

RESERVE COMPONENT RETIREMENT INFORMATION



WIAR-G1-SR

01 Sept 2021*

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RESERVE COMPONENT RETIREMENT INFORMATION

LETTER OF NOTIFICATION OF ELIGIBILITY FOR RETIRED PAY AT AGE 60 (20/15 YEAR) AND RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

20 Year/15 Year Letter and RC-SBP Packet

- 20 year letter issued by The Adjutant General or the US Army Human Resource Center of Excellence (HRC) or 15 year letter if found medically unfit for retention;
- 90 days to make election on DD Form 2656-5, RC-SBP election certificate;
- Spousal notification required by public law;
- Spousal concurrence and notarization for anything less than Option C / Full Coverage.

Purpose of Reserve Component Survivor Benefit Plan

Eligibility for retired pay STOPS on the date of the retiree's death, Congress established the Reserve Component Survivor Benefit Plan to provide an inflation-protected monthly annuity to a retiree's survivors for an amount of up to 55% of the Soldier's retired pay.

The Soldier and spouse should review their entire financial situation before making a decision. The election is permanent and irrevocable. It can only be changed thru a life changing event such as divorce or death. The Soldier has the right to appeal to the Reserve Component Survivor Benefit Program Board for permission to change an election. The Soldier has one (1) year from date of any life changing event to make changes in coverage.

Options

- A - Decline Coverage/Defer Election until Age 60;
- B - Provide annuity payable upon Soldier's 60th Birthday;
- C - Provide immediate annuity (following Soldier's death).

RC-SBP Cost

- Deducted from retiree's pay check;
- RC-SBP costs - actuarial charge based on age at time of election;
- Cost averages 7½-10%.

Eligible Beneficiaries

- Spouse/Former Spouse;
- Spouse/Former Spouse & Dependent Children;
- Dependent Children only;
- Insurable Interest - cost prohibitive – cost caps at 40% of retired pay.

Annuity Paid to Eligible Designated Beneficiaries Upon Soldier's Death

- 55% of Soldier's retired pay and no SBP costs.

REQUEST FOR DISCHARGE FROM WIARNG AND TRANSFER TO U.S. ARMY HUMAN RESOURCE CENTER OF EXCELLENCE (AHRC) – FORT KNOX, KY

The Soldier who has qualified for Reserve retired pay and decided to request discharge must submit a written request to the unit commander who will forward the request through command channels to this HQ, ATTN: WIAR-G1-OFF or WIAR-G1-ENL. The request for discharge from the WIARNG must include an effective date and one of the following choices:

1. **Discharge from ARNG and the Reserve of the Army (Total Out).** This is not recommended - there is no military affiliation. Soldier is not entitled to an ID card until Age 60. Total retirement points will be determined at time of discharge from ARNG. However, Soldier will not receive annual pay increases on the longevity pay scale through Age 60; retired pay will be at pay scale in effect at time of discharge versus pay scale in effect at Age 60.

2. Discharge from ARNG and transfer to AHRC Fort Knox in one of the following:

a. **Retired Reserve.** No additional accrual of retirement points; total retirement points will be determined at time of discharge from ARNG. Soldier will continue to receive annual increases on the longevity pay scale. Retired pay will be based on pay scale in effect when the Soldier attains Age 60. Soldier is eligible for gray area retiree benefits - ID card, commissary, morale, welfare & recreation (MWR) facilities.

b. **Individual Ready Reserve (Reinforcement).** Entitled to gray area retiree benefits - ID card, commissary, MWR facilities. Continue to accrue membership points and receive annual increases on the longevity pay scale. Soldier must accrue an additional 35 points in addition to the 15 membership points for a good year by drilling with a TPU/Reserve Unit or be discharged as a Reserve of the Army (Total Out). Soldiers must understand that when transferring to the IRR they must either request through Fort Knox to extend their enlistment or request placement into the Retired Reserve prior to their ETS date. Failure to request either action prior to ETS will result in the Soldier being discharged as a Reserve of the Army (Total Out). (See item 1 on this page.) The only way to be placed into the Retired Reserve after total discharge is to re-enlist for a specified time in the ARNG or USAR as an active drilling member.

c. **Troop Program Unit.** Soldier would need to find a vacancy in USAR TPU and coordinate the transfer from IRR to TPU with AHRC-Fort Knox. USAR Recruiters maintain vacancy lists. The gaining USAR TPU initiates DA Form 4651-R and forwards to AHRC-Fort Knox. Soldier cannot drill until transfer is approved by AHRC-Fort Knox. Soldiers in TPU are paid for drill and AT.

TRANSFER TO ARMY HUMAN RESOURCES CENTER OF EXCELLENCE (AHRC)

If a Soldier who has transferred to AHRC wants to drill with a Reserve Component unit for retirement points, the Soldier must submit request to AHRC. DA Form 4651-R is sent to the RC unit asking for commander's concurrence for Soldier to drill with RC unit. If RC unit is ARNG, TAG must concur with commander's consent but AHRC retains final approval authority. The effective date of attachment will be at least 10 days after the date DA Form 4651-R is submitted to AHRC. Retroactive dates of attachment to a unit are not authorized. Upon completion of drill, unit commander certifies retirement points on DA Form 1380. IMA Soldiers may also perform annual training periods.

Officer

ATTN: AHRC
U.S. Army Human Resources Command
1600 Spearhead Division Avenue
Fort Knox, KY 40122
1-888-ARMYHRC (1-888-276-9472)

Enlisted

AHRC-EPB-S
U.S. Army Human Resources Command
1600 Spearhead Division Avenue
Fort Knox, KY 40122
502-613-5290
1-888-ARMYHRC (1-888-276-9472)

APPLICATION FOR RESERVE RETIRED PAY AT AGE 60

Reserve Component Retirement System

- Must earn 35 points per retirement year (in addition to 15 membership points) for a qualifying retirement year (total 50 points per year).
Points can be earned by:
 - 1 point for each day of Active Federal Service - AT, ADT, ADSW;
 - 1 point for each Unit Training Assembly (4 hours);
- Cap on IDT points was raised from 90 to 130 points effective for retirement years ending on or after 30 Oct 07.
- Based on assigning a point value to each retirement point earned.
- **Must apply for retired pay benefits to begin at Age 60; payment is not automatic.** (See Retirement Application Process below.)

WIARNG RETIREMENT POINT DOCUMENTATION

Automated retirement points for Soldiers assigned to the WIARNG are documented on NGB Form 23. Retirement point statements are produced annually. Documentation for missing or unverified service should be forwarded to the address below. This section also issues 20yr notification of eligibility memorandums.

ATTN: WIAR-G1-RPAM
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3430
1-800-335-5147, "2" "3430"
Email: ng.wi.wiarng.list.g1-rso@mail.mil

Eligibility for Reserve Retired Pay

- Age 60 (or earlier if qualified for Reduced Age Retirement due to specific mobilizations on or after 29 January 2008; (reference page 4 of this booklet for more details)
- Issued Retirement Eligibility Memorandum (certifying 20 years of creditable military service towards retirement).

Retirement Grade

- Highest grade satisfactorily held for 185 days - officer & enlisted.
- Highest grade satisfactorily held for 31 days - warrant officers.
Officers promoted after 1 Oct 96 - ROMPMA retired grade provisions apply:
 - O1 - O4 - six months;
 - O5 - O8 - three years (6 months if maximum years commissioned service or max age).
- Enlisted promoted IAW EPS (Chapter 7 AR 600-8-7):
 - E5 - E6 - 1 year (12 months);
 - E7 - E9 - 3 years (36 months).

Retirement Application Process

As of October 1, 2014, U.S. Army Human Resource Command (**AHRC-PDR-RCR**) will **NO** longer mail out a **retirement application packet** approximately **one year** prior to retiree's 60th birthday. HRC recommends Gray Area **Soldiers contact them 13 months before their expected retirement by calling or emailing them at the information listed below**. Retirees may also contact this headquarters for assistance in preparing their application for retired pay. We will prepare DD form 108 and DD form 2656, and obtain your required service records. The retiree may either forward the application directly to U.S. Army Human Resource (AHRC) or return the application to this headquarters for assistance in processing. AHRC will verify service, process the application, publish orders placing the Soldier on the retired list, forward these orders to the Soldier, and forward the application to Defense Finance & Accounting Service/DFAS. The process can take 2 to 4 months.

ATTN: WIAR-G1-SR
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3454
1-800-335-5147, "2", "3454
Email: nq.wi.wiarnq.list.g1-rso@mail.mil

ATTN: TAGD (AHRC-PD-TR)
Human Resource Command
1600 Spearhead Division Ave, Dept. 482
Fort Knox, KY 40122-5402
1-888-ARMYHRC (1-888-276-9472)
Email: usarmy.knox.hrc.mbx.tagd-ask-hrc@mail.mil

REDUCED RETIREMENT AGE FOR ARMY NATIONAL GUARD SOLDIERS BASED ON CERTAIN TYPES OF ACTIVE SERVICE ON OR AFTER 29 JANUARY 2008

To be eligible for Reduced Age Retirement also known as "Early Age Drop", you must first be able to meet the qualifications of outlined in National Defense Authorization Act (NDAA) Fiscal Year (FY) 2008, NDAA FY 2014, and mobilized after 29 January 2008. For each aggregate of 90 qualifying days in a fiscal year (FY), a Soldier is eligible for a reduction of 3 months in the age of eligibility for retired pay for non-regular service. A day of duty shall be included in only one aggregate of 90 days. Active duty service performed after September 30, 2014 which qualifies for a reduction in the date for receipt of retired pay may now be counted across two fiscal years. The eligibility age will not be reduced under 50 years. Eligibility age for health care will continue to be 60 years of age. Please contact the Service Retirement Office at (608) 242-3454 / 3430 or 1- 800-335-5147, ext. 3454 / 3430 for guidelines for applying for reduced retirement age based on active service.

RETIRED PAY RECORDS

The Defense Finance and Accounting Service (DFAS) receives the approved application from HRC and establishes an account for the Soldier. Soldiers who receive separation pay, severance pay or readjustment pay from the Armed Forces and who later qualify for retired pay will have the full amount of separation, severance, or readjustment pay recouped from retired pay. Certain Transition Assistance Programs may be exempt from recoupment. Soldiers are paid via direct deposit on the first of the month; i.e., 1-31 May earned retired pay would be paid on 1 June. The Soldier will receive an initial Retiree Account Statement and one each time the amount of pay changes. This document also shows what the retiree's gross pay is, taxable income, and deduction, i.e. State and Federal income tax withheld, tax withholding status, amount of taxes withheld, total tax exemptions claimed, and whether or not the spouse is covered by the Survivor Benefit Plan (SBP). It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing address change, financial institution change, or changes to RC-SBP plan due to death or divorce must include the soldier's SSN and must be submitted to:

Defense Finance and Accounting Service
US Military Retirement Pay
8899 E. 56th Street
Indianapolis, IN 46249-1200
1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST)

Fax 1-800-469-6559
Website: <http://www.dfas.mil>

For ADDRESS CHANGE also contact
DEERS 800-538-9552

Retiree Account Statement

Your Retiree Account Statement (RAS) is a two-page document issued by DFAS that summarizes your pay, benefits and deductions at a specific point in time. It is a description of what you can expect on the next pay date. Understanding your RAS is an important first step in managing your retirement pay.

A monthly electronic Retiree Account Statement (RAS) is available to all military retirees currently receiving retirement payments. The RAS is available on **myPay**, the official online account management system for military members and DoD employees. The statements will be available by the first of each month and you will be able to access up to 12 months of statements. **Please register an email address** in your **myPay** account, so DFAS can send you an email reminder each month when your statement is available.

In addition to the monthly RAS, all retirees receive a RAS whenever you make a change to your account and an annual RAS each December.

How to Get a RAS Copy

The most convenient way to view, print and save your latest RAS is on **myPay**. **myPay** makes your RAS, as well as tax statements and other pay account information, available 24 hours a day.

Getting to your RAS <https://www.dfas.mil/RetiredMilitary/manage/ras/gettingtoyourras/>

Need help logging in to **myPay**? See the instructions included in these handouts.

If you cannot access **myPay** or need a RAS no longer in your **myPay** account, send a detailed written request to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
Fax: 800-469-6559

In your request, please include:

- Your name
- Social Security Number
- Signature
- Date

Please specify exactly what information you need and dates you need included in the statement. (*Example: Federal income tax withholding, Survivor Benefit Plan costs and allotments for June 2010 to September 2010*).

Retiree Account Statements from past years require extensive research. Please allow **up to 60 days to process** an extended audit of your account.

Reading Your RAS

Once you've obtained a copy of your RAS, it's important that you know what everything included on it means to you. Keep in mind your statement may not contain information in every field - only those that apply to your pay at the time your RAS is issued.

Understanding Your RAS, Page 1 <https://www.dfas.mil/RetiredMilitary/manage/ras/understandpage1/>

Understanding Your RAS, Page 2 <https://www.dfas.mil/RetiredMilitary/manage/ras/understandpage2/>

Understanding Your Year End RAS Package <https://www.dfas.mil/RetiredMilitary/manage/ras/Understanding-Your-Year-End-RAS-Package/>

RESERVE COMPONENT SURVIVOR BENEFIT PLAN ANNUITANT RECORDS

If the Soldier completed a DD form 1883 or DD form 2656-5 (Survivor Benefit Plan (SBP) Election Certificate), upon your notification of the death of the retiree, DFAS will forward an annuity application packet to the designated beneficiary. If the retiree has selected to participate in the SBP, it will be so stated on bottom part of the Retiree Account Statement. The designated beneficiary will draw up to 55% of the Soldier's retired pay. If the Soldier was already drawing retired pay, there will be a slight delay in receiving the annuity. **If the Soldier was not yet drawing retired pay, AHRC must review the application, certify the Soldier for retired pay, and posthumously place the Soldier on the retired list prior to forwarding to DFAS for processing of pay.** (Contact this office for help with this notification.) DFAS must establish the Soldier on the pay system before the RC-SBP annuity may be processed. This process can take up to 180 days. It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing address change, financial institution change, or change in marital status due to death or divorce, must include the Soldier and spouse SSNs and must be submitted to:

Defense Finance and Accounting Service
US Military Annuitant Pay
8899 E. 56th Street
Indianapolis, IN 46249-1300
1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST)
DFAS Customer Support: 1-888-729-2769
Fax 1-800-982-8459
Website: <http://www.dfas.mil>

CONCURRENT RECEIPT OF MILITARY RETIRED PAY AND DISABILITY PAY

Effective for payments made after January 1, 2004, the law was changed to allow certain military retirees (those who have a 50 percent disability rating or higher) to receive both disability payments from the Department of Veterans Affairs and their military retired pay from the Defense Finance and Accounting Service. This is called Concurrent Retirement and Disability Pay (CRDP). You do not need to apply for CRDP. If qualified, you will be enrolled automatically. To qualify you must be a reserve retiree with 20 qualifying years of service, who has a VA disability rating of 50 percent or greater and who has reached retirement age. This change in the law will allow former spouses of the retirees and recipients of child support and/or alimony to begin receiving payments from the retirees' military retired pay.

Contact the VA for details on your personal payment situation, 1-800-827-1000.

REPORTING GRAY AREA RETIREES - CHANGES TO ARMY HUMAN RESOURCE CENTER OF EXCELLENCE (AHRC) RECORDS

AHRC no longer mails retiree status and verification forms to retirees; however, retirees must still keep their personnel records accurate. Retirees should notify AHRC when the following information or conditions change: Address, phone number (home or work), physical condition. If changes in a retiree's health will prevent further military service, the retiree should send the AHRC a description of the physical condition and a physician's statement or Veterans Services Office forms listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery. Changes must include soldier's SSN and must be submitted in writing.

ATTN: AHRC-PDR-RCR
Human Resource Command
1600 Spearhead Division Ave, Dept. 420
Ft. Knox, KY 40122-5402
(502) 613-8950 1-888-ARMYHRC (1-888-276-9472)

Records are kept at:
National Personnel Records Center
(Military Personnel Records)
1 Archives Drive
St Louis, MO 63138

ARMY HUMAN RESOURCE CENTER OF EXCELLENCE (AHRC) RETIREMENT POINT DOCUMENTATION

Automated retirement points for soldiers assigned to AHRC are documented on ARPC Form 249 by the Transition & Separation Benefits Section. This section also issues notification eligibility memorandums, maintains Reserve Component Survivor Benefit Plan elections, and processes Reserve retired pay benefit applications.

ATTN: AHRC-PDR-RCR
Human Resource Center of Excellence
1600 Spearhead Division Ave, Dept. 420
Ft. Knox, KY 40122-5402
(502) 613-8950 1-888-ARMYHRC (1-888-276-9472)

REQUEST FOR DOCUMENTS FROM RECORDS OF FORMER WIARNG SOLDIERS

When a Soldier is discharged from the Wisconsin Army National Guard, their records are forwarded to AHRC-St. Louis or the gaining State. This headquarters also maintains a State file. Any requests for documents, i.e., medical records, DD Form 214, discharge orders, NGB Form 22, NGB Form 23, etc., **to include requests for documents for Social Security application**, should be forwarded to the address below. Only signed, written requests will be accepted and should include the Soldier's full name, social security number, date of birth, dates of membership in the Wisconsin Army National Guard, and the requested document(s). While disclosure of SSN is not mandatory, it can delay/hamper the search for records.

ATTN: WIAR-G1-RHA
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3678 1-800-335-5147 (#2-3678)

REPLACE DD FORM 214/REPLACE DECORATIONS & AWARDS FOR RETIREES

National Personnel Records Center
Military Personnel Records
1 Archives Drive
St Louis, MO 63138
(314) 801-0800
www.archives.gov/veterans

DEATH OF WIARNG RETIREES/SPOUSES

This headquarters should be notified of the death of any WIARNG retiree – either Age 60 or Gray Area. Notification is also needed for the deaths of spouses of WIARNG retirees, especially if they are receiving or are entitled to receive Survivor Benefit Plan payments. For those Gray Area Retirees that selected Option B (payment upon reaching age 60) or Option C (immediate payment), it is important to notify our headquarters within one year of your spouse's date of death, otherwise the retiree will continue to be charged for the SBP annuity.

When notified by your family, this Headquarters will notify the Defense Finance and Accounting Service (DFAS) of the death of the retiree or spouse. DFAS will close out the Soldier's retiree pay records and will send a packet (in about two/three weeks after receipt of death notice), with several forms to complete so the spouse can receive the unpaid compensation and SBP payments (if entitled). This Headquarters will also send out a sympathy letter that includes the Soldier's RC-SBP election and what, if any, benefits are available to eligible dependents. This office can also assist in the preparation of the Survivor Benefit application.

For Gray Area retirees, when notified by your family, our office will contact Human Resource Center of Excellence (HRC). HRC will then send a packet to the spouse to complete if the spouse is due SBP benefits. HRC then contacts DFAS and the payments will start in approximately 120 days.

It is important for surviving spouses to get a new military Identification Card, changing their status from spouse to widow or widower. See page 10 of this booklet for ID card centers. Your funeral director will be able to supply information on Military Burial Benefits. Questions on burial flags and headstones can be answered by your County Veterans Service Officer.

ATTN: WIAR-G1-SR
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3454 / 3430
1-800-335-5147, "2", "3454 / 3430"
Email: ng.wi.wiarng.list.g1-rso@mail.mil

DFAS
1-800-321-1080

ID CARDS - AGE 60

Application for ID cards will be made by completing DD Form 1172. Defense Enrollment Eligibility Reporting System (DEERS) enrollment/update is completed at the time ID cards are issued. DEERS enrollment is mandatory for any service benefits/privileges, VA benefits, TRICARE Select, and TRICARE for Life. Most ID cards expire upon reaching age 60 and/or 65.

DEERS Beneficiary Telephone Center: 1-800-538-9552

On July 31, 2021 the Department of Defense began transitioning from its current paper-based Uniformed Services Teslin Identification card to a more secure, next generation USID card. The Next Generation USID card will incorporate an updated design and security features to deter counterfeiting and fraud, and will be printed on a plastic cardstock.

The retiree will need to provide the following documents: two forms of ID, one being a government issued photo ID, orders placing Soldier on Retired List (issued by AHRC) and Social Security card. For a list of other acceptable forms of identification for military USID issuance please utilize the following website:

<https://www.cac.mil/>

Dependents must provide the following documents: two forms of ID, one being a government issued photo ID, proof of age (birth certificate), social security card and marriage certificate for spouse, and social security card and birth certificate for dependent children. If retiree is deceased, provide a certified copy of the death certificate. If the dependent ID card request is mailed to Fort McCoy, the following documents must be included: DD Form 1172, discharge orders, marriage certificate, death certificate if applicable, birth certificates for dependent children, and a notarized 8x10 inch photo of the applicant, full face, color or black & white photo. It should be noted dependent ID cards expire every four years from the date of issue; however, once the spouse is within 90 days of reaching age 75, it will be issued as indefinite.

RAPIDS SITES - ID CARD ISSUING FACILITIES

The following offices provide ID card services; we recommend you contact your specific site initially to verify hours of operation and then again on the day you are scheduled to obtain your ID cards to verify the RAPIDS system is operational. These sites are not typically operational on holidays or weekends. To locate sites and make reservations, refer to: <https://idco.dmdc.osd.mil/idco/>

Wisconsin

Chippewa Falls

724 Engineer Bn HQ

2811 W. Park Avenue
Chippewa Falls, WI 54729
Monday – Friday 0900-1400
(715) 720-3400
BY APPOINTMENT ONLY

Fort McCoy

Military Personnel Division

BLDG 35 South 8th AVE.
Fort McCoy, WI 54656
Monday-Friday 0730-1530
(608) 388-4563 or (800) 982-3585
WALK IN AVAILABLE

Green Bay

Navy and Marine Corps Reserve Center USNR

2949 Ramada Way
Green Bay, WI 54304
(920) 336-2444 extension 100 or 101
Online reservations available
BY APPOINTMENT ONLY

Madison

The Department of Military Affairs

2400 Wright Street
Madison, WI 53704-2572
Monday-Friday 0800-1200 and 1300-1500
(608) 242-3420 or (800) 335-5147, "2" extension 3420
Online reservations available
BY APPOINTMENT ONLY

115th Fighter Wing ANG

Truax Field ANGB
3110 Mitchell Street, Bldg. 500
Madison, WI 53704
(608) 245-4468 or 4589
BY APPOINTMENT ONLY

Milwaukee

128th Air Refueling Wing ANG

General Mitchell ANGB
1835 E. Grange Avenue, Bldg 512 Rm 23
Milwaukee, WI 53207
Tuesday & Wednesday 0900-1430
(414) 944-8245 Extension 245
BY APPOINTMENT ONLY

157th MEB BDE

4108 North Richard Street Room 105
Milwaukee, WI 53212
(414) 961-8685
Tuesday only 0900-1430
BY APPOINTMENT ONLY

Illinois

Great Lakes Naval Base

521 Cluverius Ave Bldg. 322 RM
E113Great Lakes, IL 60088
Monday-Friday, 0730-1600
Saturday, 0800-1200
(847) 688-5550 Extension 311 or 314
WALK IN AVAILABLE

Minnesota

Camp Ripley

15000 Highway 115, BLDG 11-1 RM 1153
Little Falls, MN 56345
Monday-Friday 0800-1600
(320) 616-2728
Online reservations available
BY APPOINTMENT ONLY

Duluth

148th Fighter WG

4680 Viper Street
Duluth, MN 55811
Tuesday & Thursday, 0900-1400
(218) 788-7212
WALK IN AVAILABLE

Minneapolis-St Paul

934th AW Minneapolis-St. Paul
760 Military Highway
Minneapolis, MN 55450
Monday–Friday 0730–1400
(612) 713-1085
BY APPOINTMENT ONLY

St Paul

133 Air Lift Wing

631 Minuteman Drive
St Paul, MN 55111
Monday-Friday 0800-1500
(612) 713 2041
WALK IN AVAILABLE

GRAY AREA RETIREE BENEFITS

Gray Area Retirees are those Soldiers who are eligible to receive retired pay at Age 60 (have been issued a National Guard Bureau (NGB) 20 year letter), have been discharged from the Wisconsin Army National Guard and have transferred to AHRC (either Retired Reserve or Individual Ready Reserve). Retirees will need to show an ID card for entrance to facilities. The Soldier who has been placed in either of these groups remains eligible for the following gray area retiree benefits:

- Entrance to Morale, Welfare & Recreation facilities;
- Unlimited Access to Exchange;
- Unlimited Commissary Privileges;
- Lodging at Military Installations;
- Military Space Available Flights;
- Retiree Dental Program (Delta Dental)
- Federal Long Term Care Insurance Program.

Gray Area ID Cards

Gray Area Retirees are eligible for an ID card entitling them to unlimited access to exchange, military commissaries, and Morale, Welfare, and Recreation (MWR) facilities. Honorary retirees and reserve Soldiers who were discharged from the Army Reserve (with less than 20 years) are NOT eligible. (Application made on DD form 1172.)

Dependent ID cards. This card authorizes exchange and certain MWR privileges but does not authorize eligibility for medical benefits. Un-remarried widows/widowers and eligible dependent children of gray area retirees continue their eligibility even if the retiree died prior to reaching Age 60. Participation in the Survivor Benefit Plan is NOT a requirement for eligibility for MWR and health benefits. Upon the 60th anniversary of the retiree's birthdate, eligible surviving dependents of Reserve retirees can be issued USID.

ID Cards may be issued by any RAPIDS site, any National Guard Armory that has ID card issuing capability, or by U.S. Army Human Resource Center of Excellence (AHRC). The Soldier must accompany any dependents that are obtaining ID cards. The Soldier must provide a copy of discharge orders from the ARNG with transfer to AHRC. The following documents must be provided: DD Form 1172, copy of "Notification of Eligibility for Retired Pay at Age 60" memorandum, orders transferring Soldier to AHRC (Retired Reserve or IRR Control Group), marriage certificate, and birth certificates for dependent children.

Veteran identifier on Wisconsin driver license or ID



To get the veteran identifier on your driver license or ID card:

1. Verify your eligibility with the Wisconsin Department of Veterans Affairs. Contact the Veterans Benefits Resource Center at: 1-800-WIS-VETS or VetExpress.
<https://applications.dva.wisconsin.gov/myWisVets> for this and other benefits.

Or,

Contact your local County Veterans Service Officer to obtain certification of your veteran status for the identifier.

2. Once you've established eligibility, you may apply at the Wisconsin DMV. If renewing or getting your first driver license or ID card, you'll need to visit your local DMV. If it's not time to renew, you have the option to get a duplicate product online.

TRICARE / HEALTH / PHARMACY BENEFITS UPON RECEIPT OF RETIREMENT PAY

Military Treatment Facility

Great Lakes Naval Hospital (847) 688-5457

Fort McCoy (608) 388-2246

TRICARE East Region (800) 444-5445

Retirement Services Officer, Fort McCoy (608) 388-3716, or the Retiree Activities Offices listed on page 18.

TRICARE

When you turn age 60, you can enroll in a TRICARE Prime (where locally available stateside) or TRICARE Select plan after these two qualifications have been met:

- You're drawing retired pay and in receipt of the AHRC Retired List order.
- Your eligibility is reflected in the Defense Enrollment Eligibility Reporting System (DEERS) A database of information on uniformed services members (sponsors), U.S.- sponsored foreign military, DoD and uniformed services civilians, other personnel as directed by the DoD, and their family members. You need to register in DEERS to get TRICARE benefits.

When these steps are complete, you and your eligible family members must take action to enroll in an available TRICARE health plan by the applicable deadline. Otherwise you'll only be eligible for care at a military hospital or clinic if space is available. Typically, the deadline to enroll in a TRICARE health plan is 90 days from your 60th birthday.

No Retroactive Enrollment

If you don't enroll in TRICARE Prime or TRICARE Select within 90 days of turning age 60, you will have to wait until open enrollment. Coverage is **NOT** retroactive. Beginning in 2021 retirees will have to pay enrollment fees.

If you do not request enrollment within 90 days of the sponsor turning age 60, you can only enroll in a TRICARE plan during TRICARE Open Season or until you and/or a family member experiences another Qualifying Life Event. You'll only be eligible for care at a military hospital or clinic if space is available.

TRICARE Select is a fee-for-service plan available to all non-active duty beneficiaries throughout the United States. Enrollment is required. When using TRICARE Select, you may visit any TRICARE-authorized provider, network or non-network. Care at military treatment facilities is on a space-available basis only. You do not need a referral for any type of care but some services may require prior authorization. Soldiers and eligible dependents become eligible for TRICARE Select at age 60 and placement on the retired list.

TRICARE Prime offers the most affordable and comprehensive coverage. TRICARE Prime is available in the United States in areas known as Prime Service Areas. Enrollment is required to participate in TRICARE Prime. When you enroll in TRICARE Prime, you have an assigned primary care manager (PCM), either at a military treatment facility (MTF) or from the TRICARE network, whom provides most of your care. Your PCM will refer you to a specialist for care he or she cannot provide and coordinate with your regional contractor for authorization, find a specialist in the network, and file claims on your behalf. You have certain time and distance standards for care including wait times for urgent, routine and specialty care. Other benefits include enhanced vision and preventive services and travel reimbursement for some specialty care.

TRICARE For Life (TFL) is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. While Medicare is your primary insurance, TRICARE acts as your secondary payer minimizing your out-of-pocket expenses. TRICARE benefits include covering Medicare's co-insurance and deductible. Basically, if you use a Medicare participating or non-participating provider, he or she will file your claims with Medicare. Medicare pays its portion and electronically forwards the claim to the TFL claims processor. TFL pays the provider directly for TRICARE-covered services.

TRICARE Retired Reserve (TRR) is a premium-based, worldwide health plan that qualified Retired Reserve members and survivors may purchase. TRR offers comprehensive health coverage from any TRICARE-authorized provider, network or non-network. Referrals are not needed for any type of care, but some services may require prior authorization. The type of provider you see determines how much you'll pay out-of-pocket and the provider will file claims for you. You may receive care in military treatment facilities on a space-available basis.

TRICARE Young Adult is a premium-based health care plan available for purchase by qualified dependents. When you purchase TRICARE Young Adult, you will have access to medical and pharmacy benefits, but dental coverage is excluded. TRICARE Young Adult allows adult children to purchase TRICARE coverage after eligibility for "regular" TRICARE coverage ends at age 21 (*or age 23 if enrolled in a full course of study at an approved institution of higher learning*).

For more information on TRICARE Plans and options, use the TRICARE website at www.tricare.mil.

DENTAL AND VISION PLANS

Dental and Vision Plans are available through **BENEFEDS** on-line www.benefeds.com or by calling 1-877-888-3337. Plans are optional and have monthly premium costs associated with them. It will be necessary to answer some questions to validate your status as retired military.

Eligible Annuitants: Federal or USPS annuitants, retired members of the uniformed services who are entitled

to retired or retainer pay, including retired gray reservists, even if they are not yet receiving their retired pay. Enrollment must be done within 60 days of eligibility, or during the BENEFEDS open enrollment season period during November and December of each year.

BENEFEDS administers the enrollment and premium payment processes for the Federal Employees Dental and Vision Insurance Program (FEDVIP).

The BENEFEDS website will guide you through verifying your eligibility and creating your account before helping you enroll. Once enrolled, you'll be able to manage your plans and view your payment history.

- **MILITARY DENTAL CLINIC**: Each dental clinic makes its own determination based on staffing and funding on whether space available dental care may be provided to retirees.

Naval Dental Center, Building 237
Great Lakes Naval Base
(847) 688-3331

- **MILITARY SPECTACLES**: If you are retired and eligible for other medical services you are authorized the free issue of one pair per year of standard military issue in single, bifocal and trifocal vision from a Military Treatment Facility (MTF). If you are less than 50 miles from a MTF you can take your prescription with you and they will measure you. If you are over 50 miles from a clinic with optometry services you can print the DD form 771. Please fill out the top section with your "name, "retiree", and last 4", along with your shipping and contact information. About halfway down the form, please indicate which standard issue frame you desire. Take this partially completed form with you to your eye exam. Ensure the examining facility writes the prescription, and includes the pupillary distance (PD) on the form. <https://www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx>

Send the following information to NOSTRA:

- One copy of the completed DD form 771 (orders are subject to a DEERS eligibility check)
- Your mailing address, daytime phone number and email address if available
- You may submit your order for eyewear by email, fax or standard mail.
- **Email your order to:** usn-nostra-customer-service@mail.mil
- or---
- **Fax your order to: 757-887-4647.**
Make sure you write: "Retiree Order" on the fax.
Please call NOSTRA Customer Service at (757) 887-7600 option 1 if additional questions.
- or---
- **Standard Mail to:**
NOSTRA Customer Service
160 Main Road, STE 350
Yorktown, VA 23691-9984

You may also call NOSTRA Customer Service Department between 0700-1600 if you have any problems or questions at (757) 887-7600 option 1 or email at: usn-nostra-customer-service@mail.mil

PHARMACY SERVICES

All persons eligible for TRICARE may take prescriptions to any military pharmacy and have them filled, free of charge.

A network of civilian pharmacies has been established as part of the TRICARE program. TRICARE Prime enrollees must adhere to program guidelines regarding prescriptions. For those not enrolled in TRICARE Prime, savings are still available by using pharmacies in the TRICARE network. Check with your TRICARE Service Center at 1-800-941-4501 for details.

A national mail order pharmacy service is also provided under TRICARE. Active duty family members and non-Medicare-eligible retirees and families pay a copay for generic and brand name per 90-day supply of non-narcotic medication and up to 30-day supply of narcotic medications. Contact your TRICARE Service Center at 1-800-941-4501 for details on this convenient service.

Great Lakes Naval Hospital
Monday-Friday, 0730-1700
Saturday, 0800-1200
(224) 610-3897

Burkey Mall Satellite Pharmacy
(Located in Commissary/PX Building)
Monday-Friday, 0900-1730
(847) 688-2772
(Great Lakes)

BURIAL BENEFITS (Military Funeral Honors)

Eligible to all Soldiers who have completed initial military enlistment either Active or Reserve Component. Contact your local county Veterans Service Officer or Wisconsin Department of Veterans Affairs at 1-800-947-8387.

- Burial Flag;
- Headstone or grave marker;
- Burial plot in national or Wisconsin Veterans cemetery or burial plot allowance;
- Lump sum burial expense;
- Presidential memorial certificate.

Reserve retirees receiving retired pay and those Reserve retirees who have qualified for Reserve retired pay are eligible for burial in a national cemetery. Call 1-800-697-6947 for grave information or 1-800-827-1000 for the nearest VA office.

Funeral Detail - Contact local American Legion, VFW or Wisconsin Department of Veterans Affairs at 1-800-947-8387.

Wisconsin National Guard Military Funeral Honors Program: Monday thru Friday 8:00 a.m. to 4:30 p.m.
Closed Federal holidays.

Honors Coordination Office: (877)-944-6667 (toll-free)

Honors Fax: (866)-454-0356 (toll-free)

FT LEONARD WOOD, MISSOURI CASUALTY BRANCH/SURVIVOR ASSISTANCE FOR RETIREES DRAWING PAY

The Casualty Branch at Fort Leonard Wood, Missouri, will provide information and general assistance to survivors. When requested by the next of kin and upon notification of the retiree's death, a Survivor Assistance Officer will be appointed by Fort Leonard Wood Casualty Branch. The following information is required when requesting assistance or reporting a death: Retiree's full name, Social Security Number, date and place of birth; date, time, place and cause of death (accidental or natural); name, relationship, address and phone number of next of kin.

1-800-350-7746 or (573) 596-0134/0138 Fax: (573) 596-0742

LIFE INSURANCE

Veterans' Group Life Insurance (VGLI) extends renewable five-year term insurance to people after they leave active duty or the reserves. Coverage is limited to the maximum amount of Service members' Group Life Insurance (SGLI) held on active duty or in the reserves. The retiree has to initiate enrollment and choose the amount of coverage.

Retirees who had SGLI are eligible for VGLI coverage for their lifetimes without evidence of good health if they

apply within 120 days of leaving the military. They can apply for VGLI for another year after the 120-day period expires, although they are subject to medical review.

Office of Servicemen's Group Life Insurance

Website: <https://www.va.gov/life-insurance/options-eligibility/sgli/>

213 Washington Street

Newark, NJ 07102-2999

1-800-419-1473

STATE SPONSORED LIFE INSURANCE (SSLI)

The Wisconsin National Guard offers the State Sponsored Life Insurance (SSLI) program to all Soldiers and Airmen; including active duty (Technician and AGR), traditional members, veterans and retirees. SSLI is an affordable group term life insurance program which allows guard members to insure their spouse and dependent children. Guard members can keep this life insurance after they separate/retire from the National Guard until age 70. SSLI is a payroll deduction program for active Guard Members and a quarterly mailed invoice for separated/ retired guard members. Additional program features include: **claims paid within 24 hours**, \$1,000 no-cost coverage for all Guard members, 24 hour coverage, no exclusionary clauses and a 70% bonus after one year of enrollment. More information on the SSLI program can be reviewed at www.winga.org/insurance or contact our office at Joint Force Headquarters:

SSLI Insurance Program
2400 Wright Street, Room 205
Madison, WI 53704
608-242-3100
info@winga.org

LEGAL ASSISTANCE

Free legal assistance is provided to active duty and retired military personnel (drawing retired pay) and eligible dependents. Personnel seeking legal advice should bring all relevant documents or correspondence.

Appointments may be made at:

Judge Advocate's Office
ATTN: AFRC-FM-JA
1644 South 11th Ave
Fort McCoy, WI 54656-5263
Monday-Friday, 0900-1130 / 1300-1600
(608) 388-2165

SPACE AVAILABLE TRAVEL

Retiree in Receipt of Retired Pay. Spouses and dependent children, accompanied by their sponsor, are authorized to travel on MAC flights to overseas locations. USID cards are required.

Retiree Not in Receipt of Retired Pay. A Soldier assigned to US AHRC who is eligible for retired pay at Age 60 may travel Space A within the United States and its territories. Family members are eligible. USID and a copy of the Retirement Eligibility memorandum are required.

Milwaukee, WI
(414) 944-8732

Minneapolis/St. Paul, MN
(612)713-2450 (Space-A Hotline)
(612)713-2881 (Passenger Service)

Air Mobility Command: <https://www.amc.af.mil/Home/AMC-Travel-Site/>

MILITARY LODGING

"Worldwide Military Travel Guide," which is published annually and available through the PX, contains information on military installations, flights, and recreation.

Army Guest Houses

(800) GO-ARMY or (800) 462-7691

Air Force Lodging

(888) 235-6343

Navy Lodges

(800) NAVY-INN or (800) 628-9466

Hale Koa, Hawaii

(800) 367-6027

U.S. Coast Guard Lighthouses on Lake Michigan

(414) 747-7185

Shades of Green on Walt Disney World Resort, Orlando, Florida

(888) 593-2242

Edelweiss Lodge and Resort Germany

<https://www.edelweisslodgeandresort.com/>

SOCIAL SECURITY

Retired Reservists and National Guard members who served between 1957 and 1987 and had their Social Security benefits reduced are eligible to recoup their losses as of 1 Jan 95. The Social Security Independence and Program Improvements Act of 1994 nullifies the Government Pension Offset and Windfall Elimination Provision, which prevented government employees from "double-dipping" by drawing both federal retirement and Social Security based on the same income. The benefit adjustments are not automatic; retirees or their widowed spouses will have to apply for them. Contact the Social Security Administration at 1-800-772-1213 or visit the nearest Social Security office.

ARMY ECHOES

Army Echoes is a bulletin published on a quarterly basis to keep Army retirees informed of any new developments. Addresses are supplied by AHRC for gray area retirees and by DFAS for those drawing retired or annuitant pay. Therefore, it is important that AHRC or DFAS be notified of any address changes.

SOLDIER FOR LIFE

Soldier For Life engages and connects the U.S. Army with organizations to support Soldiers, Veterans and their families to create opportunities. Once you earn the title Soldier, you are a Soldier for Life.

<https://soldierforlife.army.mil/>

RETIREE ACTIVITIES OFFICES

Retiree Activities Office (RAO) – Madison / Milwaukee

The RAO is staffed by knowledgeable volunteer military for approximately 25,000 military retirees and/or their widows, of all branches of service, including "Gray Area" retirees that live in the State of Wisconsin. Information and assistance is available just for the asking. The RAO e-mail is monitored almost on a daily basis so you won't have to wait for an answer until the next day that the office is staffed, unless you are requesting something to be mailed or the subject needs to be researched. It is important that you give your full name and address.

For those of you who aren't afraid of the "information highway," the Madison RAO has established a website which you should visit at <http://dma.wi.gov/retirees>. When you do visit it, also consider subscribing to a variety of information. You can find this information by looking about half way on the right hand side of the website; you'll see "How to Subscribe," click on it and you will need to enter your email address, then you'll see those items that you can subscribe to. When those items are published you will automatically receive a notice in your inbox; it is highly recommended that you subscribe to the "RAO Newsletter." You can go back in there to add, delete or unsubscribe at any time. Your email address will not be sold or given to anyone.

Retirement Services Officer – Ft. McCoy

Military Personnel Division
ATTN: AFRC-FM-PAM-R
2187 S. "J" Street (Bldg. 2111)
Ft. McCoy, WI 54656-5141
Monday-Friday, 0730-1600
(608) 388-3716 1-800-452-0923

Retiree Activities Office - Madison

The Adjutant General's Headquarters
2400 Wright Street, Room 160
Madison, WI 53704-2572
Tuesday & Thursday, 0730-1130
Mon, Wed & Fri – leave message on voice mail
(608) 242-3115 or 3505; DSN 724-3115 or 3505
1-800-335-5147, "2", "3115" or "3505"
Email: widma.retiree@wisconsin.gov
Website: <http://dma.wi.gov/retirees>

Retiree Activities Office - Mitchell Field, Milwaukee

128th ARW, Building 512
1835 E Grange Avenue
Milwaukee, WI 53207
Tuesday, Wednesday 1000-1400
(414) 944-8212

WISCONSIN NATIONAL GUARD RETIREE COUNCIL

As a retiree, you should be aware of the existence of the Wisconsin National Guard Retiree Council that was appointed by and serves at the pleasure of The Adjutant General, Wisconsin. The primary purpose is to advise and assist The Adjutant General regarding retiree issues. The Council meets four times each year to act on current issues and hosts a Retiree Appreciation Day bi-annually. The Retiree Council President can be reached through the Retiree Activities Office in Madison, Wisconsin.

RETIREE ROSTER

This headquarters maintains a retiree roster of all Wisconsin National Guard retirees or widows/widowers (to include gray area retirees). This database is used for retiree mailings of the Retiree Appreciation Day. Changes should be forwarded to:

ATTN: WING-EXA
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3037 1-800-335-5147, ext. 3037

WISCONSIN NATIONAL GUARD FAMILY PROGRAM

ATTN: WIJS-J1-FAM
The Adjutant General, Wisconsin
2400 Wright Street
Madison, WI 53704-2572
(608) 242-3470 1-800-292-9464 option 3

WISCONSIN DEPARTMENT OF VETERANS AFFAIRS

Department of Veterans Affairs
201 W. Washington Ave, P.O. Box 7843
Madison, WI 53707-7843
1-800-947-8387
www.dva.state.wi.us

MISCELLANEOUS PUBLICATIONS

Federal Benefits for Veterans, Dependents, and Survivors

VA Pamphlet 80-16-01
Available at no cost

A Summary of Department of Veterans Affairs/Benefits

VA Pamphlet 27-12-2
Available at no cost

Benefits for Wisconsin Veterans, Their Dependents and Survivors

WDVA B0135 (02/14)
Contact your County Veterans Service Officer
www.WisVets.com

Military Only Travel

www.militaryonlytravel.com

USEFUL TELEPHONE NUMBERS

CASUALTY INFORMATION

<u>Air Force Casualty Information</u> -----	<u>800-433-0048</u>
<u>Army Casualty Affairs</u> -----	<u>800-626-3317</u>
<u>Navy Casualty Assistance Division</u> -----	<u>800-368-3202</u>
<u>Funeral Honors Wisconsin Veterans Affairs & National Guard</u> -----	<u>877-944-6667</u>

MILITARY HEALTH SYSTEM

Medicare-----	800-633-4227
Naval Health Clinic Great Lakes -----	842-638-0865
Automated Prescription Refill System -----	847-688-2757
Pharmacy-----	224-610-7600
TRICARE For Life (TFL) (Wisconsin Physicians Service (WPS) -----	866-773-0404
TRICARE Mail Order Pharmacy (TMOP) (Express Scripts Inc.)-----	877-363-1303
TRICARE Retail Pharmacy (TRRx) (Express Script Inc.)-----	877-363-1303
TRICARE East Region (Humana Military)-----	800-444-5445

RETIREE INFORMATION RESOURCES

(ARPC) Air Total Force Personnel Center-----	800-525-0102
Army Human Resources Command -----	888-276-9472
(DEERS) Defense Eligibility & Enrollment System -----	800-538-9552
(DFAS) Defense Finance Accounting System -My Pay -----	800-321-1080
Fort McCoy WI-----	608-388-2222
(RSO) Retiree Services Office -----	800-388-3716
Commissary-----	608-388-3542
(PX) Post Exchange-----	608-388-4343
Great Lakes Navy Commissary-----	847-688-2644
National Archives & Records Center - Veterans Records-----	866-272-6272
To report death of a	
Federal Employee contact the Office of Personnel Management (OPM) -----	888-767-6738
Or online https://rsreporting.opm.gov/EmployeeDeath	
Military Retiree or annuitant contact DFAS-----	800-321-1080
Or online for Retiree only https://www.dfas.mil/retiredmilitary.html	
Social Security -----	800-772-1213
(USDVA) US Department of Veterans Affairs-----	800-827-1000
(WIDVA) Wisconsin Department of Veterans Affairs -----	800-947-8387

HOW TO CHANGE DIRECT DEPOSIT

DFAS-----	800-321-1080
OPM (Civil Service)-----	888-767-6738
Social Security -----	800-772-1213
VA-----	800-827-1000

Helpful links as you prepare for Retirement:

Establish your DS Login by setting up or reestablishing your MyPay Account.

- ✓ <https://mypay.dfas.mil>

Defense Finance and Accounting Service – DFAS (Retired Military & Annuitants)

- ✓ <https://www.dfas.mil>

The U.S. Army official benefits website

- ✓ <http://myarmybenefits.us.army.mil>

TRICARE (Health & Dental) (Life Events > Retiring > Retiring from the National Guard or Reserves)

- ✓ <https://www.tricare.mil>

Retiree Activities Office (RAO)

- ✓ <http://dma.wi.gov/DMA/support/rao>

Naval Ophthalmic Support and Training Activity (NOSTRA) – Spectacles

- ✓ <https://www.med.navy.mil/sites/nostra/order/Pages/Retiree.aspx>

United States Army Human Resources Command (HRC)

- ✓ <https://www.hrc.army.mil>

DEERS – Scheduling ID Card Appointments

- ✓ [https://rapids-appointments.dmdc.osd.mil/\(S\(05n5pqao5euc01oadj3isk3\)\)/default.aspx](https://rapids-appointments.dmdc.osd.mil/(S(05n5pqao5euc01oadj3isk3))/default.aspx)

Army Retirement Services Office (Soldier for Life)

- ✓ <https://soldierforlife.army.mil/retirement>

Military Service and Social Security

- ✓ www.SocialSecurity.gov

My Army Benefits

- ✓ <https://myarmybenefits.us.army.mil/>

DFAS myPay: New to myPay? Get Started

- ✓ <https://www.youtube.com/watch?v=FVyoFfAeeMA>

Change your password:

- ✓ <https://www.youtube.com/watch?v=YM8rQYwhsYl>

Request your Login ID:

- ✓ https://www.youtube.com/watch?v=c7_g2H5sTjE

• Change your email address:

- ✓ https://www.youtube.com/watch?v=DgyA_F2lShl

• Change your mailing address:

- ✓ <https://www.youtube.com/watch?v=f8phpCKbaBg>

• Change your bank direct deposit: \

- ✓ <https://www.youtube.com/watch?v=ivxL1fxWJiA>

