



Army Strong Community Center

Connecting Soldiers, Families, & Communities

MAKING A DIFFERENCE IN BRISTOL, CT



The Veterans History Project

Central Connecticut State University participates in the Veterans History Project, which focuses on the oral history of Connecticut's residents.

The U.S. Congress voted in 2000 to "preserve and archive the oral histories of men and women who have served in any of our country's wars or any civilian who supported the war effort in a significant way", at which time the national Veterans History Project was created. The Project collects and preserves video interviews, photos, and documents from: World War I (1914-1920), World War II (1939-1946), Korean War (1950-1955), Vietnam War (1961-1975), Persian Gulf War (1990-1995), and Afghanistan and Iraq conflicts (2001-present), and is housed in the Library of Congress in Washington, D.C.

The CCSU Veterans History Project has a list of Connecticut Veteran and Civilian Speakers who are available to share their story and experiences with your classroom or organization.

If you are a Veteran or Civilian, who has served in any of our country's war, you may want to consider sharing and preserving your story, photos, or memorabilia with The Veterans History Project.

For additional information you may call their office Monday through Friday between 9am - 4pm at (860)-832 2976 or email Eileen Hurst at hursteim@ccsu.edu. ★



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OFFICE HOURS:
Monday–Friday, 8am–5pm



Army Strong Community
Center (ASCC) is an
Army Reserve Family Program



Army Reserve Family Programs

The Strength of our Soldiers

comes from the Strength of their Families

(866) 345-8248 <http://arfp.org>

What to know and do about scam alerts. Stay a step ahead with the latest info and practical tips from the nation's consumer protection agency — www.consumer.ftc.gov/scam-alerts

US Family Health Plans

Tuesday, January 14, 2014 | 11:00 AM—1:00 PM
ASCC | 111 North Main Street | Bristol, CT

Q & A Session for Military Retirees. Come speak with a representative of US Family Health Plans, a TRICARE option, and make sure you have the health coverage you need and should have. For more information contact the ASCC Bristol. ★

Hire a Vet

Wednesday, January 15, 2014 | 7:30 AM – 9:30 AM
Tunxis @ Bristol | 430 North Main Street | Bristol, CT

For employers/business owners. Learn more about hiring incentives, wage reimbursement and programs that are available when you hire a veteran.

Register at: www.CentralCTChambers.org. For more information contact the ASCC Bristol. ★

Service Providers

At the Army Strong Community Center

American Legion Department Service Officer

2nd and 4th Tuesdays of the month | 12:00 PM – 4:00 PM
Call the ASCC Bristol to schedule an appointment.

Vet Center Readjustment Counselor

Every Friday morning | 8:30 AM – 12 PM
Call the ASCC Bristol to schedule an appointment. The Counselor is also moderating a monthly PTSD discussion group. Call the ASCC Bristol for more information.

Soldiers', Sailors' and Marines Fund

Monday: 9:00 AM – 12:00 PM; 1:00 PM – 3:00 PM
Tuesday: 9:00 AM – 12:00 PM
Thursday: 9:00 AM – 12:00 PM
Friday: afternoons – by appointment only

For more information or to schedule an appointment, call the SSMF directly at (860) 584-6255. ★

Operation Gift Cards

One person really can make a difference.

In 2005, a Vietnam Veteran named Al Meadows (Purple Heart Recipient) decided to drive from Connecticut to Walter Reed National Military Medical Center in Bethesda, Maryland. He wanted to visit the Soldiers wounded in Iraq and Afghanistan, so he could thank them for their service and sacrifice, and let them know they are not alone. He has returned almost every month since. This endeavor soon developed into Operation Gift Cards, which is such a success because of the other Veterans, Community Members, Veteran and Community Organizations that support the program with their time and donations.

Now each trip to Walter Reed is made by Al and the representatives of each of the participating unit sponsors for that month, who personally present a "Thank You Kit" to the soldiers. Each Thank You Kit contains \$20.00 in gift certificates for the PX, a Thank You Card with a group picture of the sponsoring unit, a letter from the sponsoring unit, flyers, brochures, or newsletters from state and national organizations describing their programs. The Soldiers also receive a "Contact List" that suggests who they should reach out to first when returning to their home state. The list includes: the State Department of Veterans Affairs, OEF/OIF Coordinators at the Local VA Hospital, the local "Vet Center", and the State and National Headquarters of the Major Veterans Organizations. There is also a paragraph explaining the type of assistance available from each organization. By using this contact list, the Soldiers and Families should be able to receive the support they need from the Veteran Community as soon as they return home from Walter Reed.

For more information, contact either Al Meadows at (203) 929-3357 or via e-mail at al.meadows@snet.net. ★



Army Reserve Family Programs

Female Veterans have a new resource for information on VA health care and benefits: 1-855-VA-WOMEN—
www.va.gov/womenvet/

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comes from the Strength of their Families*
(866) 345-8248 <http://arfp.org>

Tricare Dental

New Rates Beginning February 1, 2014

Monthly premium rates are based on the sponsor's military status (Active Duty, Selected Reserve or Individual Ready Reserve [IRR]) and type of enrollment:

- Sponsor only
- Single enrollment—one Family Member; does not include sponsor
- Family enrollment—more than one Family Member; does not include sponsor
- Sponsor and Family

Active Duty Family Members

Single: \$10.96 per month
Family: \$32.89 per month

Selected Reserve, IRR (Mobilization Only) & Family Members

Sponsor only: \$10.96 per month
Single: \$27.40 per month
Family: \$82.23 per month
Sponsor and Family: \$93.19 per month

IRR (Non Mobilization) & Family Member

Sponsor only: \$27.40 per month
Single: \$27.40 per month
Family: \$82.23 per month
Sponsor and Family: \$109.63 per month

For more information, visit
mybenefits.metlife.com/tricare or
call (855) 638-8371.★

MetLife



Hero 2 Hired

Live hiring events, sometimes called job fairs or career fairs, are a great way to connect face to face with employers who are hiring. You can find out about available positions and explain how your skills and training are relevant, and why you would be a great fit. There are job fairs happening around the country this year.

Find a Hiring Fair Near You

Hiring Our Heroes is proud to announce **Employment Workshops** are now available in conjunction with hundreds of our hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring.

To participate, please sign up for the workshop in addition to registering for the fair.

Upcoming Hiring Fairs * Event date may be subject to change.

January 9, 2014 – Military Spouse Hiring Fair and Career Forum Scott Air Force Base, IL

January 10, 2014 – NBC4DC Health and Fitness Expo - Washington, D.C.

January 16, 2014 – Milwaukee, WI

January 16, 2014 – Albuquerque, NM

January 22, 2014 – Independence, MO

January 23, 2014 – Orlando, FL

January 28, 2014 – Oklahoma City, OK

January 28, 2014 – Groton/New London, CT

January 30, 2014 – Montgomery, AL

Click the link below for more information and a calendar of events.

<http://www.uschamber.com/hiringourheroes/events>.★



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Veterans Crisis Line
1-800-273-8255 Press 1

Cost-of-Living Increase

Veterans to Receive 1.5 Percent Cost-of-Living Increase New Rates for Compensation and Pension Benefits

WASHINGTON (Dec. 4, 2013) – Veterans, their families and survivors receiving disability compensation and pension benefits from the Department of Veterans Affairs will receive a 1.5 percent cost-of-living increase in their monthly payments beginning Jan. 1, 2014.

We're pleased there will be another cost-of-living increase for Veterans, their families and their survivors," said Secretary of Veterans Affairs Eric K. Shinseki. "The increase expresses in a tangible way our Nation's gratitude for the sacrifices made by our service-disabled and wartime Veterans."

For the first time, payments will not be rounded down to the nearest dollar. Until this year, that was required by law. Veterans and survivors will see additional cents included in their monthly compensation benefit payment.

For Veterans without dependents, the new compensation rates will range from \$130.94 monthly for a disability rated at 10 percent to \$2,858.24 monthly for 100 percent. The full rates are available on the Internet at www.benefits.va.gov/compensation/rates-index.asp.

The COLA increase also applies to disability and death pension recipients, survivors receiving dependency and indemnity compensation, disabled Veterans receiving automobile and clothing allowances, and other benefits.

Under federal law, cost-of-living adjustments for VA's compensation and pension must match those for Social Security benefits. The last adjustment was in January 2013 when the Social Security benefits rate increased 1.7 percent.

"In fiscal year 2013, VA provided over \$59 billion in compensation benefits to nearly 4 million Veterans and survivors, and over \$5 billion in pension benefits to more than 515,000 Veterans and survivors.

For Veterans and separating Servicemembers who plan to file an electronic disability claim, VA urges them to use the joint DoD/VA online portal, eBenefits. Registered eBenefits users with a premium account can file a claim online, track the status, and access a variety of other benefits, including pension, education, health care, home loan eligibility, and vocational rehabilitation and employment programs.

For more information about VA benefits, visit <http://www.benefits.va.gov/>, or call 1-800-827-1000.★

Ten Keys for Financial Success

Spend Less Than You Earn. Keep a budget or spending plan and track your spending.

Have a Plan. Get organized, write down your financial goals, track your expenses.

Prepare for Expected Events. i.e. Retirement, Holidays, etc.

Prepare for Unexpected Events. i.e. Emergencies, Job loss, etc.

Always Know Your Interest Rates. Never exceed 13% interest on loans and know what you pay on interest and fees. Know how your interest is being calculated.

Keep a Healthy Credit Report. Receive a free annual credit report at annualcreditreport.com

Avoid Waste. Eat at home, clip coupons, return purchases you won't use.

Take advantage of tax breaks. Earned Income Credit, VITA

Fill in the Financial Gaps. Garage sale, eBay, recycle, sell excess produce at a Farmers Market, house cleaning, etc.

Give Back to Your Community. Angel Tree, United Way, Food Bank

For more information, visit <http://www.AmericaSaves.org>.★



Army Reserve Family Programs

Saving money, improving your financial life, building wealth. It all starts when you set a goal and make a plan to reach that goal. So what's your goal? —militarysaves.org

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Tax Refund

Tips to get the most value from your tax refund.

By Katie Bryan, [America Saves](#)
Communications Director.

Tax time is one of the few opportunities when low-income households receive a sizable amount of money — especially if they take advantage of the earned-income tax credit. While it may be tempting to spend that money on wants vs. needs, saving your tax refund can protect you from needing to turn to payday loans or high-cost credit later in the year, and can serve as the foundation to grow your savings.

Here are four ways to get the most value from your tax refund

- 1. Pay down your debt.** Use your refund for some much needed debt relief. Pay off your credit card balance. Alternatively, you can apply your refund toward other debts, like a car loan or a home equity loan.
- 2. Save for a rainy day.** Why not give yourself an even bigger return on your tax refund by putting the money into a share or savings account? It's always helpful to have a savings account to draw from when a major car repair bill, medical emergency or other unexpected expense comes along. That way, you don't have to borrow money and add to your debt-load.
- 3. Consider your financial goals.** Trying to save for a house or car down payment? Hope to contribute to your child's college tuition? Consider applying your tax refund toward these goals. If you don't yet have a set of short-term and long-term financial goals, put one together. You'll be more conscientious about how you spend your refund or any other extra money that comes your way.

4. Save your refund for a chance to win \$25,000.

This year, instead of taking your refund as one check or direct deposit, use IRS Form 8888 to “split” your refund. All you need is your savings account information OR you can decide to order a U.S. Savings Bond for yourself or someone else (no account information needed!). Learn more at <https://www.saveyourrefund.com/>

Remember, you work hard for your money and you deserve to enjoy a healthy financial lifestyle. Put some thought into how you use your tax refund. Making smart financial decisions is not always easy, but it will definitely benefit you and your family over the long term.

Need help finding ways to save? Take the [America Saves pledge](#) to make a commitment to yourself to save and receive emails and/or text messages to keep you motivated.

America Saves, managed by the nonprofit Consumer Federation of America (CFA), seeks to motivate, encourage, and support low- to moderate-income households to save money, reduce debt, and build wealth.

Learn more at americasaves.org. ★

Military Saves Week

February 24 - March 2, 2014

An annual opportunity for organizations to promote good savings behavior and a chance for Military Members and their Families to assess their own saving status.





Army Reserve Family Programs

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“Take any suicidal talk or behavior seriously. It's not just a warning sign that the person is thinking about suicide — it's a cry for help.” – from Helpguide.org

Tricare Reserve Select

New Premiums beginning January 1, 2014

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase.

TRS offers coverage similar to TRICARE Standard and Extra. It is available worldwide to most Selected Reserve members (and Families) when not on active duty orders or covered under the Transitional Assistance Management Program (TAMP).

Who is eligible?

National Guard and Reserve members may qualify to purchase TRS coverage if they are:

- A member of the Selected Reserve of the Ready Reserve
- Not eligible for or enrolled in the Federal Employee Health Benefits (FEHB) program

TRS is only available when you are not eligible for any other non-premium-based TRICARE health coverage. Qualified members may purchase Member-Only or Member-and-Family coverage.

What does it cost?

Member Only \$51.68 per mo.

Member and Family \$204.29 per mo.

For more information, contact the Army Strong Community Center at (585) 528-2006 or email marianne.w.sernoffsky.ctr@mail.mil

You can also contact the Tricare North at (877) 874-2273 or visit www.hnfs.com.

If purchased, Tricare Reserve Select is minimum essential coverage under the Affordable Care Act. ★

Moving Forward

**An innovative, self-care resource
available on-line for Service Members
and Veterans.**

Developed jointly by the Department of Defense (DoD) and the Veterans Administration (VA), Moving Forward offers help for individuals who are struggling with stressful life problems.

Moving Forward enables individuals to:

- Learn thoughtful, planful, problem-solving steps
- Improve emotional regulation in the face of problems
- Lower stress levels by reducing avoidance and improving optimism

This training course includes first-person videos, interactive exercises, surveys and games. The training has eight modules that teach a step-by-step method to solving life challenges. The course is completely anonymous, and can be completed at an individual's own pace.

Moving Forward was developed under the DoD/VA Integrated Mental Health Strategy (IMHS) initiative. IMHS mandates an integrated and coordinated public health model to improve access, quality, and efficiency of mental health services for all Active, Reserve and National Guard Service Members, Veterans, and their Families.

The National Center for Telehealth and Technology (T2) and VA Mental Health Services developed Moving Forward as a first-line approach for struggling Service Members and Veterans who may not otherwise seek help.

For more information please go to www.StartMovingForward.org. ★

MOVING FORWARD 
OVERCOMING LIFE'S CHALLENGES