New Legislation
The Fiscal Year 2020 National Defense Authorization Act (NDAA), a United States federal law that is enacted each year to specify the budget and expenditures of the United States Department of Defense, was signed by President Donald Trump on December 20, 2019 as Public Law 116-92. Some of the changes in this year’s NDAA and other legislation that may affect you include:

3.1% pay raise for active duty members of the Uniformed Services, including allowances, bonuses, and permanent changes of station moves.

1.6% cost-of-living adjustment (COLA) increase. The increase will be paid out to individuals in the following categories:

- Retired military veterans
- Disabled veterans
- Veterans’ pension beneficiaries
- Survivor benefit annuitants
- Surviving families of veterans
- Federal civilian retirees

Inside This Issue

New Legislation...............................1
Special Survivor Indemnity Allowance (SSIA)..........................2
SBP/DIC Offset Phased Elimination News............................2
Tricare 2020..................................2
Vision Programs.............................4
Veterans Affairs.............................4

A Message From Magellan Federal’s CEO

“Magellan Federal/AFSC has a unique legacy that brings a commitment to do more for those we serve. We have supported military and federal families for decades and bring a deep understanding of their individual life challenges. We work diligently every day to assist our country’s active duty service members, Veterans, Retirees and their families.

We also provide surviving spouses access to a team of qualified Military Benefit Specialists and Veteran Service Officers who aid members in obtaining those benefits they sacrificed so much to earn. Thank you for your continuing membership and the opportunity to serve you when it is most needed. We wish you and your family good health and prosperity in the years ahead.” — Oscar Montes, Magellan Federal CEO
**Special Survivor Indemnity Allowance (SSIA)**
Survivors who are eligible for the Special Survivor Indemnity Allowance (SSIA) will also receive an increase to their SSIA payments that reflects this 1.6 percent adjustment. The maximum amount of SSIA payable will be $323 beginning in January.

**SBP/DIC Offset Phased Elimination News**
The 2020 National Defense Authorization Act (NDAA) includes a three-year phased repeal of the (Widows Tax) a requirement that Survivor Benefit Plan payments be reduced by Dependency and Indemnity Compensation payments.

Here are a few key points to keep in mind:

- Based on the NDAA, Spouse SBP annuitants who are subject to the DIC offset will see the first change in the SBP annuity payment they receive on February 1, 2021. You do not need to notify DFAS regarding your SBP payment affected by this change in the law.
- The most important action SBP annuitants can take at this time is to ensure your annuity account information is up-to-date and includes your correct mailing address. Also, if you’re not using myPay, it’s best to set up a profile and add your email address.
- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will not need to pay back that refund because of this change in the law.
- The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" in the NDAA only affect those spouses and children of service members who died on active duty when the surviving spouse previously elected to transfer the SBP annuity to a child or children. They do not affect previous or future SBP elections by retirees or SBP annuities for a retiree’s beneficiaries.

**TRICARE 2020**
Tricare enrollment fees and copays will be changing in 2020.

**Tricare Prime**
While active duty family members pay no enrollment fee for Tricare Prime, the annual fee for retirees who entered the service before 2018 and their dependents will increase from $297 annually to $300 for individual coverage while family coverage will go from $594 to $600.

For those retirees who entered the service after Jan. 1, 2018 and their beneficiaries the annual premium for individual coverage will go from $360 to $366 while the family plan will increase from $720 to $732.

Some copayments will increase as well; specialty and urgent care visits will cost $1 more in 2020.

Tricare Prime users who are medically retired or survivors do not see an increase.

**Tricare Select**
Just like Tricare Prime, active duty family members enrolled in Tricare Select pay no enrollment fees. All others will see a slight fee increase in 2020.

While retirees who entered service before 2018 pay no enrollment fee, retirees who joined the service in 2018 or

Continued on page 3
later will see an increase from $462 to $471 for individual coverage and $924 to $942 for family coverage. Some copayments will see slight increases as well. Active duty family members of those who entered before 2018 as well as all Tricare Reserve Select participants will see primary care visits go up by $1 - from $21 to $22, and specialist visits will increase $2 each, from $31 to $33. Those who entered in 2018 or later will see a $1 increase in specialist visits.

**Tricare Reserve Select**
Reservists enrolled in Tricare Reserve Select will see their monthly payments increase from $42.83 to $44.17 for individual coverage and from $218.01 to $228.27 for family coverage.

**Tricare Retired Reserve**
Retired reservists who haven't turned 60 and are covered under the Tricare Retired Reserve program will benefit from a rate decrease in 2020. The monthly premium for an individual retiree will decrease from $451.51 to $444.37, and those with family coverage will see a monthly decrease from $1,083.40 to $1,066.26.

**Tricare Young Adult**
College-age dependents enrolled in the Tricare Young Adult program will see an increase in their monthly premiums; however, the amounts vary depending on which option they are covered under. For those using Tricare Young Adult Select, the monthly payment will go from $214 to $228, and those using Tricare Young Adult Prime will see the monthly payment increase from $358 to $376.

**Continued Health Care Benefit Program (CHCBP)**
Recently discharged members with temporary health insurance under the Continued Health Care Benefit Program (CHCBP) will see their premiums increase by the largest amount. Those who have single coverage will be hit with a premium increase from $484.33 to $517.67 each month, and those electing family coverages will pay an additional $75.67 each month, increasing their premiums from $1,091 to $1,166.67.

**Tricare Pharmacy Costs**
Prescription drug costs for Tricare users are also set to rise Jan. 1, some by as much as 42%. The pharmacy fee increases impact all Tricare users who utilize off-base pharmacies, including those on Tricare for Life. Effective Jan. 1, 2020, a 90-day supply of generic drugs received through the program’s Express Scripts mail-order pharmacy will increase from $7 to $10. Co-pays on brand-name drugs received through the mail will go from $24 to $29; the price rises from $53 to $60 for non-formulary drugs.

Generic drug prescriptions filled at retail pharmacies will see the cost rise from $11 to $13 for a 30-day supply, while the same supply of brand-name medications will increase from $28 to $33. Non-formulary drugs — those not on Tricare’s list of fully covered medications — will go up from $53 to $60.

Prescriptions filled on base will continue to have no cost to members.

For more information visit: [https://tricare.mil/costs](https://tricare.mil/costs)

**Tricare Retiree Dental Program**
Retiree Dental - Although Tricare doesn’t offer the retiree dental program anymore, retirees and their families can get dental insurance through the Federal Employees Dental and Vision Insurance Program (FEDVIP) which is also known as BENEFEDS. This program offers military retirees dental and vision insurance. The program also covers all federal employees and retirees.
Vision Programs
FEDVIP vision insurance will let retirees, their families, and families of active-duty members choose from among the following insurance companies:

- Aetna Vision
- FEP Blue Vision
- United Healthcare Vision
- VSP Vision Care

For more information visit: https://tricare.benefeds.com

Veterans Affairs
Access and manage your VA benefits and health care online. Please visit: https://www.va.gov/

For questions regarding your benefits. Please feel free to contact our Member Services department at 888 237-2872.

Resources
Agencies that also provide aid and assistance to surviving spouses

Tragedy Assistance Program for Survivors (TAPS)
1-800-959-8277 | www.taps.org

Society of Military Widows
1-800-842-3451 | www.militarywidows.org

Gold Star Wives of America
1-888-751-6350 | www.goldstarwives.org

Army Emergency Relief (AER)
1-866-878-6378 | www.taps.org

Navy Marine Corps Relief Society (NMCRS)
1-703-696-4904 | www.nmcrs.org

Air Force Aid Society (AFAS)
1-800-769-8951 | www.afas.org

Coast Guard Mutual Assistance
1-800-881-2462 | www.cgmahq.org

National Military Families Association (NMFA))
1-800-260-0218 | www.nmfa.org

How to contact Magellan Federal/AFSC
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