacity to enroll more family members and retirees. We look forward to you rejoining our Family.

APLSS, Army Provider Level Satisfaction Survey, is a comprehensive survey program administered by the Office of the U.S. Army Surgeon General (OTSG). The confidential results of this survey are processed and trends are noted that provide immediate feedback for the leadership of the FAHC as well as the OTSG. Please fill out your APLSS surveys. FAHC continuously maintains an impressive 93% overall patient satisfaction, and is currently among the top 5% of all Army medical treatment facilities. Each survey returned is worth as much as \$500 if we reach 96% overall patient satisfaction. Earning goes back into Fox to help better serve you the beneficiaries.

During the April 27, 2011 tornado outbreak in the Tennessee Valley, less than 24 hours after the catastrophic event, when it seemed like all of Alabama was shut down, we opened our doors to patients, providing acute care and pharmacy services to those beneficiaries in need. My staff stepped up to the plate, provided what they could provide and did a superb job.

Fox proved that it is a high quality health care platform by continuing its accreditation from the Joint Commission (JC) during our Survey visit, January 2011. The JC is an independent, not-for-profit, national body that oversees the safety and quality of health care and other services provided in accredited organizations. We continue to focus on wellness and prevention by providing an abundance of health education programs such as Lunch & Learns for patient education and Welcome to Wellness Group appointments. The Welcome to Wellness Group appointments will provide helpful information to our patients concerning the benefits of enrolling at Fox in addition to group sessions with a provider.

Effective June 1, 2011, a 90-Day supply of medications may be dispensed at a time for maintenance medication at Fox. These prescription medications may have refills for up to a 12 month period. For Narcotics and Scheduled III-V Controlled Substances, a maximum of a 30-day supply may be prescribed with five refills for a total of six months which include medication such as Generic Tylenol 3, Generic Ativan and Generic Lomotil. Scheduled II drugs may be written for a maximum of a one month supply with no refills. These include medications such as Ritalin, Adderall and Concerta. However, as an exception, these medications may be dispensed up to 60-day supply for Attention Deficit Disorder with no refills. Tussionex Suspension is limited to two ounces with no refills. The original number of refills will be annotated on the RX label. For example, zero of five refills means there are zero refills out of original five prescribed.

As we begin the transition to the Patient Centered Medical Home (PCMH), we wanted you to become familiar with the terminology. The PCMH is an approach to providing comprehensive primary care for children, youth and adults. The PCMH is a health care setting that facilitates partnerships between individual patients, and their personal physicians, and when appropriate, the patient's family.

Finally, as a result of MEDCOM staffing initiatives our Soldiers will transition to other assignments throughout the world, and their positions will be replaced by civilian staff. This seamless changeover will not affect patient care.

Once again, thank you for your continued service. Indeed, you, the retirees and family members, are still proud and serving. I am absolutely thrilled to be given the privilege to be the FAHC Commander and have the opportunity to serve you.

Benefits



Divorced? Widowed? Remarried?

Make Sure Your SBP Election is Current

By Bill Hursh

Army Survivor Benefits Program Manager

Every issue of the *Army Echoes* reminds retirees to update their **Survivor Benefit Plan (SBP)** election within one year of dependent changes such as marriage or remarriage. Ignoring this reminder can result in a retiree or surviving spouse accumulating a substantial debt or, in some cases, losing spouse SBP coverage. For marriage or remarriage after retirement, there are two spouse SBP scenarios.

The first scenario involves a retiree who had spouse SBP coverage, lost that spouse, and remarried. Spouse SBP premiums are suspended when there is no spouse SBP beneficiary. This retiree should contact the Defense Finance and Accounting Service (DFAS) and provide either a divorce decree or death certificate. A retiree who wants former spouse SBP needs to notify DFAS-CL within **one year** of the divorce to change the SBP election to former spouse SBP. If the retiree remarries without changing the spouse SBP election to former spouse, the new spouse becomes an eligible SBP beneficiary on the first anniversary of the remarriage.

A remarried retiree has three options concerning spouse SBP -- *decline SBP coverage* for the new spouse and any future spouse, *increase SBP coverage* if SBP election was for reduced spouse coverage, or *resume previous spouse SBP coverage*. The retiree must inform DFAS of the remarriage and choice of spouse SBP coverage by the first anniversary of the remarriage or, by law, the new spouse is automatically enrolled with the previous level of SBP coverage. Since the new spouse is the SBP beneficiary on the first anniversary of the marriage, the retiree owes SBP premiums from that date. If the retiree **did not** notify DFAS-CL of the remarriage, a debt will be accumulated for spouse SBP premiums retroactive to the first anniversary of the remarriage. This can result in an unexpected debt to the retiree or a surviving spouse of several hundred to tens of thousands of dollars depending on the length of time since remarriage.

The second scenario involves a retiree who did not have a spouse at retirement and married after retirement. For the first marriage after retirement, the spouse SBP category is still open to this retiree. However, the retiree must provide DFAS-CL an SBP election for the new spouse within one year of the marriage or the category of spouse SBP is closed for that spouse and any future spouse. If the retiree elects SBP for the new spouse, DFAS-CL will start collecting the premiums from the date of the first anniversary of the marriage.

Retirees can update their SBP election after marriage or remarriage by completing and submitting a Survivor Benefit Plan Election Change Certificate (DD Form 2656-6) to DFAS ***within the first year of marriage***.

Send the completed form and marriage certificate to: Defense Finance and Accounting Service, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130. You can contact the nearest Installation Retirement Services Officer (RSO) for assistance.

REDSTONE ARSENAL RETIREMENT SERVICES OFFICE

The Redstone Arsenal Retirement Services Office has a website with links to extensive information vital to retirees and their families. Visit the Redstone Arsenal website at <http://www.garrison.redstone.army.mil> point to “Veterans and Retirees” at the top of the Redstone homepage, then from the drop down menu click on “**Retiree Information**”. The website contains Retiree Appreciation Day information, the current Retiree Bulletin, the Redstone Arsenal Retiree Advisory Council meeting dates and minutes, frequently asked questions, and links to other sites. This is a special bulletin published by the Retirement Services Office, Adjutant General's Office, United States Army Garrison, Redstone Arsenal, AL to communicate with retired military personnel and their family members who reside in the Redstone Arsenal area. It is intended to provide information of value and interest to you.

The Retirement Services Officer is here to assist you with problems pertaining to retired pay, Department of Veterans Affairs' matters, and Survivor's Assistance. We solicit recommendations or comments to provide better service to you. Articles for this newsletter do not necessarily reflect the position of the Department of the Army, VA, or Redstone Arsenal, AL. We do our best to ensure accuracy. Many hours are spent researching the material in this newsletter as the information comes from a number of sources. Being an annual publication changes often occur from the date of publication, to the next year's edition. Every effort is made to ensure that the articles included are both meaningful and accurate as of the publish date.

REDSTONE ARSENAL MILITARY RETIREE COUNCIL

Retiree Councils serve as a vital link for the retiree community. The Councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The Council also plans and implements programs and Retiree Appreciation Days to provide up-to-date information of benefits and entitlements to the retired community. Applications for becoming a Council member are available by contacting the Redstone Arsenal Retirement Services office or one of our current Council members. We are currently recruiting new members to join our ranks. If you would like to have a voice the retiree council is a good place to start. The Redstone Arsenal Military Council consists of Retirees/Dependents from the Army, Air Force, Navy, Marines and Coast Guard. Meetings are scheduled every other month; call a member for the date and time of our next meeting. Chairman Henry N. Oldham, COL, USA (Ret) 256-883-8373 and Co-Chairman John J. Perry CSM, USA (Ret) 256-992-9300 Ext 214

LOCATION OF MILITARY RECORDS

Are you one of many retiree's who lost or can't find their discharge and/or retirement paperwork? Retiree's regardless of branch affiliation can request copies of their military records. Forms are available at <http://www.archives.gov/research/order/standard-form-180>

- ❖ Air Force Personnel Center HQ AFPC/DPSSRP 550 C Street West, Suite 19 Randolph AFB, TX 78150-4721
- ❖ Air Reserve Personnel Center/DSMR, HQ ARPC/DPSSA/B 6760 E. Irvington Pl, Suite 4600 Denver, CO 80280-4600
- ❖ Commander, CGPC-adm-3 USCG Personnel Command 4200 Wilson Blvd., Suite 1100 Arlington, VA 22203-1804
- ❖ Headquarters U.S. Marine Corps Personnel Management Support Branch (MMSB-10) 2008 Elliot Road Quantico, VA 22134-5030
- ❖ Marine Forces Reserve 4400 Dauphine St. New Orleans, LA 70146-5400
- ❖ National Archives & Records Administration Old Military and Civil Records (NWCTB-Military) Textual Services Division 700 Pennsylvania Ave., N.W. Washington, DC 20408-0001
- ❖ U.S. Army Human Resources Command www.hrc.army.mil
- ❖ Navy Personnel Command (PERS-312E) 5720 Integrity Drive Millington, TN 38055-3120
- ❖ Department of Veterans Affairs Records Management Center P.O. Box 5020 St. Louis, MO 63115-5020
- ❖ Division of Commissioned Corps Officer Support ATTN: Records Officer 1101 Wootton Parkway, Plaza Level, Suite 100 Rockville, MD 20852
- ❖ The Adjutant General (of the appropriate state, DC, or Puerto Rico)
- ❖ National Personnel Records Center (Military Personnel Records) 9700 Page Ave. St. Louis, MO 63132-5100
- ❖ *eVetRecs!* www.archives.gov/veterans/evetrecs/



Retiree and Family Member's Guide to the Future



ID CARD SECTION

The Redstone Arsenal Military ID Card branch is responsible for the processing of identification cards for all Active Duty Military, dependents, retirees and applicable Civilian Personnel at Redstone and surrounding areas.

In order to receive a new I.D. card you will need to bring with you **two forms** of identification, one being in the form of a picture I.D.

**Redstone Arsenal Hours: M-F 0715-1615 (Retired Military, Dependents)
M-F 0700-1530 (Active Duty, Guard, Reserve)**

Phone numbers: (256) 842-2413, (256) 842-2416

Department of Defense Social Security Number (SSN) Reduction Plan

Per the January 28 2009 Department of Defense (Removal of Social Security Numbers) Memorandum, the SSN is being eliminated from identification cards and will occur in three phrases, all of which will be implemented as part of a normal life cycle process.

Phase one will remove the printed SSN from dependent Identification and Privilege cards (DD Form 1173-11731) and replace it with "xxx-xxxxxx", at this point, the sponsors SSN will remain visible on the card.

Phase two will remove printed SSN's from all DoD ID cards, with the exception of the Geneva Conventions (GC) identification card, which will retain the last four digits of the SSN for Geneva Conventions purposes.

Lastly, SSNs will be removed from barcodes on all cards and is scheduled to begin during calendar year 2012 and will be replaced only when the current card expires.





Documentation Requirement for Students ages 21-23

For the re-issuance of a DD Form 1173(Uniformed Services Identification and Privilege Card) a student over the age of 21 ***must provide a letter from the school registrar certifying full-time course of study leading to an Associate's Degree or higher.***

Students may also present an original copy of an enrollment verification certificate from The National Student Clearinghouse. The National Student Clearinghouse is a secure and accurate trusted source for post-secondary and secondary student degree, diploma and enrollment verification.

The program is designed to reduce schools' administrative burden of providing students educational record verification while maintaining the confidentiality and privacy of records in full compliance with the Family Educational Rights and Privacy Act (FERP).

This information was obtained from the Army Deers/Rapids Digest Newsletter Volume 3, Issue 3, Jan-Feb <https://www.hrc.army.mil>

DON'T FORGET THE ID CARD SECTION WILL BE AVAILABLE TO ASSIST YOU AT OUR RAD ON SATURDAY 1 OCTOBER 2011.



[Legal Assistance](#)



[AMCOM](#)



[Legal Office Home](#)



Office of the Staff
Judge Advocate

Retiree and Family Member's Guide to the FUTURE

In support of the Retiree Appreciation Day, the Legal Office will provide the following services at the Redstone Tax Center on a walk-in basis: *wills, living wills, healthcare powers of attorney and powers of attorney.*

You can download our will worksheet at ww.redstone.army.mil/legal/lao.html. Please arrive with your worksheet filled out to the best of your ability as this will ensure faster service and remember each person needs to fill out their own worksheet. The representatives will be available from 0730 to 1500 on 1 Oct 11 in the Tax Center located at building 3489 at the corner of Ajax Road and Zeus Road.



Redstone Tax Center's HOT TOPICS

**HELP THE TAX CENTER HELP YOU.
PLEASE BRING THE FOLLOWING ITEMS
WITH YOU FOR YOUR TAX CENTER APPOINTMENT:**

- All W-2'S, 1099'S, 1098'S**
- Social Security cards for spouse and dependents**
- Spouse if practical when filing a married filing jointly**
- Any documents for deductible expenses**
- Voided check showing bank account number and routing number**
- Last year's tax return or other applicable years**
- Dependent care provider's EIN#, name, address, phone number, and SSN**

[IRS Tax Information for Members of the U.S. Armed Forces](#)

[Information regarding Combat Zones](#)

[DFAS "My Pay" website now allows Military Community to retrieve W-2's online:](#)

NOTE: DFAS "My Pay" requires an account and PIN # be established to retrieve W-2's, LES', or other military financial information!

[IRS Federal Income Tax WITHHOLDING CALCULATOR:](#)

[IRS Taxpayer Advocate Service](#) OR Call toll-free 1-877-777-4778 or TTY/TTD: 1-800-829-4059.

[ONLINE IRS Refund Status Check:](#) OR Call 1-800-829-4477 for Automated Refund Information

[Internal Revenue Services \(IRS\)](#) 1-800-829-1040

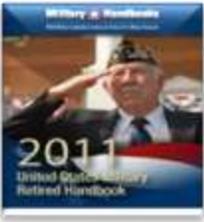
[IRS Forms and Publications](#)

[IRS' New "Understanding Taxes" website](#)

[Federal Income Tax Information for Individuals](#)

Huntsville Internal Revenue Service Office is located at 806 Governors Drive, SW in Huntsville. They may be contacted at (256) 530642

U.S. Military Retired Handbook



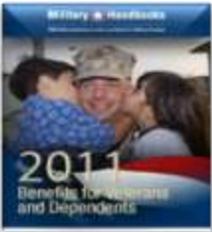
The United States Military Retired Handbook is designed to help all U.S. Military personnel who have retired – or who are planning to retire. This unique guide covers everything from the nuts and bolts of computing your Retirement Pay to the detailed explanations of retired military Healthcare, TRICARE, Social Security, VA, SBP, taxes, insurance, travel, survivor benefits and much more!

Veterans Healthcare Benefits



This unique handbook, written for veterans, gives you everything you need to know about: how to apply, veterans service centers, choosing a facility, changing a facility, second opinions, prescriptions, dental care, chiropractic care, non-VA care, travel, POW benefits, appeals, grievances, confidentiality, financial issues, means testing, hardship determinations, waivers, medication co-payments, health insurance and a complete listing of VA facilities.

Benefits for Veterans and Dependents



This complete benefits handbook, written for veterans and their dependents, covers: health care benefits, disability compensation, pension, vocational rehabilitation and employment, education and training, home loan guarantees, life insurance, burial benefits, survivor benefits, women veterans, homeless veterans, overseas benefits, small and disadvantaged businesses, appeals, workplace benefits, miscellaneous programs and more.

<http://www.militaryhandbooks.com>

You are not Forgotten



Gate Information



GATE 1 - Martin Road (East)

0530 - 2400
7 days a week

GATE 3 - Redstone Road

0530 - 1800 Mon-Fri
Closed Weekends & Holidays

GATE 7 - Martin Road (West)

0530 - 2000 Mon-Fri
Closed Weekends & Holidays

GATE 8 - Goss Road (East)

0530-2400, 7 days a week

GATE 9 - Rideout Road

Open 24 Hours Daily
** Turn around at Rideout & Overlook Roads permitted weekends, holidays, and 1900 - 0500 Mon-Fri
** Turn around 1/4 mile south of Gate 9 open 24 hours daily

GATE 10 - Patton Road (includes Pedestrian Gate)

Open 0530 - 2100, weekdays "only" **Closed on Weekends.**

****Changes effective 1 Aug 11****

Special note: ** Due to increased security, portable barricades have been positioned for random anti-terrorism security measures. Due to the height of the barricades, low-clearance vehicles should not use traffic lanes in which the portable barricades have been positioned.

**** TO GAIN ACCESS TO REDSTONE ARSENAL:**

If your vehicle is not currently registered, make sure you bring photo identification (i.e. driver's license) for everyone in the vehicle, vehicle registration, and proof of vehicle insurance. One person in the vehicle must have a military ID card. You must enter Redstone Arsenal through GATES 1, 8, 9 or unless you have a current DOD decal on your car!

*Friday's portion of the RAD will be concentrated at the Redstone Arsenal Officers' and Civilians' Club (ROCC) which is located in Bldg 130, Golf Course Road off Goss Road. Golf carts will be available to assist you. **The Saturday's RAD will be held in the Bob Jones Auditorium at the Sparkman Complex. The Sparkman Complex is located at the corner of Martin and Patton Roads.** Parking will be on the south side of the complex by the auditorium only. Golf carts will be available to assist visitors from the parking lot to the auditorium.*

Recommend "Gate 9" be your point of entrance to the Retiree Appreciation Day on 1 October 2011.

INFORMATION AT YOUR FINGERTIPS

Arlington National Cemetery <http://www.arlingtoncemetery.org> 1-703-607-8585
Air Force Afterburner: <http://www.retirees.af.mil/afterburner/>
Armed Forces Retirement Homes (Soldier's & Airmen's Homes) Washington, D.C. <http://www.afrh.gov> 1-800-422-9988
Gulfport, MS <http://www.afrh.gov> 1-800-332-3527
Army & Air Force Exchange Service: <http://www.aafes.com>
Army Career and Alumni Program (ACAP): <http://www.acap.army.mil>
Army Knowledge Online (AKO): <http://www.army.mil> (Help Desk: 1-866-335-2769)
Burial & Memorial Benefits: <http://www.cem.va.gov>
Coast Guard Evening Colors: <http://www.uscg.mil/hr/psc/retnews>
Combat Related Special Compensation (CRSC): <http://www.crsc.army.mil> 1-866-281-3254
DA Retirement Services: "Army Echoes" <http://www.armyg1.army.mil/retire>
DECA Commissaries www.commissaries.com
DEERS Verification (Update I.D. Records) www.dmdc.osd.mil/rsl 1-800-538-9552
Delta Dental Plan (Retiree Dental Program): <http://www.trdp.org> 1-888-838-8737
DFAS-Cleveland (Retired Pay & Annuitant Pay): <http://www.dfas.mil> 1-800-321-1080
DoD Military Health Care System (TRICARE): <http://www.tricare.mil> 1-800-444-5445
Express Scripts (Mail Order Pharmacy): <http://www.express-scripts.com> 1-866-363-8667
Federal Long Term Care Insurance: <http://www.ltcfeds.com> 1-800-582-3337
Marine Corps Semper Fi: <http://www.manpower.usmc.mil> (Click on "Semper Fidelis Online" under "News & Features")
Medicare: www.medicare.gov 1-800-772-1213
Military Funeral Honors: <http://www.militaryfuneralhonors.osd.mil>
Military Homefront (Formerly SITES Home Page-Information about military installations):
<http://www.militaryhomefront.dod.mil>
Military Living Publications (includes Space A Travel/Lodging Information): <http://www.militaryliving.com>
Military Personnel Records Request: <http://www.vetrecs.archives.gov>
MyPay Customer Service <https://corpweb1.dfas.mil/askDFAS/askMYPAY.jsp> 1-888-332-7411
National Personnel Records Center: <http://www.archives.gov>
Navy Shift Colors: <http://www.npc.navy.mil/Referencelibrary/Publications>
RAPIDS Site Locator (DEERS Enrollment & ID Card Issuing Facilities): <http://www.dmdc.osd.mil/rsl/owa/home>
Redstone Arsenal Army Community Service www.redstonemwr.com/family/army_community_service 1-256-876-5397
Redstone Arsenal Commissary Building 3224 1-256-955-6627
Redstone Arsenal Lodging – Hotel Redstone 1-256-876-5713/8028
Redstone Arsenal Mortuary and Casualty Assistance Building 3494 1-256-876-3148/4252
Redstone Arsenal PX Building 3220 1-256-883-6100
Retiree Mobilization (until Dec 2010, moving to Ft Knox, KY) 1-314-592-0000x3030
Social Security: <http://www.ssa.gov>
TRICARE for Life www.tricare4u.com 1-866-773-0404
TRICARE North Region www.healthnetfederalservices.com 1-877-874-2273
TRICARE South Region www.humana-military.com 1-800-444-5445
TRICARE West Region www.triwest.com 1-888-773-0404
U.S. Army Human Resources Command, St. Louis, MO (Army Reserve): <https://www.hrc.army.mil/site/Index.asp>
1-800-318-5298
Veteran's Administration: <http://www.va.gov>
VA Burial Information 1-800-697-6947
VA Regional Office (VA Benefit Issues) 1-800-827-1000
Air Force Military Retired Affairs Offices 1-800-531-7502
Air Force Reserve/National Guard 1-303-676-6438
Marine Corps Retired Affairs Office 1-800-336-4649
Marine Corps Reserve 1-800-336-4649
Navy Retired Affairs Office 1-866-827-5672
Navy Reserve 1-866-250-4778

Army Recreation Centers

Hale Koa Hotel, Hawaii <http://www.halekoa.com> 1-800-367-6027
Edelweiss Lodge, Germany <http://www.edelweisslodgeandresort.com> 011-49-8821-9440
Dragon Hill, Korea <http://www.dragonhilllodge.com/main.html> 011-822-790-0016
Shades of Green, Florida <http://www.shadesofgreen.org> 1-888-593-2242
Cape Henry Inn, Virginia <http://www.capehenryinn.com> 1-757-422-8818

Successful Retirement Guide

What is "Successful Retirement"?

Because we are all unique individuals, the nature of "success" in retirement will be different for each of us in terms of specifics, and will probably evolve over time. However, there are a number of common factors that affect just about everyone's view of whether his or her retirement is satisfying and fulfilling.

Staying Engaged With Life - People who study successful aging and retirement tell us that using our minds and bodies, and interacting with others are keys to a happy and healthy retirement life. Yes, good genes and money help too, but we can't pick our ancestors and our financial situation is whatever we have made it. The focus of *The Successful Retirement Guide* is to assist you in identifying activities that will help you remain engaged intellectually, socially and physically.

Positive Attitude - Retirement brings many changes and we need to be able to adjust to them and control them to the extent to which we are able. Beyond the transition from full-time employment, over time there will likely be changes in finances, health, relationships, housing and other aspects of life. A positive attitude can help us take advantage of opportunities and "roll with the punches" if need be.

We can support a positive attitude by planning what we are going to accomplish in retirement and not just letting things happen to us. Your work life brought you opportunities for accomplishment, status, productivity, structure and companionship. Developing activities in retirement to keep you engaged in a similar fashion will help support your sense of purpose and positive attitude.

Healthy Mind and Body - There are hundreds of activities to help us keep our minds and bodies sound and supportive of an engaged lifestyle. We are what we do. If we simply "veg out" that's what we will turn into. Successful retirees strive to live each day to the fullest, exercise their minds and bodies and challenge themselves to continue to learn and grow personally. *The Successful Retirement Guide* can help you identify activities that are right for you.

Supportive Social and Family Network - While the extent of desire to be with others will vary by individual, the sharing of our lives and experiences is a basic human need. While you were working you had a "built-in" social network in the workplace. In retirement, if you are like most of us you still have friends and family that were not associated with the workplace, but we may need to supplement those groups with new friends and acquaintances. There are many ways to do this, e.g., by taking classes, part-time work, volunteering, associations and the like. And it remains important to find ways to nurture and celebrate the relationships you already have in place.

Financial Comfort - Financial comfort means that the lifestyle you choose to live can be accomplished with the financial resources available to you. If financial comfort does not exist you need to adjust either your lifestyle or your resources. If you don't make an adjustment when one is needed, the result will be stress which is one of the great destroyers of successful retirements. *The Successful Retirement Guide* does not give financial advice but it can help you identify activities to keep you intellectually, socially and physically engaged with life whatever your financial resources.

<http://www.successfulretirementguide.com/Definition.html>



Life is what happens to you while you're busy making other plans.

- John Lennon



REDSTONE ARSENAL FMWR – Has Something For All

Be sure to check out our extensive list of programs and services to enhance the lives of military retirees.

June M. Hughes Arts and Crafts Center, Building 3615 (corner of Vincent & Gray Roads), 256-876-7951 – Come in and visit the June M. Hughes Arts and Crafts Center and let us show you one of the best kept secrets on the Arsenal! We offer classes in Basic Drawing, Sketching and Watercolor, Matting and Framing, Digital Photography, Introduction to Woodworking, three levels of Wood Turning classes, Dovetail Box, Blanket Chest and more. Office hours are Mon-Sat, 0900 to 1630. Do it Yourself hours are Wed 1330-2030 and Fri and Sat, 0930-1630. Come take a tour and see all that we have to offer you, and as always your purchases are tax free.

Auto Skills and Go Anywhere Vehicle Towing, Building 3617 (Entac Circle), 256-955-7727 – This facility is a complete “hands on” automotive maintenance facility, where you repair-it-yourself while saving big \$! All new paint booth added. Mitchell on Demand and All Data for the best diagnostics. A skilled staff member will assist you in all of your automotive maintenance needs, from oil changes, automotive air conditioning, to complete auto body restoration and more! The auto skills also run the FMWR car wash, located behind the shopette on Vincent Drive. Our Go Anywhere Vehicle Towing Service and our secure long/short term vehicle storage. Hours are Wed-Fri, 1:30 to 10:00. Sat-Sun, 0900-1730. Mon and Tues closed.

FMWR Library, Building 3323 (Redeye Road), 256-876-4741 - The library provides best sellers, internet computers, DVD Movies & TV Series, Books on CD's, Children's Collections, Military Collections and research data bases. The newly renovated library has an updated computer lab and children's multi-media computers for fun learning. For catalog visit, www.redstonemwr.com, click on recreation and then library. Hours are Tues-Fri, 1000 to 1830, Sat, 1000 to 1600. Closed Sun and Mon.

FMWR Fitness Centers

Sparkman Fitness Center, Building 5302, 256-313-6091, Mon-Fri, 0500 to 1700. Closed Sat and Sun and Holidays. Redstone Fitness Center, Building 3705 (Aerobee Road), 256-313-1201, Mon-Fri, 0500 to 2200, Sat, 0800 to 2000. Closed Sun and Holidays.

Wellness Center, 4460 Digney Road, 256-955-6844, Mon-Fri, 0500 to 1630. Closed Sat and Sun and Holidays.

Pagano Gym, Building 3474 (Honest John Road), 256-876-6701, Mon-Fri, 0500 to 2200. Sat, 0800 to 2000. Sun, 1000 to 1800. Holidays 0800 to 1600.

The Links at Redstone Golf Course, Building 4140 (Goss Road), 256-883-7977. The Links at Redstone golf course offers 36 challenging, scenic and beautifully landscaped holes, with 3 practice holes, a modern club house, pro shop and a short-order grill for your convenience. Also provided is an excellent driving range with practice greens for putting, chipping, pitching and sand play. Golf lessons available. The Grill serves a variety of items seven days a week. The Grill is open Mon – Fri 1000 -1500, Sat and Sun breakfast is served starting at 0630 and The Grill remains open until 1500. The Links is open 0600 until dark.

Challenger BINGO! Bldg 1500 (Weeden Mountain Road), Administrative hours: Mon-Fri (Closed Thurs) 1430-1730. BINGO Tues-Fri doors open at 1715 and BINGO is played 1845-2145. Sat doors open at 1215 and BINGO starts at 1345. A snack bar with beverages is available for purchases. There are two \$10,000 jackpots, Electronic Bingo-Bingo24, and an estimated \$3,925 nightly pay-out and Quickshot Bingo. Come play BINGO with us!, must show Military ID Card or Civilian Work badge to play. Participants must be 19+ years old and guests are welcome (guest user fee applies).

Redstone Lanes Bowling Center, Bldg 3424 Hercules Road, 256-876-6634. Tues-Thurs 1030-2200, Fri & Sat 1030-2330 and Sun 1300-2000. Redstone Lanes Bowling Center features 32 lanes with AMF automatic scorers and pinsetters, bumper bowling for kids, and Xtreme bowling is offered the second and third Saturday of each month. League bowling is offered year round. Redstone Lanes also offers a state-of-the-art arcade room, and three banquet rooms for meetings or parties. Also try our food service featuring a full line of all your favorites with a pizza/salad bar at lunch Tues-Fri.

FMWR Leisure Travel Office, 256-876-4531. Tues-Fri 1000-1800 by appointment only. Offers a wide variety of vacation packages and cruises to different locations around the world.



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REDSTONE ARSENAL

MWR



MORALE, WELFARE,
AND RECREATION

Every Friday is Happy Hour at Brooklyns Sports Bar! from 3 - 5 p.m. Stop by and watch one of your favorite sporting events on one of our 12 Flatscreen TVs and a Huge Projection Screen!

Every Friday starting in September, except Oktoberfest weekend, is Karaoke at Brooklyns Sports Bar! from 7 - 11 p.m.



Brooklyns Sports Bar is located inside the Redstone Lanes Bowling Center off Patton Rd. For more information, call 876-6634.

CHALLENGER BINGO

Bldg. 1500 Weeden Mtn. Road
Phone: 837-0750/0751

Come join the fun!

Hours of Operation

MON: Closed

TUE - FRI:

Cards go on sale at 5:15 p.m.
Bingo program starts at 6:45 p.m.

SAT & SUN:

Cards go on sale at 12:15 p.m.
Bingo program starts at 1:45 p.m.



New GAME SUITE electronic game system for Quik Shot fun!

First Time Bingo Visitor
STAR PLAYER COUPON
\$32.25 TOTAL VALUE

FREE TO YOU:
ONE PACK (10 games - 6 cards per game)
LIME SHEET & BROWN SHEET - \$3.50 each
Purple, Gold, Green, Blue, Orange & Red Card - \$2.25 each
PINK & WHITE CARD - \$1.75 each
U-PICK-EM - \$1.25

Open to the Public



Call 313-5224



September 15-18

Admission Includes:

- ★ **FREE** Carnival Rides
- ★ **FREE** Parking
- ★ **FREE** Entertainment

REDSTONE ARSENAL
Family and Morale, Welfare, and Recreation

RETIREE APPRECIATION
15% DISCOUNT CARD

GOOD FOR USE AT ANY
REDSTONE ARSENAL FMWR
ACTIVITY LISTED IN BULLETIN

Valid for Sept. 30 - Oct. 1, 2011

Cut out this discount card and use it at any of the following FMWR Activities:

- | | |
|--------------------------|--|
| AUTOMOTIVE SKILLS CENTER | REDSTONE ARSENAL OFFICERS' & CIVILIANS' CLUB |
| ARTS & CRAFTS CENTER | OUTDOOR RECREATION EQUIPMENT RENTAL |
| CHALLENGER BINGO | REDSTONE LANES |
| FLYING ACTIVITY | SOLDATENSTUBE GERMAN RESTAURANT |
| GOLF COURSE | THE FIREHOUSE PUB |

WWW.REDSTONEMWR.COM

The Redstone Officers' and Civilians' Club

Bldg 130 Golf Course Road

Phone: 830-2582

Retiree Appreciation Day, Oct 1

Breakfast (7-9 a.m.) \$3

Lunch (11 a.m. - 1 p.m.) \$8 All you can eat.

German Dinner (5-8 p.m.) \$14⁹⁵

**Dinner on
Oct 1
is open to
all Retirees!**

German Dinner Buffet

German Sausages

Schnitzel

Sauerkraut

Red Cabbage

German Fried Potatoes

German Potato Salad

Broetchens

Only \$14⁹⁵ per person. Open to all Retirees in the Redstone Community! Reservations are recommended.



Other ROCC Activities

Daily Lunch Buffet

Tues - American and German Cuisine

Wed - German Cuisine

Thurs - BBQ

Friday - Fried Chicken and Catfish

Full Deli Sandwich menu available daily at lunch.

Hours: Tues - Friday from 11 a.m. to 1:30 p.m.

Open to the Redstone Community*

Evening Dining

Friday & Saturday from 5-8 p.m.

Evening Dining is open to Club members and their guests.

Happy Hour

In the Bob Howell Room
every Friday from 5-6 p.m.

Happy Hours is open to Club members only.



Retiree's Day

1 October 2011

**Register to Win four
\$50 Gift Cards**

**FREE Gifts to the first 200 customers
at 15:00 that day**

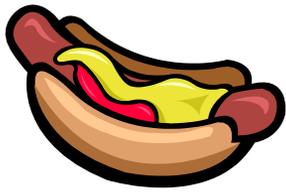
Shop for Manager's Specials

**Vitamix Total Nutrition Center Demonstration
28 Sept - 1 Oct**



**WHERE: Main Store
DATE: 1 October 2011**





**LUNCH RESERVATION FORM
RETIREE APPRECIATION DAY
1 October 2011**



Lunch served from 1200-1315

There will be a superb meal provided once again by the great folks in the Sparkman Complex Cafeteria.

Menu choices are:

1. Baked Chicken, Green Beans, Buttered Corn, Butter Rolls Dessert and beverage. **Cost is \$8.95.**
2. Quarter Pound Hot Dog (All Beef) on Bun with toppings available, Potato Chips, Dessert and beverage. **Cost is \$4.95.**

Please complete the form below & mail with your check or money order to the address below. Your lunch ticket(s) will be available for pick up in the Sparkman Complex Cafeteria on 1 October 11, from 0630-1230.

MAKE ADVANCE RESERVATIONS FOR THE LUNCH!!

ONLY A LIMITED NUMBER WILL BE AVAILABLE AT THE DOOR AND THEY WILL BE AT A HIGHER PRICE (BAKED CHICKEN DINNER \$9.75, HOT DOG PLATE \$5.45

=====cut along line =====

Return with check or money order payable to:

**MILITARY RETIREE FUND
30290 Harvest Road
Toney, AL 35773**

I/We will attend the luncheon at the Sparkman Center Cafeteria on 1 Oct 11. **Total Enclosed:** _____

How many? _____ x (\$8.95 for "Baked Chicken Dinner") = _____

How many? _____ x (\$4.95 for "Hot Dog Plate") = _____

NAME: _____ PHONE #: _____

NAME: _____ PHONE #: _____

NAME: _____ PHONE #: _____

Mail your reservation form so they reach us by **28 Sep 11.**

Call-in your cancellation notice to (256) 876-2022 or (256) 842-2718 by **28 Sep 11** to request a refund.

There will be no cancellations/refunds accepted after 28 Sep 11.

THANK YOU!!



ALWAY'S READY

Retirement Services Newsletter

DEPARTMENT OF THE ARMY

Commander
U.S. Army Garrison – Redstone
ATTN: IMSE-RED-HRM
Redstone Arsenal, AL 35898-5193

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