



Coast Guard Retirees' Caregivers Guide

TAKING CARE OF OUR OWN

10 August 2016

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★ CG Retirees' Caregivers Guide

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I. MESSAGE FROM THE 27TH VICE COMMANDANT

The Coast Guard Retirees' Caregivers Guide is an invaluable ready reference for retirees, annuitants, family members, and non-family caregivers (for example, hospital social workers and nursing home staff) who need information and advice during some of life's most stressful times. It was conceived from the personal experiences of Commander Bruce Russell, who then worked tirelessly to incorporate the ideas and input of the Capital Area Retiree Council to build a repository of links and resources that will be helpful to others. Managing illness, incapacitation, or loss of a loved one are inevitable, often intimidating, responsibilities. I am certain that this Guide, with easy to understand definitions and relevant points of contact, will reduce anxiety and uncertainty to make the caregiver's role a little easier. It's meant for you, please use it and share it.

VADM Sally Brice-O'Hara, U. S. Coast Guard (retired)

27th Vice Commandant

II. MESSAGE FROM THE CG RETIREE SERVICES PROGRAM MANAGER

To the Coast Guard Military Retiree Community:

I first want to recognize CDR Bruce Russell, USCG (ret), a member of the Capital Area Coast Guard Retiree Council, for his leadership and work in developing the draft Coast Guard Retirees' Caregivers Guide and the CG National Retiree Council for submitting the guide to the Commandant, with a recommendation to formalize and make available to the entire Coast Guard military retiree community.

Duty to People is among three guiding principles that frame the Commandant's direction for our Service – “We will honor our duty to protect those we serve and those who serve with us.”¹ As Coast Guard men and women (active and retired) we are, by our very nature and the legacy of our Service, CAREGIVERS. With this in mind, I share the following from the AARP Foundation:

Today, 30 million households are providing care for an adult over the age of 50 — and that number is expected to double over the next 25 years. For many Americans, life at 40, 50 or even 60 years old will include care for an aging parent or relative. As the nation grows older, the need for caregiving will be as common as the need for child care. If you have not yet begun to discuss a caregiving plan with your loved ones and other members of your family, it is never too late. It doesn't matter who starts the conversation. What really matters is that every American family has the opportunity to talk about and create a caregiving plan for their aging loved ones based on the needs and wishes of those who will be receiving the care.

Among those 30 million households, there are a growing number of Coast Guard families providing care for retirees and retirees caring for family members. This guide, while not an official CG publication, should be helpful to all caregivers. It is accessible on the CG Retiree Services Program web at: <http://www.uscg.mil/retiree/> and I encourage all CG Regional Retiree Councils to promote awareness of the guide within their AOR. Finally, I ask for your continued feedback on this *living* guide, as we work together to keep the information current and of value.

Yours in Service,
Bob Hinds

CG Retiree Services Program Manager
Robert.C.Hinds@uscg.mil
(W) 202-475-5451

¹ Commandant's Direction 2014

III. INTRODUCTION AND USE OF THE GUIDE

This U.S. Coast Guard Retirees' Caregivers' Guide was developed by retirees for retirees and their dependents, for surviving annuitants (e.g., surviving spouses) and those who care for them in times of need.

There is no single source of critical retiree entitlement and benefits information. This Guide assembles key information in a concise format and provides reference and source materials and key points of contact. This information is essential to adult children of retirees, including retired reservists, dependents (e.g., spouses), social workers and others engaged in caring for and supporting the retiree, annuitant, and / or dependent. The Guide provides critical information on the Primary service-related **Retiree Benefits: The pension and health care**. The Guide does not cover Medicare, Medicaid, Social Security benefits and state and local resources and programs to which the retiree may also be entitled.

- The retiree earned a pension from the U.S. Coast Guard and, if disabled from a service connected cause, may also qualify for disability pay. This Guide describes the pension and other sources of service related incomes and provides key points of contact.
- The retiree is covered by a military health care plan, TRICARE. The retiree or surviving dependent pays an annual fee to enroll in one of TRICARE several program options. Upon turning 65, those who qualify for MEDICARE qualify for enrollment in TRICARE For Life (essentially a Medicare supplement). It is important that Caregiver understands the insurance programs and how they work in concert with Medicare or other insurance that the retiree, dependent or annuitant may have or qualify for, for example coverage by the Veterans' Administration. This Guide describes the health care insurance and other sources of health care services and provides key points of contact.
- The Coast Guard Health Benefits Adviser can assist the Caregiver in understanding the health care benefits and assist in problems and direct the caregiver to the proper sources.

The Guide also provides information on life and long-term care insurance, military identification cards (the key to accessing benefits), veteran's service organizations and points of contact for other organizations that are available to assist in maintaining the best access to your person's hard earned benefits.

The Coast Guard *Information for Survivors of USCG, USCGR, NOAA, and PHS Retirees* guide is accessible at: <http://www.uscg.mil/ppc/RAS/SurvivorGuide.pdf>

Important or key points of contact are provided. The Coast Guard's US Coast Guard Pay and Personnel Center (PPC) Retiree & Annuitant Services (RAS) Branch provides a wealth of information and links to all retiree benefits programs.

The Coast Guard National Retiree Help Desk (NRHD) is additionally available to provide assistance in finding needed information and resources. The NRHD is staffed by volunteer *virtual watch-standers* who respond to phone/e-mail messages 7 days a week, 365 days a year. Contact the NRHD at 866-664-6245 or 202-475-5381 or by email at: nrhdesk@gmail.com.

IV. INFORMATION SOURCES AND KEY CONTACTS

Retire Pay and Benefits

The US Coast Guard Pay and Personnel Center (PPC) Retiree & Annuitant Services (RAS) Branch.

Commanding Officer (RAS)

U. S. Coast Guard

Pay & Personnel Center 444 SE Quincy St Topeka KS 66683-3591

Phone Numbers

Toll Free: 800-772-8724

Commercial: 785-339-3415

Fax: 785-339-3770

website: <http://www.uscg.mil/ppc/ras/>

Health Care

TRICARE: Information on each TRICARE Program Option is at <http://www.tricare.mil/> and the following telephone numbers:

North Region 877 874-2273

South Region 800 444-5445

West Region 888 874-9378

TRICARE Overseas 888 777- 8343

TRICARE for Life 866 773-0404

TRICARE Retiree Dental Program: <http://www.trdp.org> 888-838-8737

Coast Guard Health Benefits Adviser: 800-942 2422

Veterans Hospitals: http://www.va.gov/landing2_locations.htm 800-827-1000

Information for Survivors of USCG, USCGR, NOAA, and PHS Retirees

<http://www.uscg.mil/ppc/RAS/SurvivorGuide.pdf>.

CG National Retiree Help Desk “Hotline”

(When the Caregiver is struggling with where to find information)

Toll Free phone: *866-664-6245 (*Enter 5-5381 after the greeting) Commercial:
202- 475-5381

E-mail: NRDHDdesk@gmail.com

Miscellaneous Resources

ELDERCARE LOCATOR

This service is designed to help older adults and their families and caregivers find their way through the maze of services for seniors by identifying trustworthy local support resources. The goal is to provide caregivers with the information and resources they need that will help older persons live independently and safely in their homes and communities for as long as possible.

Toll-free telephone: 1-800-677-1116

Website: www.eldercare.gov

CAREGIVER

Medline (National Library of Medicine): <http://www.nlm.nih.gov/medlineplus/caregivers.html>

HEALTHFINDER

A Gateway Consumer Health Information: <http://www.healthfinder.gov/>

MEDICARE INFORMATION

www.cms.gov

NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM

(U.S. Administration on Aging) - <http://aoa.gov/>

SOCIAL SECURITY INFORMATION

www.ssa.gov

V. DEFENSE ELIGIBILITY ENROLLMENT REPORTING SYSTEM (DEERS)

The Defense Eligibility Enrollment Reporting System (DEERS) controls access to military health care for service members and their dependents. DEERS oversees the issue of service member and family member medical access cards (military ID cards). Coast Guard data is contained in the DEERS system. DEERS maintains personnel and benefits information for:

- Active, retired, and reserve uniformed service personnel
- Eligible family members of active, retired, and reserve uniformed service personnel
- DoD civil service personnel
- DoD contractors requiring logical access

DEERS is also responsible for producing DoD ID Cards (RAPIDS and Common Access Cards). DEERS supports benefit delivery including medical, dental, educational, and life insurance. In addition, DEERS enables DoD e-business, including identity management, and reduces fraud and abuse of government benefits and supports force health protection and medical readiness.

ID Cards

DEERS issued ID cards are generally required to access health care and other military benefits. ID cards must be up to date to allow medical claims to process.

In the past, military retiree ID cards were issued with an “INDEF” (indefinite) expiration date. Newer ID cards are issued with an expiration date. The expiration date for medical care, on the back of the ID card, is the military retiree’s 65th birthday. When a retiree is approaching age 65 and applies for Medicare, the Social Security Administration (SSA) sends that information to DEERS, where it will appear in the retiree’s profile. Military retirees should get a new ID card at age 65 and when enrolling in Medicare and the ID card will be modified to indicate that civilian health coverage can be continued beyond age 65.

Military spouses and eligible family members must renew their ID cards every four years. Spouses that reach age 75 will be issued a permanent ID card. Spouses or other dependents that reach age 65 or otherwise become entitled to Medicare should obtain a new ID card.

Surviving spouses and dependents must obtain a new ID card soon after the death of their military sponsor.

Note that a current and valid ID card is essential to ensure continuity of retiree survivor benefits, including health care.

RAPIDS

The Real-time Automated Personnel Identification System (RAPIDS) application provides on-line access to information in the DEERS database. RAPIDS can be accessed online at: <http://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1>. The site lists the name, address, contact information, distance from zip code and other data regarding the issuance of military ID Cards at that location. The site also contains useful information concerning documentation required to obtain a military ID card, contact information and other helpful links.

VI. COAST GUARD RETIRED PAY/ANNUITIES

Coast Guard retirees are entitled to retired pay following completion of a Coast Guard career of at least 20 years (or earlier if awarded disability retirement). Retired members of the Coast Guard Reserve are eligible to draw retired pay at age 60, but earlier eligibility can be established following call up and deployment to a combat zone. Retired pay is distributed on the first day of the month, except weekends and holidays. Retired pay is usually distributed through Direct Deposit to the retiree's bank account.

Retired pay is subject to periodic Cost of Living Adjustments for inflation (COLA) and is linked to the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This is the same index that affects federal annuitants and Social Security beneficiaries.

The Coast Guard Office responsible for retired pay (annuities) and survivor benefit plan annuities is: U.S. Coast Guard Pay and Personnel Center (PPC) Retiree & Annuitant Services (RAS) Branch. Additional information is accessible at: <http://www.uscg.mil/ppc/ras/>

Address:

Commanding Officer (RAS)

U. S. Coast Guard

Pay & Personnel Center 444 SE Quincy St

Topeka KS 66683-3591

Phone Numbers

Toll Free: 1-800-772-8724

Commercial: 785-339-3415

Fax: 785-339-3770

Retired pay ends on the date of a retiree's death. A partial month's payment (Arrears of Pay) will be made to the beneficiary designated by the deceased retiree to receive this final amount.

The only way a survivor can receive a portion of a deceased retiree's retired pay is if the retiree enrolled in the Survivor Benefit Plan (SBP). You can determine SBP participation by examining the Retiree Account Statement in the SBP portion on the front to the *Payslip*. A survivor who receives an SBP payment is referred to as the Annuitant and is identified by their date of birth.

Eligible annuitants are limited to surviving spouses, surviving former spouses, minor children or disabled adult children, except in other rare circumstances. The retiree declared his or her eligible beneficiaries at the time of retirement, or subsequent marriage. See the section in this Guide on **the Survivor Benefit Plan & Life Insurance**.

A description and illustration of the *Payslip*, officially the Coast Guard Retiree/Annuitant Statement of Monthly Income, can be found here: <http://www.uscg.mil/ppc/ras/gp/PayslipFieldDescriptions.pdf>, and parts are included below. Retirees receive a statement of income only when there is a change to their retired pay, usually coincidental with the annual COLA. Retirees also receive a statement of income when there is a change in withholding or a change in allotment

The allotment system allows for automatic deductions from monthly retiree pay. These deductions can be used for savings, loans, insurance, U.S. Savings Bonds, charities, support of dependents, education, CG association dues, and any other legal purpose. Monthly pay statements may be accessed on-line.

HOW TO READ YOUR PAYSリップ

Front Side of Payslip

Entitlements: This block shows all entitlements on the member for prior month and current month.

* in front of the entitlement amount means amount includes retro adjustment.
- (negative sign) in front of the entitlement amount

entitlement being deducted on the member.

Payment Method: If the

is receiving their NET pay by check, this field will show CHECK. If member's net pay is zero or in a held pay status,

shows all deductions on the member for prior month and current month.

- (negative sign) in front of amount means that amount is actually a deduction being member.

VA Offset: The payslip does

of VA compensation if is greater than the retiree's retired pay. It will equal the retired pay. This is done so that the retiree's net pay does not go into a negative balance. The retiree will still receive full VA compensation from the VA.

Allotments: This field represents the allotments that were

member's pay. This does not include savings allotments.

DEPARTMENT OF HOMELAND SECURITY U.S. COAST GUARD CG-5209-RET (REV 12-07)				U.S. COAST GUARD RETIREE/ANNUITANT STATEMENT OF MONTHLY INCOME																														
Period Covered 1-31 MAY 2008		Pay Grade E6	Employee ID	Pay Delivery EFT																														
BIRTHDATES FOR SBP PURPOSES				SBP INFORMATION																														
Member 1963-DEC-22	Beneficiary/Spouse 1964-MAR-19	Youngest Child 1990-JAN-14	Coverage Type 1-Spouse/C	Base Amount 1386.85	Annuity 763.00																													
ENTITLEMENTS			DEDUCTIONS																															
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FEDERAL TAXES			STATE TAXES																															
Exemptions M3	Mo Tax Income 871.98	Income YTD 5795.11	Withheld YTD 0.00	State #1 Withheld YTD 0.00	State #2 Withheld YTD																													

COMMENTS ARE ON REVERSE SIDE

* Includes monies from Retroactive adjustments

New Amt: This field is the total amount of Net Pay the member will receive. This amount includes all savings allotment amounts the member had deducted from their pay.

Exemptions: This field shows the marital status and withholding allowances the member elected.

Mo Tax Income: This field shows the total amount of income that was earned for the month that is taxable income.

Income YTD: This field shows the total amount of income that has been earned for the year that is taxable income.

Withheld YTD: This field shows the total amount of federal taxes that have been withheld from the member for the year to date.

Bank Name: This block shows member's bank account information, which includes savings allotment and direct deposit payments. If by check, bank name will show N/A, but the amount of the check will show.

HOW TO READ YOUR PAYSLIP

Back Side of Payslip

REMARKS At the top of this Pay Statement, you have been assigned an Employee ID #, it is used, instead of SSN, to identify you in the new Global Pay system. Please keep this Pay Statement, or write your Employee ID # down. You'll want to use it in future pay change requests you send to PSC (RAS). In the near future, you will be able to make routine pay changes on-line through the Internet, and you will need your Employee ID # along with a Password to use the Self-Service application. You will be notified of Self-Service availability and procedures for using it in an upcoming Retiree Newsletter. There is a new taxation process associated with FSFA. Your monthly FITW and Mo Tax Income have been reduced by the amount of your FSFA Property Division (because FSFA Property Division is a pre-tax deduction). Previously, your Mo Tax Income was not reduced, and instead your annual Taxable Income was adjusted during November. If you are eligible for multiple annuities from the Coast Guard, under the Global Pay system, you are issued one combined monthly payment. This payment is taxed based on a single federal withholding status. Previously, you received multiple monthly payments, and each payment was separately taxed. Under the Global Pay system, a customer entitled to multiple payments from the Coast Guard has those multiple payments taxed at a single federal withholding exemption status. Previously, you were allowed to be taxed using separate federal withholding exemption statuses.	
YOUR PAY DATA CHANGES: FEDERAL TAX WITHHOLDING (FWT) CHANGE SBP CHILD PREMIUM CHANGED	
IF YOU HAVE QUESTIONS, CONTACT: COMMANDING OFFICER (RAS) USCG PERSONNEL SERVICE CENTER 444 SE QUINCY STREET TOPEKA, KS, 66683-3591 PHONE: 1-800-772-8724	RETIRED PAY RECORDS ARE COMPUTER MATCHED WITH OTHER FEDERAL EMPLOYMENT AND BENEFIT RECORDS FOR DEBT PURPOSES. BE SURE TO VERIFY ALL DATES OF BIRTH LISTED ABOVE FOR DEERS PURPOSES. BUY U.S. SAVINGS BONDS

Remarks: This section will show any messages that need to be communicated to the member by the Retired Pay Branch. At the beginning of each year, it will include Cost of Living Adjustments (COLA) information on the member.

Your Pay Data Changes:
This section will include what entitlement, deduction, or allotment changed on the member. It will also include any information that may affect the member's eligibility for benefits and/or compensation.

Contact Information: Any questions or problems with pay or information on the payslip, call the number provided on the payslip.

VII. TRICARE AND HEALTH CARE

TRICARE is the Department of Defense's worldwide health care program (covers hospitalization, medical and pharmacy) available to retirees, spouses, dependents and survivors. The U.S. Coast Guard,

U.S. Public Health Service Commissioned Corps, and the National Oceanic and Atmospheric Administration participate in this program.

The retiree (sponsor) will have enrolled his or her family in one or more of the TRICARE programs. It is important to determine which programs the retiree is enrolled in to ensure continuity of coverage.

These choices may change depending on his or her location, age, status and eligibility for different program options. Use the chart below to determine your available options. Options may change when the retiree moves or becomes entitled to Medicare. When a retiree, spouse, surviving spouse or other dependent becomes entitled to Medicare Part A, TRICARE supplements Medicare, with TRICARE for Life (TFL) as the secondary coverage.

Medicare Part B must be purchased to retain TRICARE eligibility.

Details for each program option can be found at the TRICARE website at <http://www.tricare.mil/> or by calling a TRICARE regional office, the Coast Guard Health Benefits Advisor or visiting the TRICARE help desk at a local Military Treatment Facility.

Each TRICARE Regional representative will request that the Caregiver provide an executed form DD 2870, **Authorization for Disclosure of Medical Information**. This form is available for download on the respective regional TRICARE Health Plan websites.

For assistance with health care coverage when moving or traveling, contact your regional TRICARE contractor or primary care physician if enrolled in TRICARE Prime.

Eligibility for any TRICARE program requires enrollment in Defense Enrollment Eligibility Reporting System (DEERS). This is essentially completed when a retired ID card is issued. As a survivor, a new ID card must be issued upon the death of the retiree sponsor. See the section on DEERS that follows this section for information on DEERS.

US Family Health Plan

Retirees and family members in six geographical areas of the country are eligible to receive health care from the US Family Health Plan (USFHP). These areas are: Portland, ME; Boston, MA; New York, NY; Baltimore, MD; Corpus Christi, TX; Seattle, WA.

US Family Health Plan is the only TRICARE Prime program that offers benefits to active duty family members and all military retirees and their eligible family members, including those 65 years of age and over, regardless of whether or not they participate in Medicare Part B. So no matter what their age, members benefit from the healthcare provided through the US Family Health Plan.

Beneficiary Type	Program Options
Retired service members and eligible family members, survivors, Medal of Honor recipients, qualified former spouses, and others.	TRICARE Prime (requires an annual enrollment fee), available at: -- A designated Military Treatment Facility (MTF) -- At civilian providers contracted by DoD --US Family Health Plan (at several regional civilian hospitals) TRICARE Standard / Extra (No annual fee, but annual deductible of \$300 and co-payments of 20-25%). TRICARE for Life (Enrollment in Medicare Parts A and B required. If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must enroll in Medicare Part B and pay the premiums to retain TRICARE eligibility.) TRICARE Retiree Dental Program (requires monthly premiums based on zip code of residence.)
Retired Reserve members and their family members (If a Reserve dies under age 60, his family members become eligible for military benefits on the date the deceased would have reached age 60)	TRICARE Retired Reserve (members of the Retired Reserve under age 60 - monthly premiums required). TRICARE Retiree Dental Program (requires monthly premiums based on zip code of residence).

Information about this TRICARE option can be found at: <http://www.usfhp.com/Default.aspx?tabid=120>

TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program, or TRDP, is administered by the Federal Government Programs division of Delta Dental of California under contract with the U.S. Department of Defense. Eligibility includes retired members of the uniformed services, including those in the grey area who are entitled to retired pay but won't begin to receive it until age 60, current and surviving spouses, and some others on a subscriber basis. Enrollment in TRDP is voluntary and requires payment of monthly premiums based on average dental costs in the retiree's zip code. The annual deductible amounts range from \$50 –150 per year depending on the size of the insured's family. Diagnostic and preventative services are covered at 100%. TRDP pays a percentages of other dental costs based on the type of dental service provided. **TRICARE Retiree Dental Program** details can be found at <http://www.trdp.org> or at 888- 838-8737.

Pharmacy Benefits

TRICARE Pharmacy Benefits are available to Active Duty and retired military and their family members. Prescriptions for retirees or survivors may be filled in four ways: at a Military Treatment Facility (MTF -

and on base clinic, hospital or pharmacy); through the TRICARE Home Delivery service (a mail-order pharmacy), administered by Express Scripts Inc.; from a TRICARE Retail Network Pharmacy (most of the chain drug stores in the U.S. are part of the network, except Walgreens); or at last resort, through a non-network Retail Pharmacy. Co-payments may change annually.

Military Treatment Facilities have a limited pharmaceutical formulary, so it's wise to contact them before you visit to ensure that they carry the drug you need. The beneficiary's military ID card and doctor's script (paper or electronic) is all that's required to fill prescriptions. Refills of current prescriptions should already be in the DEERS data base. You will need the retiree or survivor's military ID card to receive any prescriptions intended for them.

Access to a military base for caregivers to assist with the needs of a retiree can be made with the installations Commanding Officer through the Pass and ID office

Supplemental Insurance Plans for those enrolled in TRICARE Standard

By law, TRICARE is always the final payer of any health insurance claim. One exception is TRICARE Supplemental insurance. TRICARE supplements are offered by veteran service organizations such as the Military Officers' Association of America (MOAA), the Fleet Reserve Association (FRA) and others.

These supplements indemnify beneficiaries from the cost of coinsurance and sometimes excess charges. The Supplements require monthly premiums and have an annual deductible of their own. A call to the carrier will confirm supplemental coverage. Have the insurance certificate # or the military retiree's Social Security number available.

Information on each TRICARE Program Option is at <http://www.tricare.mil/> and the following telephone numbers:

North Region 877- 874-2273 **TRICARE Overseas** 888-777- 8343

South Region 800-444-5445 **TRICARE for Life** 866 -773-0404

West Region 877- 988-9378

The Coast Guard also has a dedicated Health Benefits Advisor, who can assist in addressing TRICARE service and health care matters, telephone 800-942-2422.

VIII. VETERANS AFFAIRS

Veterans are typically served by the Department of Veterans Affairs in three major ways:

- Health Care
 - Benefits
 - Burials & Memorials
-

HEALTH CARE: The VA operates the nation's largest integrated health care system, with more than 1,700 hospitals, clinics, community living centers, domiciliaries, adjustment counseling centers, and other facilities. A veteran may be entitled to health care and other assistance from the Department of Veterans Affairs. If the veteran has been awarded a service-connected disability rating by the VA, inquiry may be made at the facility where the veteran has been treated for his or her disability regarding further care, up to and including domiciliary care (nursing home care). <http://www.va.gov/health/>

VA CAREGIVER SUPPORT: "VA values your commitment as a partner in our pledge to care for those who have "borne the battle," and we have several support and service options designed with you in mind. The programs are available both in and out of your home to help you care for the Veteran you love and for yourself." A good way to get started learning what the VA offers is to read the information contained beneath the VA Caregiver Support Services and the Caregiver Tool Box tabs on the VA Caregiver home page at: <http://www.caregiver.va.gov/>

BENEFITS: VA administers a variety of benefits and services that provide financial and other forms of assistance to Service members, Veterans, their dependents, and survivors. A veteran may be receiving compensation or other services from the VA. If a veteran needs assistance with his or her benefits or services, contact the local Veterans' Center (consult the blue pages of your phone book, or online at http://www.va.gov/landing2_locations.htm) or call the VA at 1-800-827-1000.

One of the most common VA services is the payment of VA Disability Compensation to disabled veterans. A veteran, including any retiree, disabled by his military service is entitled to compensation for diminished wages, for pain and suffering and for diminished quality of life. Disability compensation is a benefit paid to a veteran because of injuries or diseases that happened while on active duty, or were made worse by active military service. It is also paid to certain veterans disabled from VA health care. The benefits are tax-free.

A veteran who is disabled by his or her service but who has not requested an evaluation by the Department of Veteran Affairs, or significant deterioration in the veteran's health has occurred since the last evaluation, should be seen by the VA for a reevaluation. Contact the veteran's local Vet Center for assistance.

Additional information is accessible at: <http://benefits.va.gov/benefits/>

Aid & Attendance Benefit

The Aid and Attendance (A&A) Pension provides benefits for wartime veterans and surviving spouses who require the regular attendance of another person to assist in eating, bathing, dressing and undressing or taking care of the needs of nature. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an assisting living facility also qualifies.

To qualify for A&A it needs to be established by your physician that you require daily assistance by others to dress, undress, bathing, cooking, eating, taking on or off of prosthetics, leave home etc. You DO NOT have to require assistance with all of these. There simply needs to be adequate medical evidence that you cannot function completely on your own.

The A&A Pension can provide up to \$1,704 per month to a veteran, \$1,094 per month to a surviving spouse, or \$2,020 per month to a couple*.

A Veteran filing with a Sick Spouse is eligible for up to \$1,338 per month*. Many families overlook the A&A Pension as it pertains to veterans who are still independent, but have an ill spouse. Keep in mind that in this situation, if the spouse's medical expenses completely deplete their combined monthly income, the Veteran can file as a Veteran with a sick spouse.

Eligibility must be proven by filing the proper Veterans Application for Pension or Compensation. ([Form 21-534 surviving spouse](#)) ([Form 21-526 Veteran](#)). This application will require a copy of DD-214 (see below for more information) or separation papers, Medical Evaluation from a physician, current medical issues, net worth limitations, and net income, along with out-of-pocket Medical Expenses. This benefit is means tested, as are all VA pension benefits, and the VA will require a full disclosure of net worth and monthly expenses.

A DD-214 is issued to military members upon separation from active service. DD-214s were issued to separated service members beginning in the 1950's. The term "DD-214" is often used generically to mean "separation papers" or "discharge papers", no matter what form number was used to document active duty military service. If the VA has a copy of a DD-214, it is usually because the veteran attached a copy (or sometimes, the original) to his or her application for disability or education benefits. If you've lost your original DD-214 or a copy and you are receiving (or applied for in the past) disability or education benefits from the VA, they may have a copy (or the original, if you gave it to them) on file. At the very least, if you are currently receiving benefits (or did in the past); they should be able to provide a Statement of Service, which can be used instead of a "DD-214".

Before January 1, 1950, several similar forms were used by the military services upon discharge, including the WD AGO 53, WD AGO 55, WD AGO 53-55, NAVPERS 553, NAVMC 78PD, and the NAVCG 553 as discharge papers. All of these are acceptable to the VA for making application.

BURIALS & MEMORIALS: VA operates 131 national cemeteries in the U. S. and Puerto Rico. Burial and memorial benefits are available for eligible service members, Veterans, and family members.
<http://www.cem.va.gov/>

Many veterans are eligible for burial in a VA or State managed VA cemetery. The National Cemetery Scheduling Office has 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. To schedule a burial fax all discharge documentation to 1-866-900-6417 and follow-up with a phone call to 1-800-535-1117.

Major Categories of veterans eligible for burial in VA cemeteries include:

- a. **Veterans and Members of the Armed Forces** (Army, Navy, Air Force, Marine Corps, Coast Guard)
 - (1) Any member of the Armed Forces of the United States who dies on active duty.
 - (2) Any Veteran who was discharged under conditions other than dishonorable. 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).
- b. **Members of Reserve Components:** Reservists and National Guard members who, at time of death, were entitled to retired pay under Chapter 1223, title 10, United States Code, or would have been entitled, but for being under the age of 60.
- c. **Commissioned Officers of NOAA and USPHS:** In most cases, full time duty after July 29, 1945 will qualify officers of the National Oceanic and Atmospheric Administration or U. S. Public Health Service for burial at VA managed cemeteries. Consult the National Cemetery Scheduling Office for a determination.

Military Funeral Honors: Military funerals and burial honors can be arranged through your funeral director. If your funeral director is not familiar with the procedures, they should call 1-877-MIL-HONR (645-4667) or visit Military Funeral Honors web page at: www.dmdc.osd.mil/mfh/. Funeral Honors must be arranged through the funeral director. They are not automatic.

Death of a Veteran: The VA should be notified of the death of any veteran enrolled in the VA health system, or receiving monetary benefits or other services from the VA. To report the death of a veteran to the VA, call 1-800-827-1000. If the veteran had a Veterans Group Life Insurance policy in force, call 1-800-419-1473. They will instruct you about how to file a VGLI death claim.

IX. LONG TERM CARE OPTIONS

Federal Long Term Care Insurance Program (FLTCIP)

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when enrollees need help with activities they perform every day, or you have a severe cognitive impairment, such as Alzheimer's disease.

Most Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and their qualified relatives are eligible to apply for insurance coverage under the FLTCIP.

For more information about the FLTCIP, contact Long Term Care Partners at 1(800)582-3337, or visit the website at www.ltcfeds.com.

Eligibility includes:

- Retired Members (annuitant) of the Uniformed Services who are entitled to retired or retainer pay
- Retired "Grey" Reservists, even if they are not yet receiving their retired pay
- Qualified Relatives. If you are a qualified relative as described below, you can apply even if the person you are related to does not apply, or even if the person you are related to applies but is not approved for coverage. These include: spouses & surviving spouses of the uniformed services who are receiving a Federal survivor annuity, adult children (at least 18 years old, including adopted or step children) of living annuitants above.

Accelerated Benefits Option of Insurance Policies

The Accelerated Benefit Option gives terminally-ill Veteran's Group Life Insurance (VGLI) policyholders and policyholders of the Navy Mutual Aid Association (NMAA) and other commercial life insurance policies access to the death benefits of their policies before they die. This can function as long term care insurance in end of life circumstances. The insured member or policy holder may receive a portion of the face value of the insurance in a lump sum payment. Contact the insurance underwriters for details. See the section on The Survivor Benefit Plan & Life Insurance in this Guide.

Veterans Nursing Homes

Veterans Nursing Homes are generally available to active duty veterans but some states have beds for people who served with the reserves or National Guard and the spouses of veterans. The majority of these homes offer nursing care but some may offer assisted living or domiciliary care. Generally there is no income or asset test. Most veterans in most states would qualify.

Many states have waiting lists of weeks to months for available beds. Each facility has different eligibility rules and there is an application process. You cannot simply walk in the door and arrange for nursing care on the spot. You must contact the veterans home you are interested in to find out the availability of beds and the application process. The website for a state-by state list is:

http://www.longtermcarelink.net/ref_state_veterans_va_nursing_homes.htm.

The Armed Forces Retirement Homes

Two retirement homes are available for enlisted retirees, and officers at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer). For information on these homes see <https://www.afrh.gov/afrh/>.

X. SURVIVOR BENEFIT PLAN & LIFE INSURANCE

Military retired pay ends on the date of a retiree's death. The only way a survivor can receive a portion of a deceased retiree's retired pay is if the retiree enrolled in the military's Survivor Benefit Plan (SBP). Eligible annuitants are limited to surviving spouse or surviving former spouse, minor children or disabled adult children, except in certain rare circumstances. The retiree declared his or her eligible beneficiaries at the time of retirement, or subsequent marriage.

The SBP annuity will be paid to a beneficiary upon the retiree's death. The SBP can be as great as 55% of the deceased's retired pay, but could be much less, depending upon decisions made at military retirement. The annuity does not begin automatically. The beneficiary must apply for the benefit. Application should be made through the CG Pay and Personnel Center (PPC) at 1-800- 772-8724, extension #7, by fax at 785-339-3770 or by email at PPC-DG-RAS@uscg.mil. Mail may be sent to:

Commanding Officer (RAS)
U. S. Coast Guard
Pay & Personnel Center
444 SE Quincy St.
Topeka KS 66683-3591

Some Coast Guard members also hold life insurance. Some of the organizations which may underwrite policies for retirees are the Department of Veteran Affairs through their Veteran's Group Life Insurance program (VGLI), or the Navy Mutual Aid Association (NMAA).

Veteran's Group Life Insurance

Some retirees and veterans converted their Service members Group Life Insurance to Veteran's Group Life Insurance (VGLI) when they separated or retired from the service. Information about VGLI, including contact phone numbers and Frequently Asked Questions may be obtained from the Office of Service Member's Group Life Insurance (OSGLI) at this web site:

<http://www.insurance.va.gov/sgliSite/miscellaneous/contact.htm>

Navy Mutual Aid Association

The Navy Mutual Aid Association (NMAA) is a non-profit, federally tax-exempt, mutual benefit Veterans Service Organization which was established in 1879 by sea service members for the purpose of providing financial protection (i.e., life insurance and annuities) to the sea service member and family. NMAA can be accessed at 800-628-6011 or at: <http://www.navymutual.org/>. NMAA also provides assistance to survivors of insured NMAA members in understanding survivor benefits.

Accelerated Benefits Option

The Accelerated Benefit Option gives terminally-ill VGLI policyholders and policyholders of NMAA and other commercial life insurance policies access to the death benefits of their policies before they die. The member may receive a portion of the face value of the insurance in a lump sum payment. Contact the insurance underwriters for details.

XI. VETERANS SERVICE ORGANIZATIONS

Many Coast Guard retirees belong to one or more Veteran Service Organizations (VSOs). These organizations exist to advocate for quality of life issues for members of the military community, who include currently serving and retired service members, veterans, survivors and family members. These organizations also may assist retirees and their families and survivors identify and resolve benefit and entitlement issues such as retired pay, veteran compensation, health care and survivor issues.

Some VSOs provide supplements to TRICARE, the military's health care benefit, or to MEDICARE, the health program for America's seniors. These supplements are not part of the TRICARE or government system and are not a required purchase. They are commercial products; premiums are paid from a retiree or survivor's disposable income. Typically, these plans have their own annual deductible. Their value is in shielding retirees and survivors from TRICARE cost shares, and sometimes excess charges, levied by health care providers, or to pay the beneficiary's MEDICARE cost share.

Some of the veteran service organizations a Coast Guard retiree may belong to include but are not limited to:

American Legion (AL) <http://www.legion.org/>

Chief Warrant Officer Association of America (CWOA) <http://www.cwoauscg.org/>

Coast Guard Chief Petty Officers Association of America (CPOA) <http://uscgcpoa.org/>

Fleet Reserve Association (FRA) <http://www.fra.org/>

Military Officer Association of America (MOAA) <http://www.moaa.org/>

Navy League of the United States (NL) <http://www.navyleague.org/>

Veterans of Foreign Wars (VFW) <http://www.vfw.org/>

Many of these organizations have posts or chapters in the community. They can be good sources of information regarding local resources to assist members of the military community.