



In This Issue:

TRICARE Dental1

Grief Share: A Season of Grief.....1

DFAS Financial Scam..... .2

Family Fun Day..... .2

18th Annual Taps Event...2

Survivor Spotlight: Taja Travis.....3

5 Steps to Spring Clean Your Debt.....3

Hurricane Safety.....4

SOS, OVA & VCOS Remember VI Fallen at Tree Planting5

Greetings from Puerto Rico5

Army Survivor Outreach Services

VOLUME II, ISSUE 1

SUMMER 2012

MetLife to Provide Coverage for TRICARE Dental

Taken from www.tricare.com

Effective May 1, 2012, MetLife will become the dental carrier for the TDP. MetLife will begin providing dental coverage to over 2 million family members of uniformed service active duty personnel, members of the Selected Reserve and Individual Ready Reserve, their eligible family members, and Survivors.

Beneficiaries will have access to MetLife's network with over 161,000 dentist access points, and this number continues to grow.

Additional information about the contract is available at www.tricare.mil/TDPcontract and benefit updates are available at www.tricare.mil.

PLEASE NOTE that the change to MetLife is for the TDP program only.

Changes to the TDP will include enhanced dental coverage at a lower premium share than before. MetLife will distribute program information, provider network details beginning in first quarter 2012.

Highlights to the benefits and enhancements are listed below:

- Coverage of posterior resin (tooth colored/white) fillings
- Increase in the annual maximum to \$1,300 per enrollee (formerly this was \$1,200)
- Increase in the lifetime orthodontic maximum to \$1,750
- \$1,200 per year for services

related to dental treatment due to an accident as defined in the TDP handbook

- No cost shares for scaling and root planing (deep cleaning) for diabetics
- Coverage of an additional (3rd) cleaning for women during pregnancy
- Expansion of the survivor benefits to surviving spouse and child(ren)

Additional information about the contract is available at www.tricare.mil/TDPcontract and benefit updates are available at www.tricare.mil.

The TRICARE Dental Program plan year will be from May 1, 2012 to April 30, 2013 when MetLife assumes the program.

Griefshare: A Season of Grief– Daily Support

Taken from www.griefshare.org

Understanding Grief

Day 1

We can all take a lesson from Santa when it comes to Grief is not an enemy or a sign of weakness. It is a sign of being human. Grief is the cost of loving someone. Since grief comes to everyone, why do some people seem to work through it better than others? "Some people think that going through the losses or crises of life are the exceptional times," says Dr. H. Norman Wright. "I see it differently. I see the times of calm as the exceptions. Life really is

going through one loss after another, one crisis after another. "Instead of avoiding talking about these times, let's do our homework. When you know what to expect, you're not thrown by them as much, and you're going to be better able to recover."



365 DAILY EMAILS TO HELP YOU THROUGH THE GRIEVING PROCESS

Join us each day for the next year as we walk with you on your journey through grief, strengthened and enabled through the Lord Jesus Christ.

"But those who hope in the LORD will renew their strength. They will soar on

wings like eagles; they will run and not grow weary, they will walk and not be faint" (Isaiah 40:31).

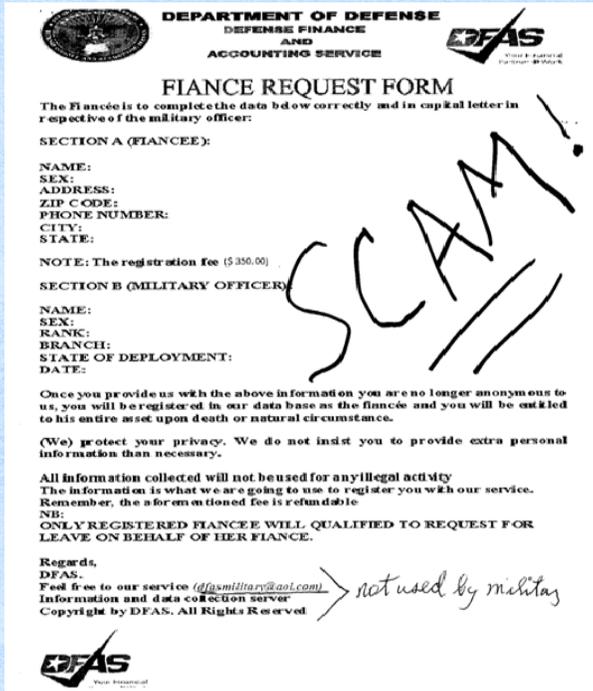
Lord God, teach me to embrace my grief and not fight it, so that I may experience the true healing that comes from You. Amen.

This is an example of a daily email you can receive by signing up with Griefshare. They will walk with you daily to provide encouragement and support to your recovery. Griefshare also provides grief support groups in your local area and other resources to heal. If you are interested in knowing more about Griefshare visit their website at www.griefshare.org.



Beware – Scam Emails - that Appear to be Sent By DFAS Employees!

Taken from www.dfas.mil



There are emails being sent to individuals, including military members, military retirees, and civilian employees, which appear to be sent by a DFAS employee. Although the email appears to come from a DFAS employee and displays a dot mil address it is actually from a non-government email account. This is an example of what's called "spoofing."

The emails indicate that individuals who are receiving disability compensation from the Department of Veterans Affairs (VA) may be able to obtain additional funds from the Internal Revenue Service (IRS). These emails are not issued by DFAS and will likely result in a financial loss if you comply with the suggestions in the email. Bottom line – do not send your personal information or copies of your tax returns and 1099s to the individual listed in the email.

The email indicates that individuals receiving VA disability compensation can receive additional funds from the IRS. The email states that such funds can be obtained by sending copies of your VA award letter, your income tax returns, your 1099-Rs, your RAS statements, and a copy of your DD 214, to a so-called retired Colonel at an address in Florida. Do NOT follow the suggestions in the email because you will be providing a significant amount of your personal information to a complete stranger, which could result in a financial loss to you.

18th Annual TAPS National Military Survivor Seminar AND GOOD Grief Camp for Young Survivors

MEMORIAL DAY WEEKEND | May 25th—28th, 2012
Crystal Gateway Marriott, Arlington VA

You are warmly invited and encouraged to attend the 18th Annual TAPS National Military Survivor Seminar and Good Grief Camp for Young Survivors. Join us as we bring together survivors and leading professionals in the grief and trauma field, to share a weekend of understanding, hope, courage, and love.

Since 1995, TAPS has welcomed all who are grieving the loss of a loved one who died while serving, providing a full weekend of events for adults and children alike. In Washington, DC, we are surrounded by the monuments of our nation that honor the service and sacrifice of our loved ones and remind everyone that "Freedom is Not Free."

It is easy to think we are alone in this journey... but at the TAPS National Military Survivor Seminar and Good Grief Camp for Young Survivors, we are not alone. There is always someone to lend an empathetic ear, a supportive shoulder, and the precious gift of time to be there for you; whether to talk or to just sit quietly.

In dealing with struggles of the heart and soul, we seek people and places that can provide solace from the grief that surrounds us. The time we spend with each other and the memories we take home are invaluable to us as we face each new day and take each new step in this most unexpected life. Come and share our weekend. Whether it is your first visit or you are returning for our annual family reunion, a warm smile, an understanding heart, and open arms await you. Join us as we "Remember the Love, Celebrate the Life, and Share the Journey" ...together!

Check out information for TAPS and Good Grief Camp Registration, Flight Assistance Application, and Lodging. Contact TAPS at 800-959-8277 or visit TAPS website: <http://www.taps.org>.



!!FREE ENTRY!!

Sponsored by Office of Veterans Affairs, American Legion Post 90 and Team VCOS

Sunday,
May 27,
2012

Griffith Ball Park
2:00 PM – 6:00 PM



It will be a FUN-filled Day to remember. Food & Drink Vendors will be on site to provide refreshments. Activities include:

- Face Painting
- Bouncers for the kids
- Drum Corp Exhibition
- Various Games
- Clowns
- Family Friendly Music

So come out! Bring your family, friends, loved ones and show your support and appreciation for our VETS. It's all about FAMILY & FUN!



**For More Information
CALL 340-774-6100



Volume 2, Issue 1



Survivor Spotlight: Taja Travis

Volume 2, Issue 1

By Alanah Lavinier, GA SOS Coord



On December 2, 2005, Taja Travis and Linda Graham's life completely changed. Taja and Linda would learn that SSG Philip Travis would not be

coming home. At that time Taja was just 16 years old and an only child to her father. As Taja and Linda both put it, "our life has never been the same since that day." At that particular point, time stood still for Taja. She became isolated and clung to her mother, Linda, out of fear that something would happen to her also. It's as if her life stopped.

Both mom and daughter, whom refer to themselves as the "Golden Girls", had a tough road ahead. As Linda puts it, "we enabled one another to stay there." Taja would finish high school only to stay at home not knowing which direction to

turn and not wanting to leave her mother alone. In addition, with the turn of the bad economy, the "golden girls" felt as if they lost just about everything else.

During the years, Taja refused counseling; stating that she is okay but worried about her mother. For years, Linda claimed the same. In reality they both needed help. In 2010, Linda and Taja traveled to Fort Benning to attend a TAPS seminar. Linda had a breakthrough. Taja did not. She clung to her mom and when it was time to break apart she became reclusive and then clung to the SOS coordinators.

With the new year of 2011, Linda started getting things in order. She stopped stressing, prayed more, and hoped for better. Taja did not. While Linda started to "heal". Taja did not. As Linda started to gain friendships within her peer group. Taja did not; instead she included herself into her mother's peer group and busied herself around the house with cooking.

A year went by, Linda got better and started to feel like the old Linda again. Taja did not.

However, 2012 came around and Taja had a BREAKTHROUGH!! Usually, the SOS coordinators will check on Taja. That day Taja called, admitted she needed counseling, and went to see the counselor. She then went back over all of the options given to her in regards to furthering her education and made a decision. Melissa McKenzie, SOS coordinator, accompanied her for the school visit— she applied!!

In the mean time, Linda sought her own form of therapy and devoted her time to starting a nonprofit for her daughter in memory of her ex husband. The more she researched and sent off paperwork, the brighter her smile became. The more confident she became; her true beauty radiating.

Fast forward to April 2012, Linda's organization, Heroes Bunker, is fully operational and Taja will be leaving for school in 4—8 weeks!!!

For the GA SOS Staff, Taja has become that little sister and daughter. It touches our heart to see her finally make that breakthrough and such a positive one! We are so proud of you !!



5 Steps to Spring Clean Your Debt



Taken from www.military.com

Every year many of us spring clean our homes, hauling the junk out of our closets and only keeping things we really need. It's a good time to reflect on the things we own, what works well for us and what we want to keep.

This spring, do some financial spring cleaning on your debt and give it a good overhaul.

Take stock: Write down your current accounts, interest rates, balances, and monthly payment. If you can, find your balances from the previous month and note if you're increasing or decreasing your debt and by how much.

Do a stress test: Look at your debt payments relative to your monthly take-home pay. If you're paying over 36% to debt payments (include car leases and rent in the

debt payments) you're probably over the amount that's healthy for you. A DTI calculator like DebtScore.com can help you perform these calculations.

Run debt-free scenarios: Once we're in debt it can feel like we'll never get out and, as a result, sometimes we just give up even trying. But the secret with debt is that it's usually possible to pay off credit card debts in as few as 3-4 years by just continuing to pay what we do today and not charging more. And if we take that money we used to pay to credit cards and put it to the mortgage, we can pay that off in 10-15 years.

Sometimes you can save over \$50K in interest. Sites like SavvyMoney.com or Oweing.com offer free calculators that can help you understand how quickly you can get out of debt and will give you

a payoff schedule to show you how it can be done.

Lower your APRs: How are the APRs on your credit cards? If there's a big difference across your cards, this may indicate that some of your cards have rates that are too high. You may be able to negotiate lower rates with your lenders or you may want to look at new cards. With mortgage rates at historic lows, you should look at refinancing options.

Create a debt plan: Even if you don't want to create a detailed plan, set a goal of getting out of debt. The Military.com Debt Boot Camp can get you started. With a little bit of work, you can haul that debt load into the sun, give it a good airing out, and get yourself started on a better path.

Be Red Cross Ready

Hurricane Safety Checklist

Hurricanes are strong storms that cause life- and property-threatening hazards such as flooding, storm surge, high winds and tornadoes.

Preparation is the best protection against the dangers of a hurricane.

Know the Difference

Hurricane Watch—Hurricane conditions are a threat within 48 hours. Review your hurricane plans, keep informed and be ready to act if a warning is issued.

Hurricane Warning—Hurricane conditions are expected within 36 hours. Complete your storm preparations and leave the area if directed to do so by authorities.

What should I do?



- Listen to a NOAA Weather Radio for critical information from the National Weather Service (NWS).
- Check your disaster supplies and replace or restock as needed.
- Bring in anything that can be picked up by the wind (bicycles, lawn furniture).
- Close windows, doors and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out.
- Turn off propane tanks and unplug small appliances.
- Fill your car's gas tank.
- Talk with members of your household and create an evacuation plan. Planning and practicing your evacuation plan minimizes confusion and fear during the event.
- Learn about your community's hurricane response plan. Plan routes to local shelters, register family members with special medical needs as required and make plans for your pets to be cared for.
- Evacuate if advised by authorities. Be careful to avoid flooded roads and washed out bridges.
- Because standard homeowners insurance doesn't cover flooding, it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S. For more information on flood insurance, please visit the National Flood Insurance Program Web site at www.FloodSmart.gov.

What supplies do I need?



- Water—at least a 3-day supply; one gallon per person per day
- Food—at least a 3-day supply of non-perishable, easy-to-prepare food
- Flashlight
- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- First aid kit
- Medications (7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, cane)
- Multi-purpose tool
- Sanitation and personal hygiene items
- Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- Cell phone with chargers
- Family and emergency contact information
- Extra cash
- Emergency blanket
- Map(s) of the area
- Baby supplies (bottles, formula, baby food, diapers)
- Pet supplies (collar, leash, ID, food, carrier, bowl)
- Tools/supplies for securing your home
- Extra set of car keys and house keys
- Extra clothing, hat and sturdy shoes
- Rain gear
- Insect repellent and sunscreen
- Camera for photos of damage

What do I do after a hurricane?



- Continue listening to a NOAA Weather Radio or the local news for the latest updates.
- Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.
- If you evacuated, return home only when officials say it is safe.
- Drive only if necessary and avoid flooded roads and washed-out bridges.
- Keep away from loose or dangling power lines and report them immediately to the power company.
- Stay out of any building that has water around it.
- Inspect your home for damage. Take pictures of damage, both of the building and its contents, for insurance purposes.
- Use flashlights in the dark. Do NOT use candles.
- Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
- Check refrigerated food for spoilage. If in doubt, throw it out.
- Wear protective clothing and be cautious when cleaning up to avoid injury.
- Watch animals closely and keep them under your direct control.
- Use the telephone only for emergency calls.

Let Your Family Know You're Safe

If your community has experienced a hurricane, or any disaster, register on the American Red Cross Safe and Well Web site available through RedCross.org/SafeandWell to let your family and friends know about your welfare. If you don't have Internet access, call 1-866-GET-INFO to register yourself and your family.



For more information on disaster and emergency preparedness, visit RedCross.org.

VI Fallen Remembered Pre-Memorial Day Tree Re-Planting

By Sandra O. Benjamin, VI SOS Support Coordinator

On Thursday May 24th, 2012 from 6-7PM at the Franklyn D. Roosevelt Veterans Memorial Park SOS, Office of Veterans Affairs and other VCOS members will come together with Survivors to remember with them their fallen service members. Last year the group held the ceremony for the first time and sadly the tree, a Calliandra Emarginata or commonly known Pink Powder Puff Plant did not survive the planting. Fortunately ABC Nursery replaced the plant which when mature blooms a pink flower year round and looks like fireworks but are cool like a powder puff. Last years Veterans Day Parade Grand Marshall, Vet-



eran and active community member Austin "Babe" Monsanto took the new tree under his care. As a member of the Hibiscus Society, Mr. Monsanto has a hand for taking care of things that grow. He took the plant in August 2011 and has nurtured it successfully. Incidentally it is easy to grow and requires little care.

In addition to the tree planting there will be a plaque dedicated at the site selected for the tree. Participants will be able to help us remember the name of their service member if they choose by saying a few words, stating the name, writing the name on a purple or yellow ribbon and mounting the ribbon on a special wreath that will be used for future memorial activities.

Several Survivors who will be out of the territory, unable to make it from St. Croix or St. John have asked the SOS Coordinator to do the honor of saying the name and placing the ribbon.

Survivors are our special guests and we hope to see as many survivors as can make it. We also hope to be joined by all who have lost a loved one, friend or acquaintance who wore the uniform.

Here in the territory SOS experiences can be unique compared to those on the mainland. SOS will assist not only Army Survivors but survivors from every military service including the Coast Guard and even Merchant Marines.

For more information about the tree planting contact your support coordinator:

Sandra Benjamin at 340-344-7033 or email: sbenjamin@mpscrc.com



Greetings from Puerto Rico



Habla Espanol?

Sr. Edwin Ramos is the SOS Coordinator for the island of Puerto Rico



*Edwin works with Sandra Benjamin to assist her with VI Survivors whose primary language is Spanish!
Llame: 787-564-2014*



Please join us in honoring our Soldiers and the sacrifices they have made.



Are you a VI Purple Heart recipient? August 7th is National Purple Heart Recipient Day, Call the Office of Veterans Affairs 340-774-6100 Today, we need to know.



Army Survivor Outreach Services
 PO BOX 306751
 ST. THOMAS, VI 00803

SOS Staff

SANDRA O BENJAMIN
 VIRGIN ISLANDS
 SUPPORT COORDINATOR
 340-344-7033
 sbenjamin@mpscrc.com

Memorial Day - word search challenge

G E S B A T T L E Q X W
 U T W W I I G X K P K O
 F N D R E I D L O S F F
 N F K M R H E D A R A P
 P L M N E W E Q Z A I R
 S O P P O M R R U A I V
 E W E F K W O P O Q R I
 N E A A Y E N R P E E E
 I R C D K N L I Y C S T
 R S E T R I B U T E A N
 A Z M O D E E R F O B A
 M T N E M U N O M O W M

HAPPY MOTHERS DAY
 MEMORIAL DAY 2012



Name: _____ Date: _____

Memorial Day Word Search

How many vocabulary words associated with Memorial Day can you find in this puzzle?

G	E	S	B	A	T	T	L	E	Q	X	W
U	T	W	W	I	I	G	X	K	P	K	O
F	N	D	R	E	I	D	L	O	S	F	F
N	F	K	M	R	H	E	D	A	R	A	P
P	L	M	N	E	W	E	Q	Z	A	I	R
S	O	P	P	O	M	R	R	U	A	I	V
E	W	E	F	K	W	O	P	O	Q	R	I
N	E	A	A	Y	E	N	R	P	E	E	E
I	R	C	D	K	N	L	I	Y	C	S	T
R	S	E	T	R	I	B	U	T	E	A	N
A	Z	M	O	D	E	E	R	F	O	B	A
M	T	N	E	M	U	N	O	M	O	W	M

AIR FREEDOM MONUMENT TRIBUTE
 BASE HEROES PARADE UNKNOWN
 BATTLE MARINES PEACE VIETNAM
 FLOWERS MEMORY SOLDIER WWII

Memorial Day - word search challenge worksheet