

# The Soldier and Family Voice

Volume 3, Issue 3

March 2004

## Certificate of Creditable Coverage

By DOD February 4, 2004 (abridged)

Starting Feb. 1, 2004, the Department of Defense Military Health System will begin automatically issuing a Certificate of Creditable Coverage to any former uniformed services sponsor or family member who loses eligibility for health care benefits under TRICARE. Eligibility for TRICARE may end as a result of a sponsor's separation from active duty status, divorce, demobilization if the sponsor is a member of the National Guard or Reserves, or a dependent child reaching age 21 (23 for full-time students).

For persons no longer eligible for TRICARE, the certificate serves as proof of previous health care coverage and limits the time another health care plan may exclude them from participating in a health care plan due to a preexisting medical condition.

The Defense Manpower Data Center Support Office (DSO), as custodian of the Defense Enrollment Eligibility Reporting System (DEERS), will mail a certificate for the sponsor or family member within 5 to 10 days after eligibility has been lost. As long as a current address is on file in DEERS, members may expect to receive the certificate within 30 days.

Sponsors or family members needing to expedite receipt of a certificate may mail or fax a request to the DSO. The request should include the sponsor's name and Social Security

## Using Over-the-Counter Drugs Safely

By Ceridian Corp February 6, 2004 (abridged)

Over-the-counter drugs are medicines that the Federal Drug Administration has decided are safe for consumers to use without a doctor's prescription. They are available in any drugstore, and are used to treat everything from headaches to arthritis. But just because you don't need a doctor's prescription to use over-the-counter drugs doesn't mean they are harmless.

Each year thousands of Americans become ill because of improper use of over-the-counter drugs or harmful interactions with over-the-counter drugs and prescription drugs. The first step in using over-the-counter drugs safely is carefully reading the label each time you purchase or buy an over-the-counter drug. Look for the following information:

**Product.** Make sure the product is the one that you think it is.

**Active ingredients.** Look at the list of therapeutic ingredients to make sure that you are not allergic to any of them.

**Purpose.** What is the purpose of the drug? Is it an antihistamine? A cough suppressant? An anti-inflammatory?

**Uses.** This tells you what the drug is supposed to treat or prevent.

**Warnings.** This section is probably the most important part of the label. It will warn you of possible side effects (such as drowsiness), interactions (with other drugs or substances), and it will tell you when you should see a doctor.

**Directions.** Read this section to find out how to safely use the drug.

**Other information.** This may list storage instructions or information about how the product has been tamper-proofed.

Drug interactions are one of the most dangerous side effects of over-the-counter medicine, especially if you are already taking a prescription drug. But interactions can also occur with alcohol and other substances. Here are some general guidelines:

## INSIDE THIS ISSUE

- 1 Certificate of Creditable Coverage
- 1 Using Over-The-Counter Drugs Safely
- 2 Staying Strong as a Couple
- 2 Reading for Midlife Couples
- 3 College Students and Credit Cards
- 4 Building and Maintaining Intimacy
- 4 More Benefits of Routines and Rituals

COVERAGE continued on page 3

DRUGS continued on page 2

## Staying Strong as a Couple

By Ceridian Corp February 6, 2004 (abridged)

When it comes to love and relationships in midlife, the studies all say something different. One study shows that marital satisfaction reaches a low point during the middle years of marriage (sometime after 15 years of being together). Work demands, job loss, the emptying nest, parenting challenges, and aging parents are just some of the stresses that can erode couple bliss.

Other studies paint a more positive picture of midlife marriage. According to a MacArthur Foundation research study, the majority of middle-aged Americans reported that their marriages were stable and relatively happy. And 90 percent said it was not very likely or not likely at all that their relationship would eventually break up. Harvard University psychiatrist George Vaillant echoes this view. His research shows that a marriage without serious problems before age 50 usually keeps getting better.

There is one point on which all the experts agree: a good relationship doesn't just happen. You have to work at it. That's true whether you've been together for only a few years or for decades. In their book "The Second Half of Marriage", authors David and Claudia Arp outline key ways that couples can work on their relationship. Here are suggestions from their book. You may find these helpful whether you are married, remarried, cohabiting, or are in a serious relationship with someone.

1. Let go of past marital or relationship disappointments. Forgive each other and commit to making the years ahead your best years together.
2. Make your relationship partner-focused rather than child-focused.
3. Deepen your friendship as partners.
4. Renew romance and your physical relationship.

Here are some ways to put these ideas into practice:

Do things together as a couple. Talk about what activities you used to enjoy doing together. Take up some of these again. Plan something to do together in the next week or month, and give it the same priority you would if you were scheduling time with someone outside of your relationship; mark your calendar.

Share your feelings, thoughts, and beliefs. It's easy to assume that the person you live with every day knows and understands what you're thinking and feeling, or that you can "read" the other person's mind after being together for years. But that's not true. Take time out of your routine to focus on each other in the here and now. ☐

Avoid alcohol if you are taking antihistamines, cough-cold products with the ingredient dextromethorphan, or drugs that treat sleeplessness.

Do not use drugs that treat sleeplessness if you are taking prescription sedatives or tranquilizers.

Check with your doctor before taking products containing aspirin if you're taking a prescription blood thinner or if you have diabetes or gout.

Do not use laxatives when you have stomach pain, nausea, or vomiting.

Unless directed by a doctor, do not use a nasal decongestant if you are taking a prescription drug for high blood pressure or depression, or if you have heart or thyroid disease, diabetes, or prostate problems.

But this is not a complete list -- always read the label of any over-the-counter drugs to find out about potential side effects or interactions.

One of the most common mistakes that people make when using over-the-counter drugs is using the wrong drug to treat their problem. What's the best drug to take for a headache, the pain of a twisted ankle or the symptoms of a cold? Make sure that you are taking the right drug for your condition. Be sure that you are taking the correct dosage. Don't just pop an extra aspirin or down another swig of cough medicine. This probably won't help your condition and in some cases it could cause you to feel worse.

It's also important to remember that over-the-counter drugs aren't a "one size fits all" solution to illness. Children have smaller bodies and different needs than adults, and should never be given the same amount of any drug or have their dosage estimated according to the adult dosage. If you're not sure how much of an over-the-counter drug your child should get, ask your health care provider. One final reminder -- teenagers aren't adults either. They may also need some guidance when it comes to taking over-the-counter drugs. Teenagers should also be careful to never take aspirin because it can cause a rare but fatal disease called Reye's Syndrome. Instead, treat teen aches and pains with ibuprofen or acetaminophen. ☐

## Reading for Midlife Couples

By Ceridian Corp January 8, 2004 (abridged)

There are a number of helpful books on midlife couples. Most have the word "marriage" in the title. But you and your partner don't have to be married to benefit from some of the suggestions in these books. "Renew Your Marriage at Midlife" by Steve Brody and Cathy Brody. "The Seven Principles for Making Marriage Work: A Practical Guide from the Country's Foremost Relationship Expert" by John M. Gottman and "Loving Midlife Marriage: A Guide to Keeping Romance Alive from the Empty Nest Through Retirement" by Betty L. Polston. ☐

number, name of family member(s) for whom the certificate is needed, reason for the urgent request, name and address of the person or organization where the certificate should be sent, and finally, signature of the requester.

The request may be faxed to the DSO at (831) 655-8317 or mailed to:

Defense Manpower Data Center Support Office (DSO)  
Attn: Certificate of Creditable Coverage  
400 Gigling Road  
Seaside, CA 93955-6771.

Sponsors or family members who have questions regarding the certificate may contact the DSO at (800) 538-9552, or TTY/TDD at (866) 363-2883. Additional information is also available on the TRICARE Web site at [www.tricare.osd.mil/certificate/index.cfm](http://www.tricare.osd.mil/certificate/index.cfm) ☐

## College Students and Credit Cards

By Ceridian Corp February 6, 2004 (abridged)

When your child arrives on campus as a freshman next fall, it's likely that she'll be bombarded with offers for credit cards. And, if statistics play out, it's likely that she'll sign up for one, which could put her in danger of becoming one of the 20 percent of college students with credit cards who carry a balance of \$10,000.

College students are exposed to credit card companies and their enticing offers on a regular basis. In fact, many colleges and universities across the country have actually signed deals with credit card companies that allow exclusive marketing rights to their students. Faced with this kind of pressure, many students sign up for their first credit card when they arrive at school. The problem, however, is that many students don't know how to manage credit cards and they are at risk for ending up in debt.

Many financial experts recommend exposing teenagers to credit cards and managing money before they get to college, where they won't have parental guidance. Teenagers need to learn about the long-term effects of credit card debt and the fact that a bad credit report can affect their ability to buy a car, rent an apartment, or even get a job.

Below you'll find some ideas for helping your child get used to dealing with credit cards before he goes to college. Before you follow any of these plans, be sure to think realistically about how much financial responsibility your child is ready to handle. And don't forget that you are responsible for any debt that is incurred on a card issued under your name.

Get your child a card on your account. If you decide to take this route, be sure to discuss at length and clearly your ground rules about the card, and be very consistent about taking credit privileges away the first time your child doesn't pay up. Also,

remember that a card in your child's name on your account may help your child establish a credit history, but it won't allow her to build a payment record.

Choose a new card that lists your child as a co-signer and you as the primary borrower. This will allow your child to build his own credit and payment records while still letting you monitor his credit card use. Be sure that you are the primary borrower -- this way you'll get the bills as well as the legal responsibility for the card.

Get a pre-paid or stored-value card. These cards work just like credit cards, but they are only worth the amount of money that's deposited in the account. Your child can only spend the amount of money on the card, so this route may help her learn about budgeting. However, pre-paid cards won't let your child build a credit history at all, and many of these cards come with a lot of restrictions.

Before taking any of these steps, you should talk to your child about credit cards and how they work. Look at a statement together and go over terms like annual percentage rate, grace period, and cash advances. Try calculating just how much it costs to buy a \$100 sweater with interest if you pay it off over 5 months. And it's important to make sure your child understands how vital it is to have a clean credit record.

Many college freshmen simply have no financial knowledge, and when credit card companies offer 18-year-olds cards in their own names, many jump at the offer without thinking of the long-term results. Talking about credit cards and how to use them safely and smartly may go a long way to making sure your child doesn't end up in financial trouble at college. ☐



## Building and Maintaining Intimacy

By Ceridian Corp February 6, 2004 (abridged)

One of the most important ingredients in a strong relationship is intimacy. Many couples think that intimacy refers to sex and sexual relations, but the idea of intimacy goes far beyond sex. According to the dictionary, intimacy can also be defined as “marked by close acquaintance, association, or familiarity; very personal, private, relating to or indicative of one’s deepest nature.”

Intimacy should be an everyday occurrence, not just an emotion that’s saved for Valentine’s Day or other special occasions. So how do you build intimacy in your relationship? Below you’ll find some information and advice that can help you.

Try to think of intimacy not only as deep love, but also as deep friendship. In fact, friendship is the basis of intimacy. In addition to being partners, parents, or any other roles you and your partner play, you are also deep friends. And friends know each other’s fears and insecurities as well as their joys and sorrows. They also know who at work is bothering you the most this week and what your favorite food is. But juggling the demands of work and home can sometimes cause you to put your friendship -- and intimacy -- on the back burner. If this has happened to you, make an effort to get close again.

Make a point of asking your partner how his or her day was and really listen.

Plan some opportunities to spend time together. You don’t have to set aside a “date night.” You could meet for lunch or coffee during a workday, make plans to go for a walk during a child’s sporting event, or rent a movie that you both loved the first time you saw it.

If you’ve stopped being as affectionate as you used to be, try to be more affectionate. Hug or kiss each other hello or goodbye or offer to give a short backrub after a tough day.

Realize that being intimate with your partner may mean being more vulnerable. Share your thoughts, feelings, and fears with each other.

Understand that having an intimate relationship doesn’t mean that you’ll never argue and you’ll always be happy. In fact, the opposite is true. An intimate relationship has room for disagreements. The key is that they are worked out with love and respect rather than anger.

Talk about how you’re feeling about the time you spend together. Is it enough? Do you wish it were a higher priority for your partner? Are you communicating clearly, honestly, and frequently about things that bother you? Or are you

seething in silence about something that happened weeks, months, or maybe even years ago? Put all the issues on the table and begin making the compromises that will bring you into more harmony.

Stay in touch. Just a quick phone call from work to “touch base” can help remind you of the priority of your relationship and give you both a sense of continuity. Some people use a phone call during the day as a way to settle family business, so that when they do get home they are freer to simply enjoy each other’s company. E-mail is another great way to stay in touch during the workday.

Create some rituals. Most families have comforting rituals -- every year you volunteer at a local shelter or you serve cake for breakfast when it’s someone’s birthday. These rituals are the glue that helps keep families together and they are also a good way to be closer as a couple. It doesn’t matter what your rituals are -- you might go for a walk together in the evenings or always talk for a few minutes before bed.

Above all, remember that building a strong, intimate relationship isn’t easy. It doesn’t always “just happen.” But if you make your relationship a priority, you will find that it can thrive and grow despite all of the other demands on your time and energy. Φ

## More Benefits of Routines and Rituals

By Ceridian Corp February 6, 2004 (abridged)

A 50-year-long study of family psychology published in the “Journal of Family Psychology” found that rituals and routines benefit physical and emotional health. Routines -- the patterns of your everyday life -- were found to be beneficial for physical health, especially for children. And rituals -- traditions that have a strong emotional component -- cement family relationships and provide feelings of support that benefit your emotional well being. So start making some rituals today! 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](mailto:anthony.raimo@usarec.army.mil)

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