

# The Challengers

*The Challengers Family Readiness Group, M-158 Aviation Maintenance Company,  
Building 7049, Hood Army Airfield, Box 81, Fort Hood, Texas 76544-5081, (877) 620-4187*

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## WHO ARE THE CHALLENGERS?

We are the Family Readiness Group, otherwise known as the FRG. We need your support as volunteers in the FRG. We are here to augment the support systems that are already in place through the Army. We provide FRG members with information, assistance, referrals, connection, and a sense of community in areas unique to military separation. The FRG interests are: (1) Self-reliant families, aware of their benefits, how to access them, how to gain information to solve problems, and cope with periods of military separation, (2) Open communication network between soldiers, family members, and the chain of command, and (3) Family awareness of the unit's mission and activities.

## OUR FAMILIES

As reservists, our families don't usually require information or contact with the military unit because they have a life outside the military community. However, some of our families have never gone through a deployment and now have a greater need and interest for information and support. To support the information needs of 269 families spread over several states and a couple of foreign countries we are asking you to be a volunteer. With your help, we can take better care of the families in the greater M-158<sup>th</sup> family.

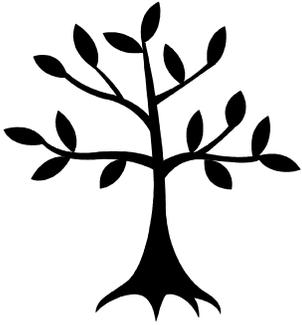
## ATTENTION PLEASE!!! WE WANT YOU!!!

Please consider where you would like to serve as a volunteer. We have positions open as treasurer, Newsletter editor; we need callers to help with the telephone tree. If you are willing to volunteer, we will all benefit from your efforts. We must stick together while our loved ones are away. The best way to serve them is to serve each other. Think about it!!!

We are in the process of getting a dedicated FRG telephone contact number. If you are interested in volunteering in this worthwhile group, please email [m158.frgleader@us.army.mil](mailto:m158.frgleader@us.army.mil).

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## Need answers?? – Get in the tree!!



The telephone tree, that is. The Family Readiness Group's Telephone Tree is the quick way to get answers and information. We assign 6 to 8 families to a person who volunteers to keep in contact with families. That person calls each of their families when we get official information about our soldiers, or at least once every 2 weeks. This is also your first person to call if you need an answer. If they don't have the answer, they'll either get one for you, or they'll give you the phone number of someone who can. They'll also send your concerns up the "chain of concern" to the Rear Detachment Commander and the unit Commander. If you can't get hold of your contact person, you can call directly to the unit at toll free (877) 620-4187. Obviously, if all 269 families call in to that one number, it could slow down the response time. That's why it is critical that some of you volunteer to be a Point of Contact, one of our callers in the Telephone Tree.

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*Point of Contact  
volunteers have  
advantages.*

## What does a Point of Contact do?

A Point of Contact volunteer cares about families. They call their 6 to 8 families once every 2 weeks. They give out official information. They help squash rumors. They receive a booklet on how to be a Point of Contact. They answer. They send questions and concerns up the chain of concern, and they follow up with families to make sure they're being taken care of. Point of Contact volunteers have advantages: they stay in the "loop," they stay involved, and they get the satisfaction of helping other families. If you get a "kick" out of doing something important and you want to be a "branch" in the "tree," email Julie Lee at [M158.PhoneTree.us.army.mil](mailto:M158.PhoneTree.us.army.mil) or leave her a message at toll free (877) 620-4187.




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## Soldiers are being mobilized

*If your soldier doesn't have  
their mobilization orders,  
they must call the unit.*

Attempts have been in the works to contact all soldiers being assigned to M-158th, which is deploying with the 3rd Armored Corps. If you are still awaiting copies of your orders for your employer, you must contact our unit immediately. You can call toll free 1-(877) 620-4187.

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Our soldiers will be missing that "home cooking"



## Deployment Send-Off Event

The FRG group is in the planning stages of preparing for a family send-off for our soldiers. We are planning on providing the meats for the event, but are looking to the family to aid in the side dishes. As we know, our soldiers will be missing that "home cooking" and likely would appreciate our efforts made in our own kitchens in lieu of full catering services. The date for this celebration will be on Sunday, 2/22/04 from 11:00 am – 2:00 pm. We are hoping to get your RSVP sent to allow us proper set up, etc. for this event. Please RSVP (yeah's or nays please) to: [M158.FRGSecretary@us.army.mil](mailto:M158.FRGSecretary@us.army.mil) . If you have any questions regarding this event, do not hesitate to let us know. Currently our unit has over 260 soldiers being deployed, so the need for RSVP's is **GREAT!**

## FUNDRAISING PROJECTS

**T-Shirts:** We had a very successful fund raiser selling "Mech Warrior" t-shirts. An order form is included in with this newsletter. The t-shirts are black, good quality cotton, and pre-shrunk. If you want one, have your soldier order one from one of our FRG volunteers. You can pick your t-shirts up at the family day, or you can pay extra for postage and insurance.

**Ribbons:** We will be selling a "yellow ribbon" magnetized car decal to any interested parties to help aid in the cost for our Family Readiness Group – i.e. – Meat for farewell party, supplies for FRG Committee members, etc. The decals are 3-7/8" x 8" in size. Cost per decal is \$5 ea. (plus postage if necessary). There will be the option on the decal of the statement: "Support Our Troops"; or "Pray For Our Troops". This will be a good item for family members as well! You can even personalize it further to include your Soldier's name, etc. So, if you are interested in reserving these decals, please send email: [M158.FRGleader@us.army.mil](mailto:M158.FRGleader@us.army.mil). Payment can be sent by check – payable to: **The Challengers FRG**. Please plan on picking up your decals by the 2/7/04 farewell event.



Reduce debt rates for credit cards, home loans, etc., down to a flat 6%

## Miscellaneous Reminders

Soldier's deploying, don't forget that your orders will allow your family to reduce debt rates for credit cards, home loans, etc. down to a flat 6% during your full time activation. Be sure a copy of your orders is left with a family member to remit to the various lending institutions to take advantage of this!

Cell phones – since many soldiers currently have personal cell phones, and prefer to keep them available pending formal deployment to Iraq, please be sure that you return your cell phone back home, or keep in a safe place. Be sure to notify your carrier that you will need your service "suspended" until you are able to return to activate your service. If you are currently in month 3 of 12 for your current contract – that contract will begin again with month 4 of 12 for

You can't use it over there  
Send cell phones home  
and suspend service  
before you go



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*Dependents of deploying soldiers are eligible for full medical coverage through TRICARE.*




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**FIRST STEP –**

*Enroll or update all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS).*

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*Check in advance before seeing a specialist to see if a formal referral is required.*



your service once you call to reactivate your service. You should not be charged any monthly fees during your deployment.

## Medical and Dental Benefits

Although medical care for Reservists is limited, all dependents of deploying soldiers are eligible for full coverage through TRICARE, the Army's medical insurance. Most healthcare providers accept TRICARE insurance, and many accept TRICARE's cost schedule. There is no cost for coverage, but there could be a co-pay cost depending on which of the three options you register for. Dental coverage is a charged service @ \$20.35/mth until 2/1/04 – but the rate will increase to \$22.68/mth. Forms must be submitted for the Medical & Dental coverage to be started!

## MEDICAL ENROLLMENT INFO

**TRICARE information:** (800) 406-2832 / Enrollment forms fax #: 916/608-5624. Initial website to search: [www.TRICARE.osd.mil](http://www.TRICARE.osd.mil) - this will inform you which TRICARE enrollment form needs to be completed – based on your home location. Drop down until you find the WORK & HOME ZIP CODE information. For dependant families – enter **both** the work & home ZIP code – using your **home** ZIP code. It will determine if you would complete the enrollment form for the “deployed soldier – dependent” form (3<sup>rd</sup> option to the right) – or if you would complete the application listed simply as Application (top option to the right - of the next website I'll give you next).

**TRICARE enrollment forms:** [www.hnfs.net](http://www.hnfs.net) - this is where you will pull up printable application forms – choosing either the basic Enrollment form, or if you were recommended to complete the Deployed Soldier/Dependent application. There is also a separate form for the Soldier to complete, but likely they will be doing this when they report to duty on 1/3/04. Regrettably these enrollment forms do not allow the form to be edited while it's pulled up – so you will have to print it – then complete it manually.

**Providers.** This last website also gives information for providers in your area. There is no Co-Pay for standard appointments made. Emergency room visits also are 100% covered with no co-pay. This includes durable medical equipment with no limit for Active Duty deployment status – verified with Kevin in Claims Processing/Customer Service (call benefit hotline 800-406-2832 if you have any other questions). There may be a need to get a “referral” for services you want handled, so please check in advance before seeing a specialist to determine if a formal referral is required. Annual vision screening is also provided with no co-pay, however, the obtaining of glasses, contacts, etc. are not covered.

**Prescriptions:** Most major stores accept TRICARE Prime – Eckerd®, Wal-mart®, etc. Cost for prescriptions will be \$3 for generic / \$9 for name brand. For those who are on continuous medications you can get a 3-month supply for the same price as a single – these are handled by Express Scripts – 866/363-8667. You will need to go through the DEERS program @ (800) 535-9552 to

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Get details on dental at  
[www.ucci.com](http://www.ucci.com)



Contact your Auto  
 Insurance Representative

Rates are lowered when  
 your soldier's vehicle isn't  
 used on a day-to-day  
 basis

initiate Express Scripts option. You can view the website of [www.expressscripts.com](http://www.expressscripts.com) for additional information.

## DENTAL BENEFITS

**Provider: United Concordia**

**Ph: (800) 866-8499**

**Web: [www.ucci.com](http://www.ucci.com)**

As stated previously, if you already have dental coverage with TRICARE, your family rate would be at \$50.88; however once the Active Duty status is initiated with the DEERS program, your rate would drop to \$20.35/mth for January; and \$22.68/mth starting 2/1/04. \*\*\*Special note – if you are starting up with the Dental program – you are required to maintain this coverage for 12 months!

If the application is submitted by the Soldier prior to departing, he must complete the application & provide credit card. *If the Soldier fails to submit this for his family, the only way the family can request coverage is by having a POWER OF ATTORNEY from the Soldier.* Then the application must be completed using a copy of the P.O.A. and a check for the first month's premium. A formal copy of the Active Duty Orders is NOT required. On website – [www.ucci.com](http://www.ucci.com), application forms are available as well as claim forms, etc.).

**Dental Benefits:** The dental benefits include no co-pay for an office visit, three exams per person in a 12- month period, and 2 cleaning and fluoride treatments per year (no limit on age for fluoride treatments!). You will be given one standard x-ray per year, with one panoramic x-ray every 36 months.

Co-payment requirements: Unlike medical, dental has co-payments. Coverage will be offered at 80% paid by program / 20% by family: filings – acrylic filings only apply for teeth that are visible; rear sections (amalgams) will only pay based on a silver-filing rate. This same 80/20 rate also applies for sealants to teeth.

Root canal, gum damage – basically more intense work – if Soldier is E-1 to E-4 they are covered for 70% of the work / you pay 30%; E-5 & above coverage is 60% / you pay 40%. The website has a list of dental providers, and the list is updated often, so you will need to confirm whether or not they accept TRICARE Prime before scheduling your appointment. You should ask the dental provider to confirm the pricing at the time of your visit.

## Car Insurance

Due to many families having multi-car needs, while the soldier is away, be sure to contact your Auto Insurance Rep. – rates are lowered when a vehicle is not used on a day-to-day basis. Savings for State Farm was about \$60/yr – every bit

## The Challengers

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us.army.mil

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### FRG Leaders

**Leader:** Kelly Huseman

**Secretary:** Tracy Pederson

**Treasurer:** Vacant

**Telephone Tree:** Julie Lee

**Fundraising:** Tammy Hench

**Newsletter Editor:** Vacant

**Sponsorship:** Vacant

**Volunteers:** Vacant

**Hospitality:** Vacant

**Event Coordinator:** Vacant

**Advisor:** Valerie Wayman

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### Published by:

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Acting Editor

### Approved by:

Jack A. Wayman, Jr.  
Major, U.S. Army  
Commanding

will help! However, be certain that this is changed only once the soldier is no longer using the vehicle to avoid claim issues...

## Exceptional Family Member Program

Should you have an immediate family member in need of special treatment (Adult or Child); there are services to help continued care while the soldier is away. This service is provided to any Active Duty Soldier who is deployed for 30+ days. For additional information, go to the following website or call: <http://www.armycommunityservice.org/home.asp>.

## WILLS

Will soldiers be able to use Army services to do their wills? During the first week of their mobilization, all soldiers will be given the opportunity to create a will. For information on what documents soldiers need to bring to prepare their will, access: [www.jagcnet.army.mil/Legal](http://www.jagcnet.army.mil/Legal)

## Other Sources for Information

Service Member Deployment Checklist

<http://www.defenselink.mil/ra/family/toolkit/pdf/B-1.pdf>

Family Readiness Checklist

<http://www.defenselink.mil/ra/family/toolkit/pdf/C-1-1.pdf>

Guide to Reserve Family Members Benefits

<http://www.defenselink.mil/ra/documents/family/benefits.pdf>

Personal Financial Readiness and Deployability Handbook.

<http://www.adtdl.army.mil/cgi-bin/atdl.dll/tc/21-7/217dft3.html>

## Soldier's Added Notes

During your deployment, you may find having extra time to read, or even begin – or continue your education. Don't forget a valuable tool – you may be required to get directions from your unit leader on which courses are best recommended for you to get started. Good website sources for this information are <http://h4hchallenge.com> and [www.distantlearning.com](http://www.distantlearning.com). You will need to initiate a user ID account for this program. So don't let idle time not be beneficial to your career!

## Feedback

Send newsletter contributions to [M158.FRGnewsletter@us.army.mil](mailto:M158.FRGnewsletter@us.army.mil). Let us know how to make the newsletter more useful. Let us know whether you prefer to receive your newsletter by email or regular mail. Be sure to keep your Family Information Data Sheet updated so we don't lose contact with you.

## THE WHITE HOUSE

### 30<sup>TH</sup> ANNIVERSARY OF THE ALL-VOLUNTEER FORCE

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BY THE PRESIDENT OF THE UNITED STATES OF AMERICA

#### A PROCLAMATION

Throughout our history, members of the United States Armed Forces have inspired our citizens with their bravery, honor, and dedication. Our Nation continues to be grateful for the courageous men and women who have demonstrated extraordinary patriotism in choosing to help defend America and the cause of freedom.

For the last 30 years, we have been fortunate to have a military composed entirely of volunteers. When our country's All-Volunteer Force was born on July 1, 1973, no comparable military in the world operated on a fully volunteer basis. Throughout most of the 20<sup>th</sup> century, the majority of our Armed Forces personnel were drafted, serving our Nation in both World Wars, the Korean conflict and Vietnam. In the late 1960s, the American public's dissatisfaction with the draft prompted President Richard Nixon to establish The President's Commission on an All-Volunteer Armed Force. After studying whether to retain the draft or establish a volunteer military, the Commission concluded that a volunteer force would be economically viable and potentially more effective. After much debate, the Nixon Administration and the Congress allowed the authority for the draft to lapse, and the All-Volunteer Force was created.

Since that time, our volunteer Armed Forces personnel have upheld the finest traditions of our military and our country. Today, more than 1.4 million men and women choose to serve on active duty, along with nearly 880,000 members of the National Guard and Reserves. These volunteer soldiers helped to win the Cold War, turn back aggression during the Persian Gulf War, keep the peace in the former Yugoslavia, liberate oppressed people in Afghanistan and Iraq, and defend freedom around the world.

As we look toward the future of our country and our military, our Nation gives thanks for the prowess of our military, and we remain committed to providing our service men and women with the tools and training they need to continue to be the best in the world. On the celebration of the 30<sup>th</sup> anniversary of our All-Volunteer Force, I join Americans in thanking those brave men and women for choosing to serve in defense of the Nation.

NOW, THEREFORE, I, GEORGE W. BUSH, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim July 1, 2003 as the 30<sup>th</sup> Anniversary of the All-Volunteer Force. I call upon all Americans to join me in recognizing this anniversary with heartfelt thanks and continued support for the men and women who defend our great Nation.

IN WITNESS WHEREOF, I have hereunto set my hand this first day of July, in the year of our Lord two thousand three, and of the Independence of the United States of America the two hundred and twenty-seventh.

GEORGE W. BUSH

Above information obtained from another FRG website, Tracy Pederson, Secretary.