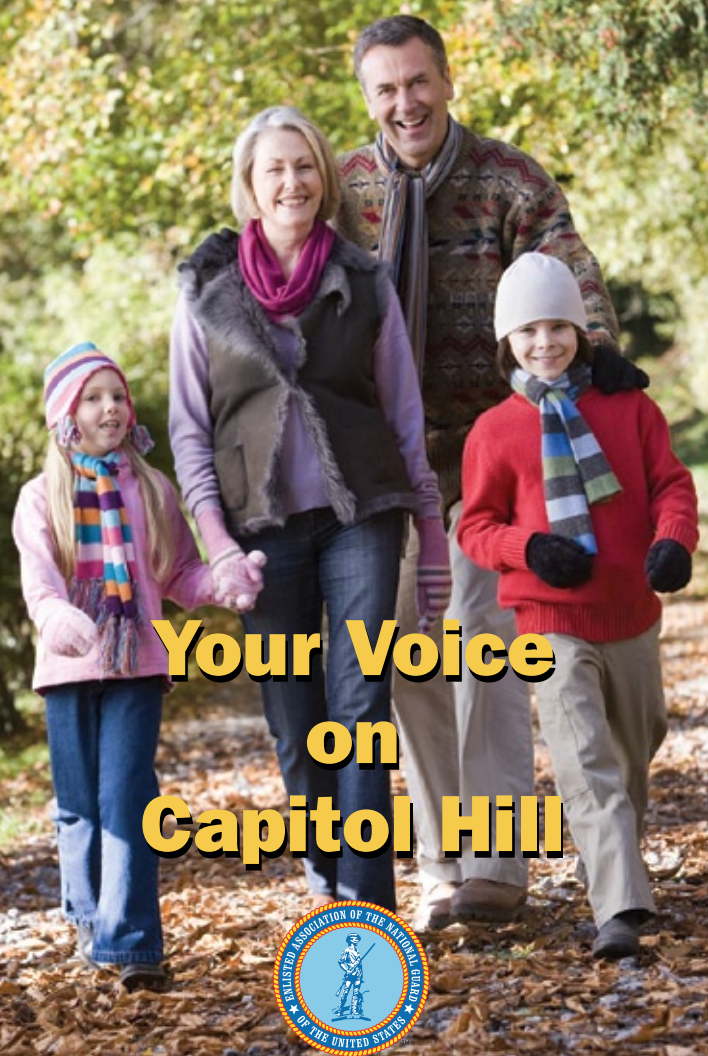




EANGUS

You Served... You Earned



**Your Voice
on
Capitol Hill**



www.eangus.org

Thank You!

As a Retired National Guard member, these are words you don't hear often enough:

You've served your country, your state and you have been there to support your neighbors in times of need!

You've earned the benefits of being a Retired National Guard member. But these benefits do not come easily. Someone has to be your advocate on Capitol Hill telling Congress, "Hey, don't forget about our service!"

You've earned the right to:

- Retired pay at age 60
- Early retirement for Activated Service
- PX/BX Commissary privileges for you and your spouse
- VA Home Loan program
- Space "A" travel on Government-owned aircraft
- Post 9-11 GI Educations Benefits
- Gray Area TRICARE Benefits

Did you know that your benefits are under attack!!?

Two of the most valuable benefits we have as Retirees are in serious jeopardy to include TRICARE FOR LIFE.

For years the Administration has been seeking ways to increase TRICARE and TRICARE For Life fees. With the help of The Military Coalition, a consortium of 35 Military and Veterans organizations that represent 5.5 million members, we've been successful in keeping the fees from being increased.

Fee Increases:

A DoD Task Force recently recommended increases in fees and deductibles for Retirees using TRICARE based on retired pay in three significant brackets:

- Up to \$20,000 annually
- \$20,000 up to \$40,000 annually
- Over \$40,000 annually

The proposed increases in fees amount to a 380% increase within four years.

The Task Force reported that Retirees using TRICARE Prime should have a cost share that gradually restores their out-of-pocket cost to 1996, the time that the health care benefit was put into place. It also states that the cost share borne by the Retiree has fallen from 11% to 4%. It further states that this inequity is **“unfair to U.S. taxpayers”** even though less than 1% of those U.S. taxpayers serve in the military and provide freedom for the other 99%.

As you are probably aware, Congress passed and the President signed into law the new Health Care Reform legislation. How it will affect your TRICARE

and TRICARE For Life benefits is still in question.

Current legislation does not state whether or not TRICARE and Veterans Health Care meet the minimum standards for a health care program. If actions that are currently under way do not fix this problem you could be penalized, costing you additional monies.

EANGUS is concerned with the reduction in MEDICARE reimbursements which stand to be cut by 21%. Twice in recent months Lawmakers have failed to extend the rates only to have to come back and make them retroactive on a temporary basis with no solution in sight.

What do MEDICARE cuts have to do with TRICARE and TRICARE for Life? TRICARE rates are based on MEDICARE reimbursement rates and in some cases are lower than 10% depending on the amount that TRICARE contractors negotiate with doctors.

How long do you think it will take doctors to start dropping not only MEDICARE patients but TRICARE patients as well? EANGUS is deeply concerned that TRICARE For Life recipients could end up with reductions in reimbursement rates of 40% or more.

You are not forgotten!
By joining EANGUS, the only
Professional Organization that represents
YOU, the National Guard Enlisted, Retiree,
and family member,
you will be kept informed of
these important issues.
You, in turn, can let your voice
be heard to your legislative members
in Washington D.C.!!

New GI Bill benefits for those who served 90 day tours of Active Duty

Post-9/11 GI Bill Benefits

Service	Benefits*
36 Cumulative Months	100%
30 Cumulative Months	90%
24 Cumulative Months	80%
18 Cumulative Months	70%
12 Cumulative Months	60%
6 Cumulative Months	50%
90 Cumulative Days	40%
Service Connected Discharge	100%

**Includes tuition, books and living allowance.*

Chapter 33 (the new, post-9/11 GI Bill)

Tuition and Fees:	<p>Payment shall be made to the school for the entire quarter, semester or term. The payments are capped separately for tuition costs and fees charges by state.</p> <p>For the list of state caps go to the VA web site http://www.gibill.va.gov More expensive schools participating in the Yellow Ribbon Program and offering veterans scholarships will be matched dollar for dollar up to the full cost of tuition.</p>
Books/Supplies:	Up to \$1,000/year. Paid \$41/credit enrolled.
Monthly Living:	Based on DoDs BAH rate for E-5 w/ dependent, using zip code of the college/university.
Time to Use Benefit:	Up to 15 years
Buy-in:	None

**These are just a few issues
that EANGUS worked on
your behalf in 2009.**

Your EANGUS Membership Benefits



EANGUS members are eligible to apply for USAA memberships. To apply for insurance, retired or separated members should establish membership with USAA. Some restrictions apply.

The USAA family of companies offers a wide range of highly regarded insurance and financial products including property, casualty; life and health insurance; annuities; no-load mutual funds; discount brokerages; banking; travel and alliance services.

The best service available anywhere, coupled with very competitive pricing, guides USAA and its mission of facilitating the financial security of its members and associates.

www.usaa.com

Apple Computer: Apple is pleased to offer all members of EANGUS and their families discounts on Apple products. You can save up to 17% on Apple products such as the iMac, PowerBook, PowerMac, and iPod!



Purchases must be made on the custom online store located at: <http://www.apple.com/r/store/government/epp.html> or by calling 1-800-MY-APPLE (1-800-692-7753). Please identify yourself as a government employee when calling this number. Shop Today and start saving!



Enlisted Association of the National Guard of the U.S. now has its own travel website at EANGUStravel.org! This new service is

like having our own Expedia® just for EANGUS supporters and friends! Everything you need is right here. You get access to the same airlines, hotels and rental car companies, cruises and vacation packages you find on all the other major travel websites, and, best of all...Use our new travel website and while you are flying to some exotic locale, you'll know you are supporting the Enlisted Association of the National Guard of the U.S.! It's that simple. You get some of the lowest travel prices on the internet!

Army/Air ForceTimes: We have teamed up with the Army Times Publishing Company to offer all EANGUS members a discounted subscription to Army Times, Navy Times, Air Force Times and the Marine Corps Times. Subscribe today by calling 1-800-368-5718 and mention that you are an EANGUS member to receive your discounted subscription. www.militarytimes.com/association/eangus



Vehicle Advantage: Vehicle Advantage is our new Vehicle Discount Purchasing and Leasing Service, designed to save members, and their families hundreds, if not thousands of dollars on the purchase or lease on their next new or hassle-free buying or leasing experience – simply pick out

the vehicle type, and Vehicle Advantage does the rest...from negotiating the lowest possible price for and locating your vehicle, to assisting with referrals for dealer financing, accessories, and more. It's your personal vehicle advisor service! At No additional Cost To You! www.vehicleadvantage.com/#

Partner Access Code: RU512

To learn more about this program, visit their website at: www.eangus.org/resources/benefits.asp



The EANGUS "We Care For America" Foundation:

provides Scholarships, Awards, Patriotism Awareness, Veterans Against Drugs Program and Emergency Relief for National Guard Members and families. The Enlisted Association of the National Guard of the United States (EANGUS) has established the We Care for America Foundation, otherwise known as the National Guard Solider and Airmen Emergency Relief Fund. It is intended for Members of the National Guard, but applicants to the fund do not have to be members of EANGUS for eligibility in this program. **11859**



Dell Member Purchase Program: As a member

of EANGUS, you'll get discounts – and more – on exciting Dell desktop and notebook PCs! There are many benefits to the Dell Member Purchase Program: Dell's award-winning 24/7 online services – Up to a 10% discount on new Dell PCs using ordering instructions below (1) Point: Log on to the Member Purchase Program website at www.dell.com/ghc (2) Click: Enter Member ID# DS25078512 to gain access to the 5% discount store. (3) Customize: Choose from the variety of exciting products and configure your new Dell PC for your computing needs. (4) Save: Place your order directly online.



In the checkout screen, enter Coupon Code: 3b38103fc16f for an additional 5% discount which equals a total of 10% off your new Dell PC.



Scholarships: Members and their dependents are eligible to apply for an EANGUS scholarship. We give out several \$2,000 scholarships annually. www.eangus.org go to resources



New Patriot Magazine: You get the latest news on issues that impact you! The New Patriot is the quarterly publication which allows communication between members, State chapters and the EANGUS National headquarters.

It keeps all members current on happenings within EANGUS. Articles can be submitted by members or the National Guard Public Affairs Office to the [New Patriot](http://www.newpatriot.com) for publication. Keep on top of issues that affect you!

Your EANGUS Membership Benefits



EANGUS Insurance Programs: TECHNICIAN PLANS

Term Life: Benefits up to \$250,000 of term life insurance. Guaranteed acceptance for up to \$50,000 of insurance coverage in this plan within your first 31 days of employment. No war or aviation exclusions.

Term Life: \$10,000 to 250,000 coverage to member and spouse. Child coverage available from \$2,000 to \$10,000. Eligibility determined by simple health questions; usually no physical exam required. No war or aviation exclusions. Conversion to individual policy available. Payroll deduction is not available.

Techpay: Helps replace lost income if you are disabled. Pays disability benefits up to \$1,000 per month. Benefits begin after 31 consecutive days of disability and continue for up to 10 years for accidental injury and 3 years for sickness. Receive up to \$1,400 additional monthly benefits from the Supplemental Disability program – that totals up to \$2,500 a month if you are disabled. Payroll deduction available for this plan.

Free Accidental Death and Dismemberment Insurance: All EANGUS members receive a free \$1000 Accidental Death and Dismemberment (AD&D) insurance policy with their EANGUS memberships.

Preferred Vision Care

A low cost (\$15.00 per year) membership in a Vision Care plan that saves up to 60 percent on the cost of eyewear. (Frames, contact lenses, etc.) Included in this benefit is HearPo, providing hearing services.

Who's Eligible:

Current NGAUS members/retirees, National Guard employees and their entire household are eligible for the Preferred Vision Care (PVC) plan in addition to hearing care, via HearPo.

Coverage Amounts/Limits:

There are no limitations on quantities or frames, color, style, tint or lens. You receive a discount card that you must show when you visit the eye care provider. There are no forms to fill out. The savings occur at the time of sale.

HearPo is a network of credentialed audiologists who provide quality hearing services and hearing aids throughout the United States. There are over 1300 credentialed affiliates that are convenient and affordable.

Enrollment Fee/Discount:

For PVC, the initial enrollment fee is \$15.00 annually. You receive a discount between 30 to 60 percent on most eyewear needs. You save 20 percent on contact lenses. There is no additional enrollment fee to use HearPo.

USBA TRICARE Reserve Select Supplement Insurance Plan

Out-of-pocket expenses can mount up quickly when you receive medical care outside the military system. That's why supplemental health insurance like the TRICARE Reserve Select Supplemental Plan is so important for you and your family. With this economical insurance coverage, you're better protected against the high cost of medical expenses you might face each calendar year in the event of illness.

Many people like you are concerned about getting good insur-

ance coverage at an affordable cost. It's not easy to get that kind of information on your own ... and it can eat up a lot of your precious time. That's why we're proud to offer the TRICARE Reserve Select Supplement Plan for National Guard and Reservists.



Since our founding in 1936... We were there when you were mobilized; we were there when you deployed...to World War II, the Korean and Vietnam Wars, and the conflicts of today around the world. WE were there on your REFRAD. We were there then. We will always be there. Proudly serving those who serve. www.geico.com/landingpage/go51.htm?logo=17851

SilverTowne Mint: in Winchester Indiana is the official EANGUS coin supplier. Since 1949, SilverTowne L.P. has been providing quality precious metals, gifts and collectibles. It is proud to be celebrating OVER 50 YEARS of quality and tradition.



Leon and Ruhama have always prided themselves on being a company built on honesty and integrity. Leon always believed a person could be trusted by a handshake. From a cigar box under a lunch counter to a multi-million dollar business, SilverTowne L.P. has grown from a coin shop with jewelry counter to four shops under one roof. www.silvertowne.com



Get the Security of Proactive Identity Theft Protection. Identity theft is one of the fastest growing crimes in America. It can cost thousands of dollars in losses, not to mention the time and frustration of trying to clear up the mess. So it pays to guarantee your good name before an incident occurs.

LifeLock provides proactive identity theft protection. For just \$10 a month, you can protect yourself and your loved ones. It's easy to sign up and you can relax knowing LifeLock is looking out for you.

LifeLock provides request credit fraud alerts on your behalf.

- Requests free annual credit reports on your behalf.
- Reduced junk mail and reduced pre-approved credit card offers.
- Proactive identity theft protection.
- \$1 million total service guarantee.

Enroll today at LIFELOCK.COM or call us toll-free at 800-LIFE-LOCK (543-3562). Use promotion code: EANGUS.

<https://secure.lifelock.com/enrollmentform.aspx?promocode=EANGUS3>

*Do You Want to Belong to
A Unique Organization
that only Represents YOU*

EANGUS is that Organization, it's in our NAME Enlisted Association of the National Guard of the United States. It says it all Enlisted National Guard. EANGUS does not have to make a choice when it comes to protecting your earned benefits.

National Guard members Retirees and their families are special people, they our twice the citizens. When America needs help in domestic emergencies who do they call, "The National Guard". You put your life on hold, your family plans get put on hold because you volunteered to become one of **"America's Best."**

We have only one mission – to represent you the Enlisted National Guard Member Retirees and family on issues concerning you on Capitol Hill.

To be part of the unique organization and join go on line at secured web site www.eangus.org All major credit cards are accepted.

For more information visit us at www.eangus.org or call 1-800-234-EANG (3264).

Defending America is a profession you chose, our profession is defending your earned benefits and getting parity to service served.

JOIN TODAY, for tomorrow could be too late to save a benefit, equipment or a unit.

**ITS UP TO YOU TO BE
COUNTED AND INFORMED
ON ISSUES THAT CONCERN
YOUR RETIREMENT.**



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RETIREMENT

ADVICE

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SWITCH TO USAA AUTO INSURANCE.

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of the military community for 88 years.

Switch and save today.

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While you served
and protected
America in the
National Guard
someone on
Capitol Hill is
fighting to
save your earned

**Retired
National Guard
Benefits**

**Enlisted Association of the National Guard
Of the United States**

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