

## **Subject: Military Report**

**“Bank to Payback Military Families”**

**“TRICARE Co-Pays Likely to Increase” and More...**

From: newsltr@miltnews.com

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### **Bank to Payback Military Families**

Wells Fargo & Co. will pay \$175 to any eligible veteran who had a Department of

Veterans Affairs Loan refinanced between Jan. 20, 2004, and Oct. 7, 2010, the bank said Tuesday. The move comes as part of a court settlement in a Georgia lawsuit that alleged the bank overcharged active-duty military personnel when they executed the refinances. Federal law protects active-duty military members from foreclosure and high interest rates. Wells Fargo will alert eligible households with letters. The bank could pay out up to a total of \$10 million. This marks the second major concession by big banks to military families this year. Last month, JPMorgan Chase & Co. refunded \$2 million to 4,000 service members who'd been forced to pay high interest rates.

<http://www.military.com/military-report/bank-to-payback-military-families?ESRC=mr.nl>

### Featured Discount: Hero-Sized Discounts

Find military-friendly discounts on the Military.com Discounts Center.

Discounts on everything from household items to electronics and auto parts.

Start saving now.

<http://www.military.com/military-report/featured-discount-hero-sized-discounts-022811?ESRC=mr.nl>

## TRICARE Co-Pays Likely to Increase

Under the proposed 2012 DoD budget, TRICARE prescriptions filled on base will remain free, but, co-pays for medications purchased at retail pharmacies will increase; the current \$3 co-pay for generics at retail outlets will increase to \$5 and the \$9 co-pays for brand name drugs will climb to \$12. "Tier 3" (non-formulary brand) drugs, which currently cost beneficiaries a \$22 co-pay will be raised to \$25 for both mail order and retail.

Read more in the Military Advantage Blog.

<http://www.military.com/military-report/tricare-co-pays-likely-to-increase?ESRC=mr.nl>

## What's New for Military Tax Payers

Each year brings new tax changes - here's the four biggest changes that might affect your 2010 tax return.

<http://www.military.com/military-report/whats-new-for-military-tax-payers-022811?ESRC=mr.nl>

## **VA Offers More Details on GI Bill Changes**

The VA continues working to shed more light on the coming changes to the Post-9/11 GI Bill.

<http://www.military.com/military-report/va-offers-more-details-on-gi-bill-changes-022811?ESRC=mr.nl>

## **Navy Mutual Understands Financial Security**

Navy Mutual offers low-cost life insurance plans designed for military members and their families with coverage up to \$1,000,000. Whether you're fighting for freedom on the ground, the sea or in the air, Navy Mutual will not deny your family the benefits they have earned.

<http://www.military.com/military-report/navy-mutual-understands-financial-security-022811?ESRC=mr.nl>

## **Military Benefits: USERRA Overview**

Have you ever wondered what will happen to your civilian job if your Reserve or Guard unit is called into Active Duty? When you return to the civilian world, will you have to search for a new job? What can you do to ensure you'll be able to work again? Learn more about your USERRA benefits.

<http://www.military.com/military-report/military-benefits-userra-overview-022811?ESRC=mr.nl>

## **Use Your GI Bill Before It Expires**

Get more than \$51,000 for school. Request info about GI Bill approved programs from military and veteran friendly schools and start earning your degree today.

<http://www.military.com/military-report/use-your-gi-bill-before-it-expires-022811?ESRC=mr.nl>

## **Featured Job: Security Clearance in Demand**

Did you know?experts project that an established security clearance can increase your salary anywhere from \$5,000 to \$15,000, and in some cases, even more. Find a new opportunity now.

<http://www.military.com/military-report/featured-job-security-clearance-in-demand-022811?ESRC=mr.nl>

## **Get \$800K of AAFMAA Coverage Today**

Budgets are often limited. Life insurance coverage doesn't have to be. Get \$800K of Level Term I (to age 50) for only \$35/month. Request a Quote.

[http://www.military.com/military-report/get-\\$800k-of-aafmaa-coverage-today-022811?ESRC=mr.nl](http://www.military.com/military-report/get-$800k-of-aafmaa-coverage-today-022811?ESRC=mr.nl)

## **3 Reasons to Use VA Home Loan Benefits Now**

Veterans receive the same incentives as any buyer to purchase their own abode, yet they also have special benefits that civilians do not. Here are 3 reasons why veterans might start looking for that dream home now.

<http://www.military.com/military-report/3-reasons-to-use-va-home-loan-benefits-now-022811?ESRC=mr.nl>

## **Bills Offers Support for Military Spouses**

Congress is currently considering several bills which would have a positive impact on the lives military spouses and their families. Three of the most recent bills are S. 260 and H.R 178, which would eliminate the so-called "Widow's Tax" -- otherwise known as the SBP Offset - and H.R. 687. H.R. 687, also referred to as the " Military Spouse Employment Act," was introduced by John Carter (R-TX). If passed this bill would offer employers a tax credit for hiring spouses of members of the Armed Forces on extended active duty for more than 90 days.

Let your elected officials know how you feel about these efforts to support military spouses.

<http://www.military.com/military-report/bills-offers-support-for-military-spouses?ESRC=mr.nl>

## **Vets Treated Poorly on Campus?**

The recent heckling of former Army Sergeant Anthony Maschek by a handful of fellow students at Columbia University has brought up the question of how military veterans are being treated on college campuses. Separating hype from fact, especially in emotional issues like this, can be a challenge. But, the question remains, are college campuses a hot bed for hatred towards the military, or was the incident at Columbia simply a case of a small number of individuals sounding off?

As a veteran, how have you been treated by faculty and students on your college campus?

<http://www.military.com/military-report/vets-treated-poorly-on-campus?ESRC=mr.nl>

## Stop Loss Pay Deadline

The deadline for eligible members or legally designated beneficiaries to apply for Retroactive Stop Loss Special Pay is coming on March 4. Airmen who were involuntarily held on active duty between Sept. 11, 2001, and September 30, 2009, may be eligible for the special pay compensation of \$500 for each month they were affected. For more information or to file a claim, download a stop loss claim application at the Air Force Personnel Center's Retroactive Stop Loss Special Pay webpage.

Applicants who were serving in the Reserve or Guard at the time of stop loss should visit the Air Reserve Personnel Center website. For more information, visit the Air Force personnel services website or call the Total Force Service Center at 800-525-0102. All military pay information can be found in Military.com's Pay Section.

<http://www.military.com/military-report/stop-loss-pay-deadline?ESRC=mr.nl>

## Did DoD's Homeowner Assistance Help You?

Many servicemembers and their families have faced financial hardship based on the housing market collapse of 2008 and a forced military move. Fortunately, Congress and the DoD expanded the Homeowner Assistance Program (HAP) which provided assistance to service members required to permanently relocate during the home mortgage crisis. If you're an active duty homeowner and were hurt financially by the collapse and military relocation orders, the Military Officer Association of America wants to hear from you.

Take a few minutes to fill out MOAA's HAP survey.

<http://www.military.com/military-report/does-homeowner-assistance-program-help?ESRC=mr.nl>

## Army Emergency Relief Campaign

The annual Army Emergency Relief (AER) campaign will run from March 1 through May 15, 2011. Army Emergency Relief is a private non-profit organization incorporated in 1942 to provide financial assistance to Soldiers, active and retired, and their families. Access to financial assistance is available 24/7 worldwide directly through one of 86 AER Sections located Worldwide or through 347 other military bases with several relief organizations. For further information on the 2011 AER campaign, contact your unit's coordinator.

Find ways to support and honor U.S. military service members and veterans who protect our security and freedom. Visit the Military.com Support our Troops webpage.

<http://www.military.com/military-report/army-emergency-relief-campaign?ESRC=mr.nl>

## Space-A Travel Opportunities

Space-A flights, also known as "military hops," are free with the exception of customs and head tax fees on the aircraft. To sign up, eligible travelers must present a DOD-issued ID card (for ages 10 and up) and appropriate travel authorization or, for active duty personnel, current leave paperwork. Eligible travelers can sign up for Space-A in person at any passenger terminal, or by fax, email, Internet or regular mail. For more information, including AMC passenger terminal information, travel eligibility, and a downloadable Space-A traveler handbook, visit the AMC travel website. Passenger terminal locations and contact information can be found at the AMC travel website.

Learn more about Space-A Travel.

<http://www.military.com/military-report/space-a-travel-opportunities?ESRC=mr.nl>

## Join the Blue Angels

The Navy Flight Demonstration Squadron, the Blue Angels, is encouraging qualified Navy and

Marine Corps officers and enlisted personnel to apply for the 2012 and follow-on seasons. Application deadlines are April 30th for officers and May 1, for enlisted. Information on how to apply may be found on the Blue Angels' website. Information on the officer application process is available from Lt. Cmdr. James Tomaszeski until mid-March 2011, at DSN 658 2509/commercial (760) 339-2509 (until March 13, 2011) or DSN 922-2583/commercial (850) 452-2583, ext. 311 (after March 13).

Information on the enlisted application process is available from Senior Chief Aviation Electronics Technician (AW/SW) Patrick Hosterman at DSN 658-2075/commercial (760) 339-2434 (until March 13) or DSN 922-2583, ext. 3130/ commercial (850) 452-2583 ext. 3130 (after March 13).

Find ways to support and honor U.S. military service members and veterans who protect our security and freedom. Visit the Military.com, Support our Troops webpage.

<http://www.military.com/military-report/join-blue-angels?ESRC=mr.nl>

## **Voc-Rehab Offers OJT Option**

The VA VR&E program offers a Federal On-the-Job Training program to help vets land government jobs. The Federal OJT program offers veterans immediate income and benefits as a Federal employee, the chance to learn skills in a practical setting that meet the Federal Agency's specifications, a starting salary, which is supplemented by VA subsistence allowance, and Permanent employment following successful completion of the OJT program.

Visit the Military.com Benefits Section to learn more about this relatively new Federal OJT benefit.

<http://www.military.com/military-report/voc-rehab-offers-ojt-option?ESRC=mr.nl>

## **Tuskegee Airman and Artist**

The Air Force Art Gallery at the Pentagon recently unveiled the artwork of Roy LaGrone. Mr. LaGrone served as one of the original Tuskegee Airmen and later became a prolific artist, helping tell the Air Force story on canvas for nearly 45 years. Mr. LaGrone's ability to capture the essence of the Tuskegee Airmen and the Air Force in his paintings is apparent to many of his fans. Mr. LaGrone died in 1993 at his home in Somerset, N.J. He was 72. For more information, visit the Air Force Art Program website and the Roy LaGrone page.

For more on the Tuskegee Airmen and Black History Month, visit the Black History Month features section.

<http://www.military.com/military-report/tuskegee-airman-and-artist?ESRC=mr.nl>

## **AF Education Webcast**

The Air Force Personnel Center will host two webcasts March 1 to offer civilian airmen and their supervisors a chance to learn about the many education and development opportunities available. Subject matter experts will be online to provide real - time answers to questions during the 9 a.m. and 4 p.m. CST webcasts. To join the webcast, visit the Civilian Force integration login page.

Those registered with the Defense Connect Online tool will use their user names and passwords to log in, but participants can log in as guests as well. Login will be available 30 minutes prior to the webcast. Please test your computer's configuration for the needed Adobe(R) Flash Player 8 prior to the webcast.

To learn more about military education benefits, visit the Military.com Education Channel.

<http://www.military.com/military-report/af-education-webcast?ESRC=mr.nl>

## **Army Band Offers Free Music Lessons**

The United States Army Field Band recently incorporated instructional videos into their website via an "Educational Video Series Player." free player is designed for all levels of musicians and music enthusiasts, presenting topics ranging from history and maintenance to advanced playing techniques. Users can select the topic that interests them most and go directly to the lesson. The player is easily launched from a PC or Mac and does not require the user to download any software. The videos are available on the Army Field Band website - click on the "Educational Video Series Player" that will launch the instructional videos.

<http://www.military.com/military-report/army-band-offers-free-music-lessons?ESRC=mr.nl>



## **TRICARE 'Home Delivery' Convenience**

TRICARE Pharmacy Home Delivery allows beneficiaries to save time and money by delivering maintenance medications safely and securely to their home through the U.S. Mail. TRICARE beneficiaries switching to pharmacy home delivery from retail pharmacies in 2010 saved 66 percent on their copayments, up to \$176 a year for a non-formulary prescription. Pharmacy home delivery also features an automatic prescription refill option. To sign up for pharmacy home delivery or to learn more about the program, visit the TRICARE website or call the Member Choice Center toll free at 877-363-1303.

Military.com surveys have found that most service members and their families are confused by TRICARE. Get the facts and latest news on TRICARE.

<http://www.military.com/military-report/tricare-home-delivery-convenience?ESRC=mr.nl>

## **AAFES Romance Contest**

The Army and Air Force Exchange Service's Patriot Family Connection is currently sponsoring the "Romance Rocks" contest. Now through March 4, military shoppers can submit an essay of their most bizarre and comical love and romance story for a chance to win a grand prize of \$1,000. Essays must be 500 words or less and include name, address, contact information, rank or occupation as well as name of the closet Army or Air Force Exchange. The contest is open to military members and military ID card holders 18 years of age or older at the time of entry. Essays can be sent to PatriotFamily@aafes.com.

Find great discounts on products for military service members only in the Military.com Discount Center.

<http://www.military.com/military-report/aafes-romance-contest-?ESRC=mr.nl>

## **Bataan Memorial March**

Registration is currently open for the 2011 Bataan Memorial Death March, which will be conducted March 27, at White Sands Missile Range, N.M. The march is a challenging trek through the high desert terrain. Participants may choose either the 26.2 mile route or the 15.2 mile route. For more information, including training recommendations, visit the 2011 Bataan Memorial Death March website.

Find all of the military fitness information you need, from news to workouts, at the Fitness Center on Military.com.

<http://www.military.com/military-report/bataan-memorial-march?ESRC=mr.nl>

## **Navy Medical on Facebook**

The Navy Medicine Support Command (NMSC) recently launched its command Facebook page. The NMSC Facebook page, administered by the NMSC Public Affairs Office, contains photos, schedules of command functions and a series of threads through which individuals associated with the page by becoming a "friend" can comment on events and items posted to the site. Individuals interested in viewing the NMSC Facebook page should have an existing Facebook account and search for Navy Medicine Support Command on the website. Request to "friend" the page, and administrators should respond within 24 hours.

Military.com surveys have found that most service members and their families are confused by TRICARE. Get the facts and latest news on TRICARE.

<http://www.military.com/military-report/navy-medical-on-facebook?ESRC=mr.nl>

## **Join the Navy Chess Team**

The All-Navy Chess Qualifier will be held April 29-May 1 at Naval Air Station Meridian. Twelve of the top-rated Navy Chess Team applicants will be selected to compete for a spot on the All-Navy Chess Team. The Inter-service Chess Tournament will be held June 13-17 at Marine Corps Air Station, Miramar, Calif. Application forms are available on the Navy Morale, Welfare, and Recreation website.

Find ways to support and honor U.S. military service members and veterans who protect our security and freedom. Visit the Military.com Support our Troops webpage.

<http://www.military.com/military-report/join-navy-chess-team?ESRC=mr.nl>

## **Women's Leadership Symposium**

Women from all branches of the Armed Forces will have the opportunity to learn leadership skills and network at the Joint Women's Leadership Symposium March 15 and 16 in San Diego, California. The second day will include high-ranking senior officer speakers and agendas specific to each of the service branches. There also will be mentoring lunches and breakout sessions. Service members can register at FY11 Joint Women's Leadership Symposium website until March 14, 2011, as well as find additional conference information.

To access the largest veteran job board in the world, visit the Military.com Career Center and find military-friendly employers.

<http://www.military.com/military-report/womens-leadership-symposium?ESRC=mr.nl>

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