



84th Division Alumni Bugler

Newsletter of the 84th Division Alumni Association, Ltd.



Freedom Honor Flight is the first Wisconsin "hub" for the national Honor Flight Network. The purpose of the project is to fly veterans, for free, to Washington D.C. to see "their" World War II Memorial and the many other memorials erected in their honor. The WWII Memorial has only been opened since April of 2004.

These veterans from the "Greatest Generation" waited over 60 years for their memorial and now 1200 are dying each day. The youngest of these veterans are over 79 years old with many of them with serious healthcare issues that often takes their life savings.

Freedom Honor Flight in Wisconsin is based in LaCrosse and Port Washington, WI, with plans to start one in Milwaukee area. They seek to service veterans within 120 miles. Veterans travel at no cost, they are urged to register as the service is first come, first serve basis for WWII veterans and any veteran with a terminal illness. The goal of this program is to



provide a safe, memorable and rewarding experience for our veterans.

Specially trained volunteers called guardians who pay their own way at a projected cost of \$500 accompany veterans. Both veterans and guardians must register for the flight. Wheelchairs and oxygen can be provided for and a medical team will accompany the flight.

Each flight is a one day activity leaving in the morning and returning that night. The flight includes meals and itinerary with ground transportation by deluxe motor coach with stops at several memorials. The first flight from

LaCrosse is 8 October 2008.

Honor Flight wants to expand in the future to include Korean and Vietnam veterans. The organization accepts no government funding and depends fully on donations. For additional information on the program you can call the LaCrosse Freedom Honor Flight at 608.784.1015 or The Port Washington Freedom Honor Flight at 262.000.0000, or visit the national web site at <http://www.freedomhonorflight.com>.

Newsletter Changes

As you may have noticed from the last newsletter, we are making some changes to the formatting and content. Some are obvious, like the format of the issues, but most will be areas that you will probably not see.

One of the items the board is looking into is an "electric newsletter". This will be for members that provide us with their eMail addresses. The benefits are that you will instantly receive your

newsletter after it is published, if you travel on vacation, "Snow Birds" or just don't want to go to your mail box. It will save printing and postage cost, not to mention using less paper.

Please let me know what you think of the idea. Email me at 84th alumni@charter.net or call 262.247.6415. That information is also on the last page of every issue.

Tricare Offers E-Mail Options

Tricare is offering a new electronic information service that provides e-mail notifications on everything from pharmacy updates to changes in benefits.

Subscribers can choose alerts by topic and beneficiary category, and get newsletters for their region. They can receive alerts as soon as they are issued, or consolidate updates into daily, weekly or monthly e-mails.

Tricare has offered limited e-mail delivery options in the past, but this latest change allows anyone to sign up for a wide range of topics, officials said.

Tricare says its system is secure, with messages sent through GovDelivery, which also provides services to dozens of other defense and civilian agencies, including the FBI.

To subscribe, go to <http://www.tricare.mil> and click the red envelope on the right.

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Presidents Comments

I have a couple of quick thoughts this edition about the cycle that your organization appears to run in. We have three association-wide events each year held during a five-month time frame: dining in during April, the annual meeting in June and the Steak Fry cookout in September. I understand there is value to this scheduling, as it permits those of our members who spend a portion of their year in warmer climates to be in Wisconsin when the events are held. I'm wondering, though, if this is a paradigm that should continue, or if consideration ought to be given to spreading out our activities over a nine- or twelve-month cycle.

Additionally, your board of directors is going to explore additional events or opportunities to gather. The ideas being tossed around currently include a Brewers game or golf outing, or both.

Your board of directors spends a considerable amount of time coordinating activities for the benefit of all. We do attempt to make plans that will benefit all. Our "good faith guessing", though, can't take the place of actual contact and feedback from the membership. I'd like to ask all of you with ideas, wants, preferences or desires to communicate those to me or any member of the board so we can proceed with more confidence that we are acting with the membership's priorities in clear focus. I can be reached at 414-577-1728, or mqnpapa@yahoo.com.

Thanks for your attention.

Bill McKeown

Colonel (Retired)

President

Secretary Report

September's Board Meeting

Under old business the Board had an AAR on the following subjects: the Sep steak/chicken picnic; recruiting trip to Ft McCoy and West Silver Spring (WSSD) complex (net gain of 14 new members); WSSD Division Stone and 351st Regt bell to the American Legion.

Alumni to march in Veterans day parade too late for this year but will try again next year; and as of the Sep Bd meeting 3 members had not renewed their memberships.

Our look at new business included: a change in Alumni clothing but was tabled until present supply is exhausted (contact CSM (R) Staffaroni if interested); possible purchase of Alumni Assoc. coin; a new format for the dining in/out in April 2009.

Until next time

CSM (R) Dave Gramins

Secretary

Americanism Awards

Fillmore Bott called to let us know that his favorite person from France, Pierre Briere, was going to be honored by his fellow D-Day Veterans. COL Glenn "Rusty" Armstrong and his wife Ann went to the War Memorial last Sunday and found it was the annual Americanism Awards breakfast for a number of vets groups and award recipients. Pierre hosts a free annual meal for area D-Day vets at his restaurant, Elliot's on the east side on Murray, in recognition of them freeing France. The photos are of Fillmore, Norm Neitzke with his wife Lucille, and Pierre and his wife Deborah. Sandy Jenkins from the NCO Council was also in attendance (All are members of our association). Fillmore is also setting up a D-Day Memorial at the Stenz-Griesell-Smith American Legion Post. This post is where we hold the Alumni Association meetings.



Do you have a newsworthy topic for the Bug?
Send it to:

84thalumni@charter.net

Tricare for Life Combines Medicare and Tricare Standard

Last newsletter, I offered readers some background on the origins of Tricare for Life and promised to talk further about how the program works — which, judging from my mail, is still a source of confusion for many beneficiaries.

So let's get to it.

The fiscal 2002 Defense Appropriations Act created the program that came to be called Tricare for Life. The program allowed retirees who were entitled to Medicare Part A and enrolled in Medicare Part B — those age 65 and older — to keep Tricare Standard eligibility and combine it with their Medicare Part A and Part B coverage for the rest of their lives.

If Tricare beneficiaries who become entitled to Medicare and are enrolled in Part B at age 65, their primary coverage becomes Medicare.

This point confuses many folks. Beneficiaries do not “get Medicare” at age 65 because they become Tricare for Life members. To the contrary, they become Tricare for Life members because they “get Medicare” and are enrolled in Medicare Part B, as required by law.

To “get” Tricare for Life, a person must be eligible for Tricare, must be entitled to Medicare Part A, must be enrolled in Medicare Part B and must be properly registered in the Defense Enrollment Eligibility Reporting System database.

Tricare for Life is not an insurance policy. There is no Tricare for Life claim, no claim form and no address for filing a such a claim. Tricare for Life does not pay claims for medical care. In its most basic essence, Tricare for Life is a law.

That law allows Tricare beneficiaries to retain full coverage under Tricare Standard if they are entitled to Medicare Part A and are enrolled in Medicare Part B. The Tricare for Life law allows the combination of full coverage by Tricare Standard with the full coverage of Medicare Part A and Part B.

The law establishes Medicare as the Tricare for Life beneficiary's primary health insurance; it's not a special Medicare plan created for that purpose. It is exactly the same Medicare received by nonmilitary beneficiaries: It has the same rules and benefits, and it makes exactly the same payments in the same way.

Medicare is the Tricare for Life beneficiary's primary health insurance. If the beneficiary has no other insurance, Tricare Standard is the secondary insurance.

Tricare Standard coordinates its benefits with Medicare as second payer. If medical services received by a beneficiary are covered by Medicare and Tricare, the latter acts as a Medicare supplement.

On those claims, Tricare Standard pays as a commercial Medicare supplement would pay for every medical service. Usually, it pays the beneficiary's Medicare deductible and co-payment. Neither the Tricare deductible nor the cost share are applied to Tricare's payment when both plans pay for a service.

As Tricare pays what Medicare does not, the Medicare claim and the provider's bill are paid in full. The beneficiary has no out-of-pocket expenses on claims for medical services covered by both Medicare and Tricare.

If a medical service is covered by Medicare but not Tricare, only Medicare will pay. When Medicare completes processing the claim and makes payment according to its rules, it automatically will forward the claim electronically to Tricare. Because the medical service is not covered by Tricare, Tricare will deny the claim and pay nothing.

That will leave the beneficiary's part of the Medicare claim unpaid. That's usually the Medicare deductible, if applicable on the claim, and the Medicare co-payment. The patient must pay those. An example is chiropractic services. Medicare has a limited chiropractic benefit, but Tricare has none.

Then, there are claims for medical services that are covered by Tricare but not by Medicare — foreign medical care, for example. Another, and a painful one for some people, is the shingles vaccine that started late last year. Because Medicare does not cover the vaccine, all or most of the annual Tricare deductible is applied to the single claim for the vaccine. The deductible and its application are required by federal law.

When Medicare does not cover a given medical service, Tricare in effect becomes the beneficiary's only health insurance for that charge. The claim is subject to all Tricare rules for coverage and payment, including the patient's responsibility for paying the Tricare deductible and cost shares out of pocket.



The *Stars & Stripes* got its start as a newspaper for Union troops during the Civil War, and has been published continuously since 1942 in Europe and 1945 in the Pacific. *Stripes* reporters have been in the field with American soldiers, sailors and airmen in World War II, Korea, the Cold War, Vietnam, the Gulf War, Bosnia and Kosovo, and are now on assignment in the Middle East. Stars and Stripes have one of the widest distribution ranges of any newspaper in the world. Between the Pacific and European editions, *Stars & Stripes* serves over 50 countries where there are bases, posts, service members, ships, or embassies.

Want to fly for free, or at least dirt cheap?

Insider secrets for space-A flights

Flying "space-A," or space available, through the military is looking more and more attractive, with the cost and hassles of flying commercial increasing all the time.

Flying space-A isn't simple, but you can't beat the price. If you fly on a military flight, it's free. If you fly on a commercial aircraft contracted by the military, passengers entering the U.S. pay a \$12 federal inspection fee and a \$15.40 transportation tax when entering or leaving the U.S.

But there are drawbacks. You can't make reservations, and flights are subject to change because of mission requirements. So there is never a guarantee you'll get anywhere on space-A — or get back.

Think of it as the equivalent of flying standby on commercial airlines, said John, an Air Force officer who has an unofficial Web site with space-A information, <http://www.spacea.net>. He asked that his last name not be used.

Knowledge, perseverance and determination will boost your chance to get a flight, John said.

Retirees and their dependents have the lowest priority, Category 6, but their schedules allow them more flexibility to wait for a good flight. In the summer, military families stationed overseas often fly back to visit the U.S. using space-A, in Category 3. The highest priority, Category 1, goes to those on emergency leave with unfunded travel.

Under a change made by the Defense Department on Dec. 6, more active-duty family members are eligible to fly space-A. Legal dependents — spouses and children — of service members deployed for at least 120 days can travel anywhere space-A on military flights without their sponsors. These family members are classified in Category 4.

Family members of National Guard and reserve members are included, as long as their service member is activated and deployed for at least 120 consecutive days.

In addition to other documents generally required for flying to verify identity and citizenship when returning to the U.S., these family members must present a letter verifying their sponsor's deployment, signed by the sponsor's commanding officer. They'll need to keep this document with them throughout their travel.

Plenty of information on space-A travel is available in bookstores and online:

- A list of the categories, phone numbers for the air terminals around the world, and other information is at the Air Force's Air Mobility Command Web site, [http://](http://www.amc.af.mil)

www.amc.af.mil. Click on "Questions" at the top, then click on "Space Available Travel."

- Many terminals allow early online signups for flights. These are compiled in the unofficial Web site <http://www.takeahop.com>.
- Read what seasoned space-A travelers are saying and ask questions on the message boards at <http://www.pepperd.com>.

There are other benefits besides cost, said Ann Crawford, publisher of Military Living Publications, which specializes in military travel information.

For example, while the same security requirements apply in military air terminals as in commercial terminals, the screening "is very efficient, and so much easier" in the military facilities.

Military Living's books and other products are sold in exchanges and in online exchange stores. Its space-A tips and other information are also available at <http://www.spacea.info> and <http://www.militaryliving.com>.

Some of Crawford's tips:

- Make sure you have enough money for airfare to get back in case you can't fly space-A or if you get bumped along the way because of a mission requirement. Carry money for food and lodging in case you get bumped.
- Sign up in advance. Your name stays on the roster, and you keep moving up the list as

others get flights or drop off the roster. The maximum time anyone stays on the roster is 60 days.

- Once you get on a flight, keep your boarding pass and a copy of your time-stamped fax or e-mail showing when you signed up. Because of "continuous signup," if you get part way to your destination, such as to Ramstein Air Base in Germany on the way to the United Kingdom, you'll be placed on the list at Ramstein for a flight to the U.K. based on your original signup date, which moves you farther up. That could save you time.

Some of John's tips:

- If you hang around the terminal, you have a better chance of getting a flight. Unscheduled flights pop up. As a general rule, no one is going to call you and tell you about a flight, and if they did, could you even get there in time?
- You have more flexibility if your luggage weighs less than 30 pounds. For some planes, you aren't eligible if your luggage weighs more.



The Challenge Coin

Most of us have used or at least heard of challenge coins. But what are they? Where did they come from? What are they used for? Where can I find them? What is their history? What do they cost?

With literally thousands of coins at AAFES stores, on-line and just about anywhere that sell military or paramilitary organization items you should find them. Most are under \$10. You also can receive them from organizations that you belong to.

As to where it all started; "here is the rest of the story".

During World War 1, American volunteers from all parts of the country filled the newly formed flying squadrons. Some were wealthy scions attending colleges such as Yale and Harvard who quit in mid-term to join the war. In one squadron, a wealthy lieutenant ordered medallions struck in solid bronze and presented them to his unit. One young pilot placed the medallion in a small leather pouch that he wore about his neck.

Shortly after acquiring the medallion, the pilots' aircraft was severely damaged by ground fire. He was forced to land behind enemy lines and was immediately captured by a German patrol. In order to discourage his escape, the Germans took all of his personal identification except for the small leather pouch around his neck. In the meantime, he was taken to a small French town near the front. Taking advantage of a bombardment that night, he escaped. However, he was without personal identification.

He succeeded in avoiding German patrols by donning civilian attire and reached the front lines. With great difficulty, he crossed no-man's land. Eventually, he stumbled onto a French outpost. Unfortunately, saboteurs had plagued the French in the sector. They sometimes masqueraded as civilians and wore civilian clothes. Not recognizing the young pilot's American accent, the French thought him to be a saboteur and made ready to

execute him. He had no identification to prove his allegiance, but he did have his leather pouch containing the medallion. He showed the medallion to his would-be executioners and one of his French captors recognized the squadron insignia on the medallion. They delayed his execution long enough for him to confirm his identity. Instead of shooting him they gave him a bottle of wine.

Back at his squadron, it became tradition to ensure that all members carried their medallion or coin at all times. This was accomplished through challenge in the following manner - a challenger would ask to see the medallion. If the challenged could not produce a medallion, they were required to buy a drink of choice for the member who challenged them. If the challenged member produced a medallion, then the challenging member was required to pay for the drink. This tradition continued on throughout the war and for many years after the war while surviving members of the squadron were still alive.

Military challenge coins are also known as military coins, unit coins, memorial coins, unit challenge coins, or commander's coin. The coin represents affiliation, support or patronage to the organization minted on the coin. The challenge coin is a treasured and respected representation of the organization minted on the coin.

Ed note; I collect these coins and here is one that I found over the years that may be of interest.



100 Years Old - The United States Army Reserve

A long, proud tradition. A celebrated history.

The U.S. Army Reserve is rooted in the tradition of the American Colonists who would serve, protect and defend this country whenever, wherever it was needed. George Washington and Alexander Hamilton proposed a contingency force to support the Army that would be centrally controlled by the Federal Government.

In 1908, Congress established the Medical Reserve Corps to provide a reservoir of trained Officers in times of war, then expanded the Reserve force in 1916 and 1920. Army Reserve Soldiers have trained and served with excellence since then -- through World War I, World War II, Korea, Vietnam, the Cold War, Panama, the Persian

Gulf, Somalia, Haiti, Bosnia, Kosovo, the Iraq War and the Global War on Terrorism.

Since 1990, Army Reserve Soldiers have been deployed to support every American military operation, including peacekeeping and humanitarian missions. Army Reserve Soldiers will continue their tradition of distinguished service and sacrifice today and into the future.

The official birthday for the U.S. Army Reserve was held on 23 April 2008. The 84th Division has been around for a good portion of that time. The 84th Division was officially formed on 8 August 1917, however the 84th Division has a history that reaches back to Abraham Lincoln and the Black Hawk Indian War of 1832.



84th Division Alumni Association, LTD

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Home of the 84th Alumni Association



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