

The Soldier and Family Voice

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Military Healthcare Contractors Change

By DOD July 6, 2004 (abridged)

The Department of Defense (DOD) today announced the continuation of its transformation to new military healthcare contractors and changes in regional areas of responsibility. On July 1, 2004, more than 1 million Tricare-eligible beneficiaries in Alaska, California, Hawaii, and the Yuma, Ariz., area, transitioned to the new West Region. These beneficiaries join with beneficiaries in Oregon, Washington state and northern Idaho who transitioned on June 1. The Tricare West Region contractor is TriWest Healthcare Alliance Corp.

In this phase of Tricare transitions, beneficiaries in Illinois, Indiana, portions of Iowa (Rock Island Arsenal area), Kentucky, Michigan, portions of Missouri (St. Louis area), North Carolina, Ohio, portions of Tennessee (Ft. Campbell area), southern Virginia, western West Virginia and Wisconsin, become part of the new Tricare North Region. Beneficiaries in this region will receive health services and support through their new regional contractor, Health Net Federal Services, Inc. (HNFS).

Tricare benefits, costs and the enrollment process remain the same under the new regional contracts, and beneficiaries in the

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Military One Source

By Rudi Williams June 30, 2004 (abridged)

American Forces Press Service

WASHINGTON, June 30, 2004 - The Defense Department has established a "one stop" place to go whenever service members or family members need assistance with any kind of problem.

It's called "Military One Source," and is available 24 hours a day, seven days a week, 365 days a year, according to John M. Molino, deputy undersecretary of defense for military community and family policy.

"Military One Source is a revolutionary augmentation to the family services we currently have on military installations around the world," Molino explained during an interview with the Pentagon Channel and American Forces Press Service.

Each service had its own One Source program, and now DOD is bringing them together and calling it Military One Source, Molino noted.

He noted that it's intended to complement assistance offered to military families by the services. Molino said Military One Source "leverages technology and enables DOD to provide assistance to families and service members via the Internet or a toll-free telephone number."

The services include everything from common, everyday difficulties that might face a family to life's most complicated situations, he noted.

Molino said Military One Source is available 24 hours a day around the country and around the world. "It's a remarkable way to ... step forward into a new generation of providing services," he said. "It's a place where no matter when that situation occurs, the military family member or service member could make a phone call or go on the Internet and begin to get some help."

The military services provide a lot of family services on installations, but Molino pointed out that about two-thirds of military families live off base. "The people who are off the installation tend to be the most junior folks," he added.

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Ten Tips for Paying Your Bills on Time

By Ceridian Corp July 2, 2004 (abridged)

Paying your bills on time is one of the most basic but important things you can do to maintain or build up a good credit record. Late payments cost you money -- sometimes as much as \$50 per month -- and can also have a negative effect on your credit record. Here are 10 tips for making sure your bills get paid on time every month:

1. Figure out when all of your bills are due. It's impossible to pay your bills on time if you're not sure when they are due. Every creditor follows a regular billing cycle. Note when you receive your regular bills and how much time you have before they are due.
2. If it will make it easier to pay bills, call your creditors and request that your billing cycle be changed. Most creditors will change your billing cycle if you ask them. You may find it easier to pay your bills if they are all due at the same time of the month. Or you could switch your billing cycle so that it matches your paycheck cycle.
3. Set up automatic payments. Automatic payments are the best way to guarantee that your bills will be paid on time, because you don't have to do anything. When you set up an automatic payment out of your checking account, your creditors get the money electronically -- you never have to write a check or mail a bill. Contact your creditors to find out how to set up automatic payments.
4. Pay your bills online. This is another great way to take some of the work out of paying bills. Many banks offer online checking and most of them let you set up automatic payments or pay bills online whenever you want. Contact your bank to find out if you have access to online bill-paying services.
5. Create a dedicated bill-paying spot at home. Separate your bills from other mail and keep them all in one place. Store stamps, checks, and envelopes in the same place so that you have everything you need when you sit down to pay your bills.
6. Set reminders in your email program. If you tend to forget about bills, a monthly reminder in your e-mail program may help you stay on track.
7. Write down reminders on your home calendar.
8. Create a personal budget.
9. If more than one person in your family pays the bills, make sure that you both have a good system for paying them on time.
10. Resolve to never pay a late fee again! ☺

Paper Patrol

By Ceridian Corp July 2, 2004 (abridged)

We may be living in an electronic era, but somehow paper keeps piling up. If the drawers of your desk at home are stuffed to the gills with canceled checks, cards, school reports, receipts, notes, and bank statements, it's probably time to do some organizing.

First, buy a paper shredder. These are now quite inexpensive and small. Using a shredder is one of the best ways to keep your personal information personal. Sort through all of your papers and get rid of anything you don't need. Use the shredder to destroy any papers that have personal information on them, including your Social Security number or bank accounts.

If you don't have one, get a file cabinet. You can purchase very inexpensive filing bins or cabinets at most office supply stores. Also keep an eye out for older filing cabinets at yard sales. Set up a filing system. Make folders for all of the usual categories: canceled checks, taxes, insurance policies, vehicle titles, home maintenance records, and bank statements. Then think of other categories you might need, such as school records, resumes, magazine clippings, coupons, or travel information. Set up your folders so the ones you use most frequently are in the front. Get a separate folder for current bills. This way they will all be in one place when it's time to pay them.

Here is a list of papers you should save:

1. Canceled checks for anything tax-related
2. Purchase and sale agreements for homes you've owned
3. Home-improvement expenditures
4. Credit card statements
5. Health records
6. Contracts
7. Loan papers
8. Investment records and records of contributions to IRAs
9. Your will (keep a copy at home and one with an attorney)
10. Tax returns

Get a safe-deposit box at your bank and put in the following:

1. Any papers that are valuable and hard to replace, including marriage and birth certificates and passports
2. Deeds and records of ownership
3. Stock and bond certificates
4. Adoption papers
5. Divorce decrees
6. Custody agreements

Once you've taken the time to organize your papers, commit to staying organized. Develop a system for handling incoming mail. Sort your mail right over the recycle bin. Get rid of junk mail (shred credit card offers), and file bills and other important documents immediately. ☺

North and West Regions, who are not currently enrolled in Tricare Prime but who are eligible, will have the opportunity to enroll. Additionally, the new regional contractors will provide beneficiaries information on enrollment, network providers, procedures for filing claims and contacts for Tricare assistance within their regions.

Importantly, military treatment facilities (MTFs) in all regions remain at the core of the military health system and will now schedule appointments for their beneficiaries. MTF locations are on the Tricare Web site at <http://www.Tricare.osd.mil/mtf/>

This next generation of Tricare contracts consists of a suite of services, awarded competitively, to provide beneficiaries with the highest quality of care, a higher level of customer service and added value in all aspects of the world-class Tricare benefit.

These new contracts are making a strong program better, building on the best aspects of a system developed over the last 10 years, and providing a system of incentives for improvements in quality care, access and claims payments for the military's 8.9 million Tricare beneficiaries.

Health Net Federal Services, Inc. (HNFS), a government operations division of Health Net, Inc., based in Sacramento, Calif., will provide healthcare services and support to the approximately 2.85 million beneficiaries in the new Tricare North Region. Beneficiaries in the new North Region may access health care information by calling Health Net at (877) Tricare, (877) 874-2273, or online at <http://www.healthnetfederalservices.com/>

In the next phase of the transition, the remaining areas in new North Region (Connecticut, Delaware, the District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, northern Virginia near Washington, D.C., and eastern West Virginia) will transition on September 1, 2004.

TriWest Healthcare Alliance is a Phoenix-based corporation that supports 2.7 million Tricare beneficiaries in the new Tricare West Region. Beneficiaries in the West Region may access health information by calling (888) TRIWEST, (888) 874-9378, or online at <http://www.triwest.com/>. Beneficiaries in the remaining portion of Arizona, Colorado, southern Idaho, portions of Iowa, Kansas, Minnesota, portions of Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, western Texas, Utah and Wyoming will complete the West region transition to TriWest on Oct. 1. ☐

"They may not have the financial resources to have two cars, or to get themselves back and forth to the installations to get those services," Molino continued. "So what One Source does is provide the opportunity to make that phone call and let us bring the services, literally, figuratively and electronically, to your home."

When someone calls Military One Source for help, the person answering the phone has at least a master's degree in social work or some kind of counseling service, Molino noted. "That person is trained specifically to deal with military issues -- issues that complicate military life. So they're very sensitive to what you ask," he said.

"Some people think they're the only people who ever experienced whatever their problem is, and, of course, they're not," Molino emphasized. "Most everyone goes through different phases and different cycles."

The voice on the other end doesn't make judgments about situations, he noted. "They're there to listen to what you have to say, evaluate it, and give you the beginnings of an answer or actually the answer to your question," Molino said.

Military One Source runs the gamut of situations: from needing a plumber in the middle of the night to fix a broken pipe, to needing veterinary service for a sick dog. It also handles things like helping families new to an area find childcare, or information about the school system, summer jobs - whatever is needed. "One Source can get all that information and provide it to you in a most efficient manner, whether it be electronically or getting back to you on the telephone," Molino said.

He pointed out when service members are deployed; they can put their minds at ease knowing that if their family needs help, it's only a phone call away. "We can do things instantly, any time of the day or night," he continued. "If there's a language problem, One Source is able to provide services in more than 100 languages, usually in less than a minute's delay."

He emphasized that Military One Source counseling service isn't mental health counseling, or counseling for an illness that might be burdening somebody. "This is a different kind of counseling. It's for folks that experience difficulties day to day.

Military One Source also is available to National Guardsmen and reservists being called to active duty for Operations Enduring Freedom and Iraqi Freedom. The toll-free numbers for Military One Source are:

From the United States: (800) 342-9647.
From outside the United States: (800) 342-6477.
International collect: (484) 530-5747. ☐

Helping Your Child Avoid Whining

By Ceridian Corp July 2, 2004 (abridged)

Almost all toddlers and preschoolers whine occasionally, but continual whining can be a sign that your child needs help learning to speak in a pleasant voice. You may have valuable opportunities to work on this skill during the summer months, when your child may not be attending preschool or her caregiver may be on vacation.

Why do children whine?

At times, your toddler or preschooler may seem to whine just to annoy you. But this isn't usually the case. Most children whine for a reason -- they're bored, they're hungry, they're tired, or they don't know how else to get your attention. They may also be imitating a parent or sibling. So you'll want to begin by setting a good example or making a habit of using the tone of voice you'd like your child to use. Then look for patterns in his behavior. Does he whine whenever he can't get what he wants or only in certain situations? Does he whine to one parent more than to the other or when you're giving attention to a sibling? Answering these questions may give you clues to what to do next.

Tips on eliminating whining

One way to eliminate whining is to stay alert for the triggers or the situations that cause it to occur. You can anticipate some triggers by offering your child a distraction. Does she tend to whine that she's bored whenever you start making dinner or folding the laundry? You might give her a simple, regular task that she can perform while you're nearby. If she whines that she wants candy whenever you're checking out at the supermarket, use the candy-free lane or carry a healthy snack that you can offer her instead. If you intend to let your child have what she wants, do it promptly. Yielding only after she's exhausted your patience teaches her that she can wear you down with persistent whining.

Encouraging your child to speak in a pleasant voice

Many toddlers and preschoolers don't know the meaning of the word "whine," so they will become frustrated if you say, "Don't whine." It's usually more effective to tell your child what you want him to do instead. If he wants a snack and you're willing to give him one, you might say, "Ask for a snack in a big-boy voice" or "in a normal voice." Or show him how to ask for a snack nicely (with each of you taking turns asking the other for it).

Teaching your child not to whine takes patience, and you may wonder why it's worth the effort. The answer is that although some children outgrow their whining others can't overcome it without help. If you teach your child not to whine, you'll be giving her a head start on developing the good communication skills that will help her all through life. Φ

Coping with Conflict with Your teenager

By Ceridian Corp July 2, 2004 (abridged)

Choosing your battles. Some areas should be non-negotiable: drugs, alcohol, seatbelts, and other safety issues. You may also decide that your house rules are inviolable. Whatever your rules, be sure that your teenager knows what the consequences are when they are broken and follow through consistently.

Avoiding conflict. Every teenager -- and every parent -- has certain "hot buttons" that can cause a fairly innocent conversation to turn into an argument in no time at all. Triggers that might make your teenager feel defensive or angry include:

Nagging. Instead of nagging, tell your child what you expect, when you expect it, and what the consequences will be if he doesn't deliver. Each time he fails to do something he is asked, be sure to follow through with the consequences immediately. If you stick to it, your teen will quickly learn to do what's expected of him without the need for nagging.

Judging. Teenagers are very quick to pick up on what they believe to be judgmental behavior. Try to avoid saying anything that smacks of judgment, such as, "That was a stupid thing to do," or "That guy Dan you brought home last week isn't very polite."

Embarrassment. Making fun of your teenager, even when it seems harmless, is almost always a sure way to invite conflict because it will immediately put her on the defensive.

Criticism. Teenagers often feel as if they are constantly being criticized. Make an effort to praise your teenager and tell him how much you love him and appreciate him and how proud you are of him.

Finally, don't be afraid to say you're sorry or admit that you made a mistake. Apologizing to your teenager for overreacting or yelling is taking responsibility for your actions, which in turn shows your teenager how to take responsibility for her own actions. Φ

GREETINGS

Questions or Comments

If you have any questions or comments related to anything in this newsletter--Email Tony Raimo at anthony.raimo@usarec.army.mil

Don't see something that you would like to see? Let me know!