



USAG-YONGSAN HOT TOPICS



2016 Vol. 23

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EXSUM

Happy Thanksgiving – I hope all of you will take a moment and reflect on all we have to be thankful for both as individuals and as a Country this Thanksgiving Day. It seems particularly fitting that November is the Month of the Military Family (page 8) so I would like to take this opportunity to thank all of our family members for the love and support they show their Soldiers every day of the year. Over the last century and a half, our armed forces have fought in numerous wars and conflicts, with many service members spending Thanksgiving Day away from their families. Despite the challenges of separation, the spirit of Thanksgiving in the military continues to thrive, and nowhere is this more evident than here in U.S. Army Garrison Yongsan.

Despite the good will most of us feel during the holiday season - safety and security must remain at the forefront of all you do. Cyber security plays an important role in our community's readiness and safety. Please see the enclosure regarding the Office of Personnel Management (OPM) breach and fraudulent bank account activity phishing scam (pages 9-10). Please do not open any attachments you are not able to authenticate. Physical safety is also essential during the holiday season so please see the tips provided in the Thanksgiving Safety Gram (page 11). You'll also find important information about a bicycle recall on (page 12). As you review the recall information use this opportunity to go over basic bicycle safety tips with your family. When it comes to readiness, information and training are critical. If you are a Building Energy Monitor (BEM) or unit energy conservations officer (UECO), please refer to the enclosed BEM training schedule (page 13)

November is Open Season for many federal benefit programs. Please see pages 14-21 to check on how this could benefit you and your family. The deadline to make changes to your benefits is Dec. 12 so don't miss this opportunity to ensure your personal affairs are in order. If you are a retiree and/or have TRICARE, please see the enclosed updated brochure on the TRICARE Overseas Program (pages 22-37).

Nov. 18-20, is Retiree Appreciation Weekend. Please join the community in thanking our retirees for their service. We are offering many specials to honor our community's retirees, including special performances and discounts at recreational outlets. The Retiree Appreciation Prayer Breakfast Nov. 19, starts at 7 a.m. at the Dragon Hill Lodge (page 38).

This month, we also celebrate National American Indian Heritage Month (page 39) and kick off the observance with the Turkey Trot 5K Run-Walk at Collier Community Fitness Center Saturday, Nov. 19, at 8:30 a.m. (page 40). Then on Nov. 23, from 11:30 a.m. – 12:30 p.m. the 65th Medical Brigade presents "Serving Our Nations" with Guest Speaker Sgt. Maj. Justin E. Shad at the Dragon Hill Lodge.

Whether you are celebrating with your family or your fellow Soldiers, there will be no shortage of dining opportunities on Thanksgiving Day throughout Area II (page 41). In particular, the DFAC will offer a special Thanksgiving menu and invites families and friends to choose from more than 35 menu items, served up by members of our Army leadership. In observance of the holidays, AAFES and the Yongsan Commissary modified their hours, so they too can enjoy this special time with their loved ones. Please see the Thanksgiving week schedule (pages 42-48), and plan accordingly. Also, if you would like your meal catered, the Main Post club has Gobblers to Go until Jan. 15 (page 49).

For those of you new to USAG Yongsan, remember to attend the Newcomer's Orientation at the Army Community Service building Nov. 29-30 (page 50), featuring a day of informative briefings followed by a cultural tour, and if you haven't gotten your A3 Visa and SOFA stamp from the Korean Immigration Office, there is a bus that will take you to the processing site at Osan Air Base once a month (page 51). Please sign up as space is limited. Also, if you are interested in volunteering, there are plenty of opportunities for that as well. The Division of Morale, Welfare and Recreation Child and Youth Services, as well as the South Post Chapel and the K-16 Chapel are looking for volunteers (page 52).

Finally, once we've given thanks and are recovering from the Thanksgiving feast, the holiday season continues with a Christmas Concert Sunday, Dec. 4, at 7 p.m., South Post Chapel (page 53). Then on Tuesday, Dec. 6, 5:30 p.m., at the South Post Fire Station you're all invited to the annual USAG Yongsan Christmas Tree Lighting Celebration (page 54). And our K-16 community will light their tree at 5 p.m. Friday, Dec. 9, at the K-16 Community Activities Center. Please don't miss out on this yearly tradition that brings home just a little closer to Seoul, Korea.

From me, my family and the USAG Yongsan staff we wish you a blessed, happy, and safe Thanksgiving.
Yongsan Ready, Yongsan Strong!

J. SCOTT PETERSON
Colonel, U.S. Army
Commanding

HOT TOPICS

2016 Vol. 23

CRD Hot Topics

- 19 Nov – Park & Temple Tour, 0800-1700, Moyer ODR
- 19 Nov – 5K Turkey Trot Fun Run, 0830, CCFC
- 19 Nov – BOSS Thanksgiving Dinner, 1400-1630, Commiskey's CAC
- 11 Oct- 30 Nov, Pet Care Center Renovations Ongoing Now
- Holiday Tree Lighting-Yongsan 6 Dec, 1730, 9 Dec, K-16 1700
- Holiday Postcard Display Contest Planned for Mid Nov-3 Dec Yongsan A&C/Commiskey's (part of holiday themed programming and voted on 5 Dec after Tree Lighting)

BOD Hot Topics

- Main Post Club to make reservations: usarmy.yongsan.imcom-pacific.list.main-post-club-reservations@mail.mil
- 19 Nov – Retiree Appreciation Day, \$1 Bowling, 1500-1900, Yongsan Lanes (open to all)
- 19 Nov – Buy 1 bucket of ball and get 1 bucket free, All day, Yongsan Driving Range
- Nov 19 – SNGC Turkey Shoot (for details contact SNGC)
- 24 Nov – Thanksgiving Buffet, 1100-1500, Main Post Club
- MPC Salsa Every Saturday from 2000 – 0100
- Bowl for \$2.00 between 1100 to 1300 Wednesday, Thursday & Friday
- Bowl 2 games and get 50% off any Hamburger combo meal at lunch 1100 to 1300.
- Bowl (3) three games to get entered into a drawing for win a free trip to the Philippines that includes (2) two Airfare, Hotel accommodations and buffet breakfast 4 days 3 nights.
- Spin To Win: Bowl (3) three games and spin the wheel to win a prize, Sun., Mon., Tues., and Sat.
- Winter Special (Unlimited Range Balls for \$199) Dec 1 ~ Feb 28 offered at Yongsan Driving Range.

CYSS Hot Topics

- Volunteer Coaches are ALWAYS needed. Upcoming Winter sports season is looking for Basketball, Cheer and Swim coaches. Any interested volunteers should contact the YS office at DSN: 738-8117/5567 or COMM: 0503-338-5567/8117 or via email shaun.m.juan.naf@mail.mil or ernest.r.brown32.naf@mail.mil
- Yongsan BOLTS Running Club meets on TUE & THU every week from 1500-1600 at the Outdoor Track (Between the Golf Driving Range and Softball Field #5). Free for CYS registered youth ages 4-18. Parental Supervision is required for youth ages 4-10.
- 19 Nov: Parents Day Out from 1200 - 1700
- 19 Nov: 5K Turkey Run. Registration start @ 0730
- 23 Nov: Parents lunch @ CDC
- 23 Nov: Family Game Night @ MST, 1830 - 2000
- 25 Nov: No school
- 25 Nov: Family Thanksgiving lunch @ SAC

HOT TOPICS Vol. 23 Continued...

Garrison Public Affairs Office

The Morning Calm Newspaper:

The Morning Calm is a bi-weekly newspaper, bringing you U.S. Army news, features and information from around the Peninsula. To submit a story or photograph for publication consideration, call the managing editor at DSN 738-7352. Visit our publisher's website to read it on-line: www.opng.net

Official Website:

Visit and bookmark USAG-Yongsan's official website at <http://www.army.mil/yongsan> where you'll find the latest news, photos, and lots of other community information. Also, visit and "LIKE" USAG Yongsan's official Facebook page at: <https://www.facebook.com/usagyongsan>. #YongsanStrong.

Mobile App

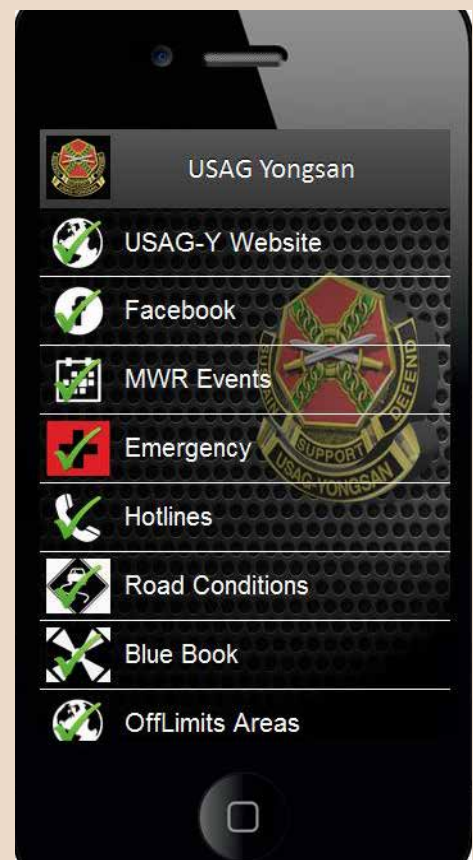
Check out the garrison's mobile app to get the latest garrison news, information and social media updates in a single, easy to use location. The app is available for download to Android, IOS (Apple) and Amazon devices. It will be available for Blackberry devices soon. For all app stores, simply key in the keywords USAG-Yongsan. For more information, send an email to: usagyongsanapp@gmail.com

Platforms:

- ** All Android devices
- ** Apple IOS Devices (iPhone, iPad,) Personal phones only; cannot be downloaded to a government phone
- ** available now to download

Main Features:

- Website/Social Media Links
- Events (MWR, Seoul off post, Movie Schedule)
- Phone Numbers (Emergency, Hotlines,)
- Links to USFK pages (Road Conditions)
- Blue Book
- Off Limits Map through Google Maps
- Emergency Alerts





UNITED STATES OFFICE OF PERSONNEL MANAGEMENT
Washington, DC 20415

The Director

AUG 05 2016

MEMORANDUM FOR DEPARTMENT AND AGENCY HEADS

FROM: BETH F. COBERT
ACTING DIRECTOR

SUBJECT: 2016 Combined Federal Campaign

Through the Combined Federal Campaign (CFC), our Federal family demonstrates that our shared commitment to public service extends far beyond the workplace. Last year, Federal employees participating in the CFC contributed more than \$177 million to the causes they care about across the nation and around the world—and we are all better for it.

I am asking for your help in ensuring that this year's campaign is also a success. As a Federal employee benefit program, the CFC is available to the entire Federal workforce. With your help on the following items, we can make sure that Federal employees everywhere, no matter where they work, know how they can make a voluntary contribution and how they care, help the program minimize administration costs, ensuring that more of their contributions reach people in need.

Suggested Email to Employees

Please consider sending the following email message to all employees:

The Combined Federal Campaign (CFC) is the world's largest and most successful workplace giving campaign. Since the first campaign in 1964, Federal employees have donated more than \$8 billion for the charities and causes that are near and dear to them. This year, you can choose from more than 18,000 participating charities at the local, national, and international levels. If your favorite charity is not on the paper Charity List, please visit www.opm.gov/cfc to search for it online. During the 2016 CFC solicitation period, I encourage you to consider giving through the CFC because:

- Payroll deduction lets you spread your contribution across the entire year.
- A CFC pledge gives your charity a steady source of revenue throughout the year.
- It is convenient for you (in many cases, you can pledge online) and provides you with tax records.
- It shows all Americans that Federal employees care about our communities.

You will have an opportunity to make a pledge this fall. CFC funds go only to the charities that you and your fellow Federal employees designate. Charities that do not receive pledges will not receive CFC funds. You can decide how much to contribute and which participating organization receives your contribution. Even the smallest donation can go a long way to making a difference in a needy person's life.

Encourage Support to Administer the CFC

The CFC's success can be attributed to the dedication of the employees that administer the campaign within their agencies. Without a personal solicitation from a colleague, employees are less likely to participate in the program.

I recommend allowing your employees to serve as CFC loaned executives, coordinators, and keyworkers to the extent possible during the campaign period as well as encouraging employees to serve on their Local Federal Coordinating Committees. These positions are often a great way to develop professional skills, such as public speaking, financial accountability, and expertise in building public-private sector partnerships. Employees selected to administer the CFC should be, whenever possible, those employees with demonstrated passion for and commitment to its success. Simply assigning CFC administration responsibilities to the newest or lowest ranking employee tends to render less than desirable results. The best managers tend to identify employees best suited to achieve success. Since the CFC is a recognized Federal program, it is not appropriate to place these employees on leave or make employees take leave to administer the CFC within your agency.

Suggested Email to Senior Executives, Supervisors, and Managers

I also encourage you to send the following message to your senior executives, supervisors, and managers located at your headquarters and regional/field offices:

What do cancer research, protecting the environment, ensuring access to affordable education, and protecting civil rights have in common? They are just a few of the important causes that you can support by making a Combined Federal Campaign (CFC) pledge.

The CFC is the world's largest workplace giving campaign. Just last year, Federal employees contributed more than \$177 million to charitable organizations across the country and overseas. I am asking for your help to ensure that employees have the opportunity to give to the participating charities of their choice again this year.

In addition to making a financial pledge, please encourage your employees to consider a formal role with the program. Federal employees may serve as CFC loaned executives, coordinators, and keyworkers to the extent possible during the campaign period to ensure a smooth campaign is administered with little or no disruption to the business of your department/agency. Employees selected to administer the CFC should be, whenever possible, those employees with demonstrated passion for and commitment to its success. Simply assigning CFC administration responsibilities to the newest or lowest ranking employee tends to render less than desirable results. The best managers tend to identify employees best suited to achieve success.

I encourage you to provide the local CFC office with resources, as available, to assist in a successful CFC at your location. Please contact [insert contact name and phone number/email] if you can provide staff to help administer the CFC at your location.

In addition, I would like *you* to consider serving on the Local Federal Coordinating Committee (LFCC) in your CFC region. To do so, please go to OPM's website at www.opm.gov/cfc/Search/Locator.asp to find the LFCC point of contact in your area. The LFCC can provide you with more information about how to serve in this oversight role.

Since the CFC is a recognized Federal program, it is not appropriate to place these employees on leave or make employees take leave to administer the CFC within your agency. Thank you for your consideration and support of the CFC.

CFC Charity Fairs

The best way for Federal employees to learn about the program and how their charitable dollars are spent is to hold charity fairs in Federal facilities. Please consider holding several charity fairs at your locations throughout the solicitation period to give Federal employees the opportunity to learn more about the participating charities directly from representatives of those organizations. Your local CFC office (www.opm.gov/cfc/Search/Locator.asp) can provide more information about how to set up a charity fair and/or invite charitable organizations.

CFC Geographic Boundaries

The CFC comprises 125 geographic regions throughout the U.S. and overseas. Each region sets its own campaign dates and has a unique listing of local charities. Federal employees may participate only in the campaign area where their official duty station is located. Please make sure that agency-wide campaign communications do not specify information or include links to CFC websites that may not be applicable to all employees. I encourage you to contact the Office of the CFC at (202)606-2564 or cfc@opm.gov for more information.

Thank you for your support of the Combined Federal Campaign.

INFORMATION PAPER

DAIM-ISS
08 Sep 16

SUBJECT: 2016 Military Family Month

1. Purpose: To provide background and information about Military Family Month

2. Facts:

a. Military Family Month (MFM) was established in 1993 by the Armed Services YMCA and is observed every November. The President of the United States signs a proclamation declaring November Military Family Month. It is a month-long celebration to recognize and honor military Families for their numerous contributions and daily sacrifices to the Army and our Nation. Army Families often endure unique challenges associated with persistent conflict, relocation, and numerous separations while supporting their Soldiers.

b. MFM provides the Regular Army, Army National Guard, and Army Reserve leadership an opportunity to partner with garrisons, community leaders, and local businesses in order to conduct MFM observances, events, and awareness campaigns throughout November.

c. MFM reinforces the Total Army Strong commitment to support strategic initiatives such as Secretary of the Army and Chief of Staff priorities to take care of Soldiers and Families, the Department of Defense Force of the Future initiatives, and Comprehensive Soldier and Family Fitness. In addition, the Army Community Covenant unites community organizations and individuals to support their local Soldiers and Families. These combined efforts result in Families feeling important, supported, and connected to the Army and the Nation.

d. Army Community Service (ACS) is the cornerstone of support that helps Soldiers and Families navigate the demands of Army life, foster life skills, strengthen self-reliance, and promote a strong and ready Army. ACS centers will host a series of events and activities in observance of MFM. Proposed events include Garrison Commander proclamation signings, open houses, festivals, Family fun nights, Family portrait night, and Family sporting event nights.

Ms. Maria Lloyd/571-256-8687
Approved by: Ms. Dee Geise



CYBERSPACE THREAT ADVISORY



**Defensive Cyberspace Operations Division (DCO-D)
US Army Regional Cyber Center - CONUS**

**ID: 005
20161110**

SUBJECT: Locky Targets OPM Breach Victims

Bottom Line Up Front (BLUF)

It is expected that the distribution base of this notification has an increased likely hood of being impacted by this phishing campaign than others due to the subject matter. There is an ongoing phishing email campaign currently which is delivering Locky ransomware posing as a warning letter from the US Office of Personnel Management (OPM) regarding fraudulent bank account activity for the victim. Be aware that you should not open attachments unless you can verify the authenticity and identity of the sender in question.

Details

The perpetrators of this phishing campaign are impersonating OPM officials in the email communications they are sending out. It is worth noting that the US Office of Personnel Management (OPM) is not monitoring your bank activity. If you were previously notified of the breach of your personal information OPM provided you with an opportunity to sign up for credit/identity monitoring. This service is not being provided by OPM this monitoring service was generally offered up by a third part monitoring provider such as CSID or ID Experts¹.

Here is one example of the email. As noted by the phishme.com website there is strange wording within this email that should raise suspicions such as “suspicious movements” and “out account”.

Dear [REDACTED] Carole from the bank notified us about the suspicious movements on out account. Examine the attached scanned record. If you need more information, feel free to contact me.

King regards,
Eli Lucas
Account Manager
Tel.: 202-767-1800
U.S. Office of Personnel Management
1668 E Street, NW
Washington, DC 20415-1000

¹ <https://krebsonsecurity.com/2015/09/opm-misspends-133m-on-credit-monitoring/>

The Locky ransomware is delivered in multiple fashions the largest distribution of this campaign appears to be .zip files which contains a .js file. Understand that there are a number of measures in place to detect and prevent this type of activity within Army networks. It is unclear if the campaign actors have access to the OPM breached data or if they are just blindly targeting individuals. It is worth noting that while individuals may have entered their Department of Defense email address within their OPM documentation it is more likely that a personal account was used while applying for their security clearance.

RECOMMENDATIONS

- If there is any doubt about the authenticity of an email urging you to open an attachment do not open it, it's better to be safe than sorry.
- Understand that the perpetrators of this campaign are attempting to use fear to trick individuals into executing this payload.
- If you had previously agreed to identity monitoring as provided by OPM check your records to determine which company is providing this service to you and contact them directly regarding their monitoring activities.

Sources:

<https://threatpost.com/locky-targets-opm-breach-victims/121879/>

<http://phishme.com/unscrupulous-locky-threat-actors-impersonate-us-office-personnel-management-deliver-ransomware>

For questions or comments regarding the content within this report, please contact the DCO-D at usarmy.huachuca.2rcc-wh.mbx.dco-d@mail.mil (NIPR) or usarmy.huachuca.2rcc-wh.mbx.dco-d@mail.smil.mil (SIPR)

UNCLASSIFIED//FOR OFFICIAL USE ONLY

IMCOM Safety Gram

17-03

05 November 2016



Thanksgiving Safety

Thanksgiving is a holiday that brings friends and family together to share a good meal, conversation and laughter. But Thanksgiving also comes with several health hazards, including an increased chance of fires and food poisoning. Take a few minutes to review these Thanksgiving Day safety tips, and enjoy the holiday without worry.



Don't Invite Bacteria to Dinner

- ◆ Using soap and warm water, wash your hands for at least 20 seconds before and after handling food, using the bathroom or touching pets.
- ◆ Keep the kitchen off-limits to young children and adults that are not helping with food preparations to lessen the possibility of kitchen mishaps.
- ◆ Wash cutting boards, counters, and utensils often. Use two cutting boards, one for washed produce and one for raw meat and seafood.
- ◆ Separate raw foods from cooked foods, to avoid cross-contamination. Wash fresh vegetables and fruits in drinkable running water.
- ◆ Start holiday cooking with a clean stove and oven.
- ◆ Cook foods to at least the internal temperature that kills harmful bacteria. For example, whole poultry should be at least 85° C (185° F).
- ◆ Keep hot foods hot and cold foods cold.
- ◆ Cook on the back burners when possible and turn pot handles in so they don't extend over the edge of the stove.
- ◆ Never leave cooking unattended. If you must leave the kitchen while cooking, turn off the stove or have someone else watch what is being cooked.

Keep these general safety tips in mind whenever you cook up a feast

- ◆ Make sure your smoke alarms are working. Test them by pushing the test button.
- ◆ Don't leave the kitchen while frying and grilling. If deep frying a turkey, keep the fryer outside, away from walls, fences and other structures. Make sure all stoves, ovens, and ranges have been turned off when you leave the kitchen.
- ◆ Keep pot holders and food wrappers 3 feet away from the stove or other hot surfaces. Kids should stay at least 3 feet away also. Make sure the handles of pots and pans are facing inward.
- ◆ Keep the floor clear so you don't trip over kids, toys, pocketbooks, or bags.
- ◆ Avoid loose clothes, especially those with long sleeves, while cooking.
- ◆ Keep knives out of the reach of children.
 - ◆ Set timers to keep track of turkeys and other food items that require extended cooking times
 - ◆ Be sure electric cords from an electric knife, coffee maker, plate warmer, or mixer are not dangling off the counter within easy reach of a child.
 - ◆ After guests leave, walk around the home making sure that all candles and smoking materials are extinguished



Just because we get to take a break from dieting on Thanksgiving, doesn't mean we can throw caution to the autumn winds. Remember these suggestions and have a happy and safe holiday.

BICYCLE RECALL

Product Recalled by the U.S. Consumer Product Safety Commission (CPSC)

Trek Recalls Farley Bicycles Due to Fall Hazard

<https://cpsc.gov/Recalls/2017/Trek-Recalls-Farley-Bicycles>



CPSC RECALL

Name of Product: Trek Farley bicycles and framesets

Hazard: The fork can separate from the steer tube, posing a fall hazard to the rider.

Remedy: Repair, consumers should immediately stop using the recalled bicycles and framesets and return the bicycles to a Trek retailer for a free inspection and repair.

Description: This recall involves model year 2014 Trek Farley bicycles and framesets and 2015 Trek Farley 6 bicycles and framesets. The 2014 Trek Farley is black with green decals with an aluminum frame and fork. The 2014 frameset is sky blue with orange decals. The 2015 Trek Farley 6 is black with blue decals with an aluminum frame and fork. Both bicycle models were sold in 14.5 through 21.5 inch sizes. “Trek” is printed across the bicycle frame.

Incidents/Injuries: The firm has received five reports of the bicycle fork separating from the steer tube. No injuries have been reported.

For more information visit the CPSC Website

CPSC RECALL



DPW, USAG-Yongsan Building Energy Monitor (BEM) Training



BEM Training is conducted by the DPW, USAG-Yongsan Energy Manager. It is designed to certify building energy monitors (BEMs) and unit energy conservation officers (UECOs).

1. Class description: BEM training is designed to discuss the importance of energy and its financial costs, and effects to the environment. Furthermore, the instructor will provide an overview of energy conservation practices, building inspections, BEM/UECO duties and responsibilities, and discuss the USAG-Yongsan energy conservation policy. Training will take approximately 1 hour.
2. School representatives from units and organizations may submit a by name roster in order to secure slots. Rosters should be submitted no later than one week prior to the class date. Walk-ins are encouraged to attend, however, personnel on rosters will get priority. Attendance is limited to 35 students per class.
3. Classroom location: USAG-Yongsan, Building 1380, room #120.
4. DPW BEM Class Dates: 1330hrs DPW Conference Room, Building 1380

10 November 2016	20 April 2017
17 November 2016 CANCELLED	11 May 2017
8 December 2016	18 May 2017
15 December 2016	8 June 2017
12 January 2017	15 June 2017
19 January 2017	13 July 2017
16 February 2017	20 July 2017
23 February 2017	10 August 2017
9 March 2017	17 August 2017
16 March 2017	14 September 2017
13 April 2017	21 September 2017

5. The POC for the BEM Program is Kelly L. Smith, Energy Manager. Send student rosters and class requests to Kelly.L.Smith4.civ@mail.mil or DSN 724-4887.

Kelly L. Smith
Energy Manager, O&M Division
USAG-Yongsan, DPW
DSN 724-6963





Benefits Administration Letter

Number: 16-404

Date: October 17, 2016

**Subject: 2016 Federal Benefits Open Season: FSAFEDS, FEDVIP and FEHB
Program Significant Plan Changes**

This Benefits Administration Letter (BAL) is the fourth in our series of 2016 Federal Benefits Open Season BALs for the Federal Flexible Spending Account Program (FSAFEDS), the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Employees Health Benefits (FEHB) Program. This BAL provides information on significant plan changes for FSAFEDS, FEDVIP, and the FEHB Program for 2017.

This year's Federal Benefits Open Season will run from Monday, November 14 through Monday, December 12, 2016.

FSAFEDS

There is a new contractor for the Federal Flexible Spending Account Program (FSAFEDS). Effective September 1, 2016, WageWorks assumed the administrative responsibility for the FSAFEDS Program.

FEDVIP

There are no 2017 FEDVIP significant changes.

FEHB PROGRAM

The remainder of this letter provides important information on the significant changes affecting certain plans in the FEHB Program for the upcoming Open Season. The **first attachment** to this BAL identifies the FEHB plans and their corresponding significant changes. Some of these events will require action on the part of agencies and enrollees.

Please note there are plans leaving the FEHB Program at the end of 2016 or reducing their service areas and terminating their enrollment codes. Since employees in these terminating plans and service area reductions **must** enroll in a new plan during Open Season or they will be enrolled in the Standard Option of the GEHA Benefit Plan (the

lowest-cost nationwide plan option for 2017 as determined by OPM) please distribute this list throughout your agencies. It is your responsibility to monitor employees who are covered by these terminating plans or service area reductions and follow up with those who have not submitted an enrollment change before the end of Open Season. Again, enrollees in the terminating plans and enrollment codes who do not change their health plan by enrolling in another FEHB plan during Open Season will be enrolled in the Standard Option of the GEHA Benefit Plan (the lowest-cost nationwide plan option for 2017 as determined by OPM).

TIP: Distribute the attached list of significant FEHB plan changes to all employees so they can check to see if their plan or service area will continue to participate in the FEHB Program in 2017.

Table 1: Plans Leaving the FEHB Program

Table 2: FEHB Plan Reducing Service Areas and Terminating Enrollment Codes

What Must Employees Do?

- Employees in terminating plans (**Table 1**) or service area reductions with terminating enrollment codes (**Table 2**) **must** enroll in a new health plan during Open Season. If they do not enroll in a new plan, they will be enrolled in the Standard Option of the GEHA Benefit Plan (the lowest-cost nationwide plan option for 2017 as determined by OPM).
- **New Coverage:** Coverage under an enrollee's new health plan will be effective the first day of the pay period beginning on or after January 1, 2017; **for most employees this will be Sunday, January 8, 2016.** Enrollees will remain covered and receive the 2016 benefits of the old plan until coverage under the new plan becomes effective.

What Must You Do?

- You must notify employees enrolled in the plans listed in **Tables 1 and 2** to select new plans. Advise your employees if they do not choose new plans, they will be enrolled in the Standard Option of the GEHA Benefit Plan (the lowest-cost nationwide plan option for 2017 as determined by OPM).
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select new plans.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in terminating plans or plans with service area reductions and terminating enrollment codes.

What Will Health Plans Do?

Plan Notification: The plans in **Tables 1 and 2** have been instructed to notify enrollees of the need to select new plans for 2017; however, because some plans' enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

Table 3: FEHB Plans Reducing Service Areas without Terminating Enrollment Codes

What Must Employees Do?

Employees in the service areas being terminated should elect a new health plan for 2017; however, employees who do not choose a new health plan will only have emergency services where they live and will have to travel to their plan's remaining service area to receive full benefits.

What Must You Do?

- You must notify employees enrolled in the plans listed in **Table 3** to select a new plan. Advise your employees if they do not choose a new plan, they will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2017.
- Distribute copies of this list to employees with your agency's notice about Open Season along with copies of the **second attachment**, *FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program*.
- Follow up with employees in these plans and remind them to select a new plan.
- **Belated changes:** Some employees still might not receive instructions to change plans during Open Season. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in the plan reducing its service area.

What Will Health Plans Do?

Plan Notification: The plans in **Table 3** have been instructed to notify enrollees that their respective service areas are being terminated. If enrollees do not choose another health plan, the enrollees will only have emergency services where they live and they will have to travel to their plan's remaining service area to receive full benefits in 2017. However, because a plan's enrollment and address lists may not be up-to-date, we encourage you to accept belated changes.

Table 4: FEHB Plan Terminating Option and Enrollment Codes

What Must Employees Do?

- Employees in the plan dropping an option (**Table 4**) may choose a new health plan during Open Season or remain with their current plan and be switched

automatically into the plan's remaining option specified in **Table 4**.

- **New Coverage:** Coverage under an enrollee's new health plan or option will be effective the first day of the pay period beginning on or after January 1, 2017; **for most employees this will be Sunday, January 8, 2017**. Enrollees will remain covered and receive the 2016 benefits of the old plan or option until coverage under the new plan becomes effective.

What Must You Do?

- Advise your employees who are enrolled in the plan that is dropping an option (**Table 4**) that if they do not choose a new health plan, they will be automatically transferred into the plan's remaining option as specified in **Table 4**.
- Distribute copies of this list to employees with your agency's notice about Open Season.
- Follow up with employees in the plan and remind them that if they do not choose a new health plan, they will be automatically transferred into the plan's remaining option specified in **Table 4**.
- **Belated changes:** Some employees still might not receive instructions regarding their plan dropping an option. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in the plan dropping an option listed in **Table 4**.

What Will the Health Plan Do?

- **Plan Notification:** The plan in **Table 4** has been instructed to notify enrollees that their current plan option is being discontinued and that if they do not change to another plan during Open Season, they will be switched automatically into one of the plan's remaining options specified in **Table 4**.

Table 5: FEHB Plan Contract and Enrollment Code Merger with Terminating Enrollment Codes

What Must You Do?

- Advise your employees who are enrolled in the plan that is merging into another plan that if they do not choose a new health plan, they will be automatically transferred into the new plan and enrollment code as specified in **Table 5**.
- Distribute copies of this list to employees with your agency's notice about Open Season.
- Follow up with employees in the plan and remind them that if they do not choose a new health plan, they will be automatically transferred into the new plan and enrollment code as specified in **Table 5**.
- **Belated changes:** Some employees still might not receive instructions regarding their plan merging with another plan. We encourage you to be liberal in accepting belated Open Season changes from employees enrolled in the plan dropping an option listed in **Table 5**.

What Will the Health Plan Do?

- **Plan Notification:** The plan in **Table 5** has been instructed to notify enrollees that if they do not change to another plan during Open Season, they will be switched automatically into the surviving plan as specified in **Table 5**.

Table 6: Plans Adding New Options And Enrollment Codes

Table 7: Service Area Expansions Without New Enrollment Codes

Table 8: Service Area Expansions With New Options And Enrollment Codes

Table 9: Service Area Expansions Adding New Enrollment Codes

What Must You Do?

You must include the merged plan, the plans with new options, and the plans with expanded service areas (Tables 5-9) when you count the number of eligible employees and place your order for brochures.

SUMMARY OF BENEFITS AND COVERAGE - REMINDER

As a result of the Affordable Care Act, FEHB plans have been providing a summary document on their websites which details information about health plan benefits and coverage. The summary document is also available on our website at www.opm.gov/healthcare-insurance/healthcare/plan-information/summary-of-benefits.

In order to help FEHB enrollees better understand their coverage and allow them to easily compare different plans and plan options, the Summary of Benefits and Coverage (SBC) document includes information on the following:

- Cost - deductibles, copayments, coinsurance, and out-of-pocket limits
- Coverage - covered services, examples of covered services and excluded services
- Rights - rights to continue coverage as well as grievance and appeal rights
- A statement that coverage under the plan qualifies as “minimum essential coverage”
- A statement that the health coverage of the plan does meet the minimum value standard for the benefits the plan provides

The SBC will continue to have a disclaimer indicating that the plan brochure remains the official statement of benefits.

Plans will continue to provide information in their Open Season materials to their enrollees about where to find their SBC on their website as well as how to obtain a paper copy of the SBC. The plans may also have their SBC available at health fairs.

CONCLUSION

Again, this year's Federal Benefits Open Season will run from Monday, November 14 through Monday, December 12, 2016.

We encourage you and your employees to visit our website at www.opm.gov/opensession for the most up-to-date information. Please note that 2017 Plan information will be posted on our website ahead of Open Season.

We look forward to working with you to ensure Federal employees have a successful Open Season.

Sincerely,

John O'Brien
Director
Healthcare and Insurance

Attachments

Federal Benefits

FastFacts

What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits (FEHB) Program.

There are four ways your plan's enrollment can be affected. Each may require a different response, so be sure to identify your situation.

1. Plan leaves FEHB Program entirely;
2. Plan reduces its service area and eliminates its enrollment code;
3. Plan reduces its service area and keeps its enrollment code; or
4. Plan drops an option.

*** How will I know if my enrollment is affected?** You will receive a letter from your plan stating that it is no longer participating in the FEHB Program, dropping an option, or that it is no longer providing services in your area. You can contact your Human Resources (HR) office with additional questions.

*** What do I do now that I know my enrollment is affected?** You may need to change your enrollment to another plan during Open Season or during the time period set by OPM. Follow the instructions in the letter you received from your plan.

*** My plan is leaving the FEHB Program entirely. What happens if I don't change to another plan?** If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as designated by OPM.

*** My plan is reducing its service area AND eliminating my enrollment code. What happens if I don't change to another plan?**

If you are a Federal employee, annuitant, or Tribal employee and you do not change plans, you will be automatically enrolled into the lowest-cost nationwide plan option available as determined by OPM.

*** My plan is reducing its service area where I live/work but keeping my enrollment code. What happens if I don't change to another plan?** You will only have coverage in your area for emergency care services in the new plan year. You must travel to the plan's remaining service area to receive full coverage for your care.

*** My plan is eliminating my option. What happens if I don't change to a remaining option or to another plan?** You will be automatically enrolled into one of the plan's options that remain. If no options remain that are not High Deductible Health Plans (HDHP), you will be automatically enrolled into the lowest cost nationwide plan option as indicated by OPM. Please refer to the letter you received from your plan for more information.

*** If my High Deductible Health Plan (HDHP) is terminating coverage in my service area or is leaving the FEHB Program, what happens to my Health Savings Account (HSA) or my Health Reimbursement Arrangement (HRA)?** If you wish to continue contributing to your HSA, you must enroll in another HDHP. If you do not enroll in another HDHP, you can withdraw money from your HSA for qualified medical expenses. You should check Internal Revenue Service (IRS) guidance on use of HSA dollars for non-qualified medical expenses. You should work directly with your fiduciary to make decisions regarding your HSA.

Unless you use your HRA credits, they will be forfeited once the plan you've elected becomes effective.

*** How do I change my enrollment to another plan?** If you are a Federal employee, use your agency's online self-service system such as Employee Express, MyPay, Employee Personal Page, EBIS, etc. If you need additional help, contact your HR office.

If you are a Tribal employee, contact your Tribal Employer.

If you are a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retiree, call Open Season Express at 1.800.332.9798 or access Open Season Online at <https://retireeFEHB.opm.gov>.

If you receive an annuity from another retirement system, please visit www.opm.gov/healthcare-insurance/healthcare/plan-information/enroll/#annuitants for information on how to change your enrollment.

*** When does my old plan or option stop providing coverage and my new plan or option begin?** Your old plan will continue to provide benefits until the plan you've elected during Open Season or during the time period provided by OPM becomes effective. There will be no gaps in coverage

*** What are my rights if I'm pregnant or I have a chronic or disabling condition?** Under the Patients' Bill of Rights, enrollees who are seeing a specialist for a chronic or disabling condition or who are in the second or third trimester of a pregnancy have a right to continued treatment for up to 90 days of care (or treatment through the end of post-partum care) following notice that a health plan is leaving the FEHB Program.

*** How can I compare the different health plans available to me?** There are several resources available to help you compare plans.

- Compare Health Plans www.opm.gov/fehbcompare
- Health Plan Brochures - www.opm.gov/FEHBbrochures; or for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/plan-information
- Consumer's Checkbook - www.checkbook.org/newhig2/hig.cfm

*** Where can I find the plan brochures?**

- Visit www.opm.gov/FEHBbrochures; or for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/plan-information
- Call the plan directly
- Contact your HR office or Tribal Employer

*** How do I find out if my doctor is part of the health plan?** You can find provider directories at www.opm.gov/FEHBbrochures or; for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/plan-information, or call your plan, or contact your provider.

*** I have a supplemental dental plan offered through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental dental and/or vision coverage that you have through your plan will also terminate. The Federal Employees Dental and Vision Insurance Program (FEDVIP)¹ offers dental and vision insurance for eligible Federal employees and retirees. To find more information about dental insurance, please visit www.opm.gov/dental. To find more information about vision insurance, please visit www.opm.gov/vision. If you are currently enrolled in FEDVIP, your FEHB plan's termination will not affect your FEDVIP enrollment.

*** I have other supplemental coverage through my old FEHB plan. What happens to that coverage?** Since your plan is terminating coverage, any supplemental coverage that you have through your plan may also terminate. Please contact your plan for more information about your supplemental coverage.

*** Where can I go for more information on Open Season?**

Visit www.opm.gov/openseason; or for Tribal employees www.opm.gov/healthcare-insurance/tribal-employers/open-season. The Open Season website will be updated with information by early November.

*** Who can I contact with additional questions?**

If you have additional questions, you can contact your carrier directly or your local HR office or Tribal employer.

¹ Tribal employees are not eligible for FEDVIP.




TRICARE® Overseas Program

AUGUST 2016

HANDBOOK



TRICARE offers comprehensive, affordable health care, dental and pharmacy coverage to meet your changing needs.

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Welcome to **TRICARE**

We stand ready to deliver quality health care to those who protect our country every day—our nation’s finest. We are proud to serve you.

TRICARE is the Department of Defense’s premier health care program serving 9.4 million active duty service members, retired service members, National Guard and Reserve members, family members and survivors worldwide. As a TRICARE beneficiary, you have access to the health care you need wherever you are.

TRICARE brings together military hospitals and clinics with a network of civilian providers to offer you medical, pharmacy and dental options that meet your changing needs.

TRICARE partners with International SOS Government Services, Inc. (International SOS) to administer your benefit overseas. International SOS is your go-to resource for information and assistance overseas. The overseas region consists of countries outside the U.S., and includes the U.S. territories of American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands.

This handbook outlines the TRICARE program options that may be available to you based on who you are, your location and your entitlement to Medicare.

FIND MORE INFORMATION



You can get more information about your TRICARE Overseas Program (TOP) benefit from the *TRICARE Overseas Program Guide* at www.tricare.mil/publications or by calling International SOS.



For up-to-date cost information, see the *TRICARE Costs and Fees* sheet at www.tricare.mil/publications or go to www.tricare.mil/costs.



Manage your TRICARE benefit through the TRICARE overseas website at www.tricare-overseas.com, where you can find a provider, get information on claims filing, sign up for direct deposit and more.

We encourage you to use these resources to take full advantage of the TRICARE programs available to you.



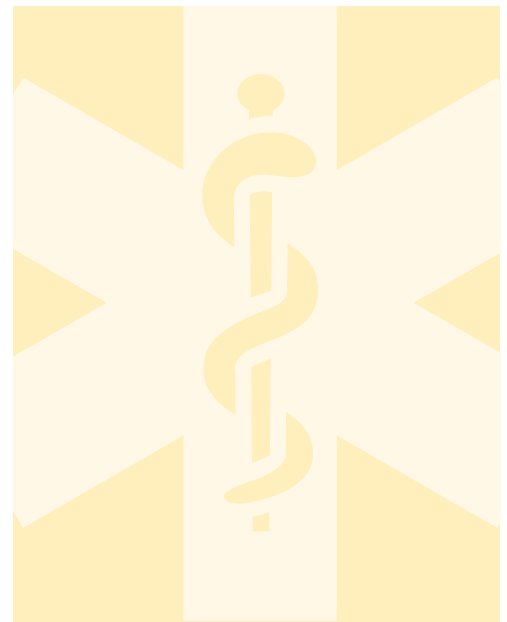
KEEP YOUR DEERS INFORMATION UP TO DATE

Eligibility for TRICARE is determined by the services and shown in the Defense Enrollment Eligibility Reporting System (DEERS). DEERS is a database of service members and dependents worldwide who are eligible for military benefits.

To use TRICARE, first make sure your DEERS record is up to date at <http://milconnect.dmdc.osd.mil>.

TRICARE COVERED SERVICES

This handbook describes the health care, dental and pharmacy options TRICARE offers. These options differ in terms of the providers you see, how you get care, costs and whether you file claims. Generally, you have the same covered services, including preventive, mental health, maternity and pharmacy services, with any TRICARE program option. Copayments and/or cost-shares may apply for certain covered services depending on your program option and beneficiary status. For a full list of covered services, go to www.tricare.mil/coveredservices.



TRICARE Meets the Minimum Essential Coverage Requirement under the Affordable Care Act




The Affordable Care Act (ACA) requires most Americans to maintain basic health coverage, called minimum essential coverage. The TRICARE program meets the minimum essential coverage requirement under the ACA. The Internal Revenue Service will collect penalties from most individuals who don't maintain minimum essential coverage. You can find other health care coverage options at www.healthcare.gov.



YOUR TRICARE OPTIONS BY SPONSOR STATUS

Your TRICARE health care options can change if you move, have a life event like getting married or have a status change like a sponsor retiring from service. Use the following graphic to determine your options based on sponsor status.



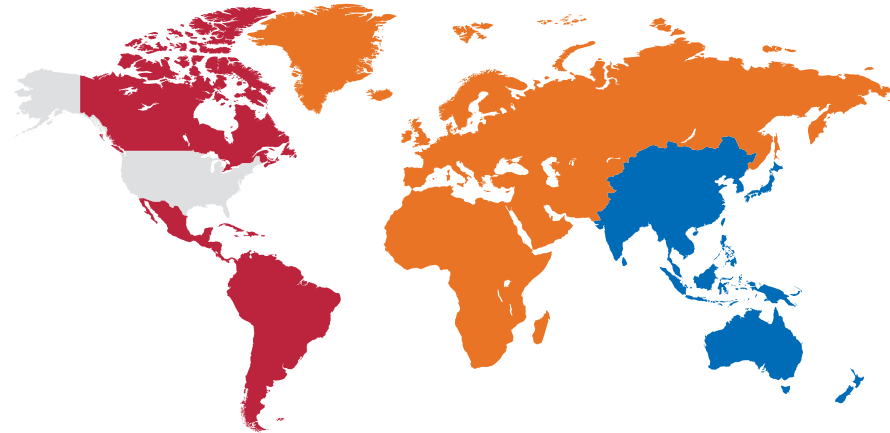
SPONSOR STATUS	HEALTH CARE OPTIONS	
 <p>Active Duty Includes National Guard and Reserve members called or ordered to active service for more than 30 days</p>	<p>Sponsor options:</p> <ul style="list-style-type: none"> • TOP Prime • TOP Prime Remote 	<p>Family member options:</p> <ul style="list-style-type: none"> • TOP Prime (command sponsorship required) • TOP Prime Remote (command sponsorship required) • TOP Standard • TRICARE Young Adult (TYA) • TRICARE For Life (TFL) (if entitled to Medicare Part A and have Medicare Part B)
 <p>Separated from Service (non-retirement)</p>	<p>Sponsor and family member options:</p> <p>After separating from service (non-retirement), the sponsor and family members lose TRICARE eligibility. However, you may qualify for a period of continued coverage under the:</p> <ul style="list-style-type: none"> • Transitional Assistance Management Program (TAMP) • Continued Health Care Benefit Program (CHCBP) 	
 <p>Retired</p>	<p>Sponsor options:</p> <ul style="list-style-type: none"> • TOP Standard • TFL (if entitled to Medicare Part A and have Medicare Part B) 	<p>Family member options:</p> <ul style="list-style-type: none"> • TOP Standard • TYA • TFL (if entitled to Medicare Part A and have Medicare Part B)

NATIONAL GUARD AND RESERVE

Qualified non-active duty members of the Selected Reserve and Retired Reserve

Sponsor and family member options: TRICARE Reserve Select, TRICARE Retired Reserve and TRICARE Young Adult
See the *TRICARE Choices for National Guard and Reserve Handbook* for more information at www.tricare.mil/publications.

TOP Regions



Latin America and Canada

Canada, the Caribbean Basin, Central and South America, Puerto Rico and the U.S. Virgin Islands

Eurasia-Africa

Africa, Europe and the Middle East

Pacific

American Samoa, Asia, Australia, Guam, India, Japan, New Zealand, the Northern Mariana Islands, South Korea and Western Pacific remote countries

TOP Prime and TOP Prime Remote

TOP Prime and TOP Prime Remote are health care options for active duty service members (ADSMs) and their eligible family members. They are similar to a managed-care or health maintenance organization option, which means you get most of your care from a primary care manager (PCM).

ENROLLING IN A TOP PRIME OPTION

You must take action to enroll in a TOP Prime option:

- ADSMs stationed overseas must use TOP Prime or TOP Prime Remote.
- Eligible command-sponsored active duty family members (ADFM) can enroll in TOP Prime or TOP Prime Remote (based on your location) or use TOP Standard.

You have two options to enroll in TOP Prime or TOP Prime Remote:

- Call your Global TRICARE Service Center (choose option 4 on your TOP Regional Call Center's menu)
- Submit a completed *TRICARE Prime Enrollment, Disenrollment, and Primary Care Manager Change Form* (DD Form 2876) and a copy of your orders to your TOP Regional Call Center or TRICARE Service Center (TSC).

Your coverage begins when your enrollment request is processed.



HELPFUL TERMS

Referral

When your primary care manager (PCM) sends you to another provider for care. If you have TOP Prime or TOP Prime Remote and see a provider other than your PCM for nonemergency care without a referral, you will pay more.

Prior Authorization

A review of a requested health care service done by International SOS to see if the care will be covered by TRICARE. Check for services that need prior authorization by going to www.tricare.mil or your regional contractor's website.

Retroactive Authorization

A referral for care given to TOP Prime family members up to three business days after a health care visit. If you aren't able to get a referral from your primary care manager within three business days of when you got care, your claim will process under the point-of-service option.

Catastrophic Cap

The most you or your family will pay for covered health care services each fiscal year.

Copayment

The fixed amount those with TRICARE Prime (who aren't active duty) pay for a covered health care service or drug.

Fiscal Year

The TRICARE fiscal year is Oct. 1–Sept. 30.

TOP Prime and TOP Prime Remote (continued)

Split Enrollment

Sponsors stationed overseas who have family members in the U.S. can have a split enrollment. This means the sponsor and family members will have different TRICARE Prime options.

ADFM's can enroll in TRICARE Prime in the regions where they live. If your sponsor gets unaccompanied orders, and you currently are in TRICARE Prime Remote (TPR), you can remain in TPR at your current location. If you choose not to enroll in a TRICARE Prime option, you can use TRICARE Standard and TRICARE Extra. **Note:** TRICARE Extra isn't available overseas.

+ ENROLLMENT COSTS

There are no enrollment costs for TOP Prime or TOP Prime Remote.

+ COSTS FOR COVERED CARE

You have no out-of-pocket costs when you get covered health care services from your PCM or when you have a referral and prior authorization for care from a purchased care sector provider (a TRICARE-authorized civilian provider in your overseas area).

When seeing nonparticipating non-network providers, expect to pay the full cost of care up front and file a claim to get money back. Outside the U.S. and U.S. territories, there may be no limit to the amount that nonparticipating non-network providers may bill, and you are responsible for paying any amount that exceeds the TRICARE-allowable charge.

For up-to-date costs, go to www.tricare.mil/costs.

+ SEEING A PROVIDER WITHOUT A REFERRAL: THE POINT-OF-SERVICE OPTION

The point of service (POS) option allows TOP Prime and TOP Prime Remote family members to see any TRICARE-authorized provider without a referral. This means you pay more up front to get nonemergency health care from any TRICARE-authorized provider without a referral. Costs you pay under the POS option don't count toward your yearly catastrophic cap.



Questions about your coverage? Call your TOP Regional Call Center

TOP Standard

TOP Standard is an option for eligible non-ADSMs living overseas. TOP Standard works like the stateside TRICARE Standard program with similar benefits, requirements and costs. Enrollment isn't required because you're covered automatically. You just need to show as eligible in DEERS and not be enrolled in TOP Prime or TOP Prime Remote.

Other plans that work like TRICARE Standard are also available: TRICARE Reserve Select (TRS) and TRICARE Retired Reserve (TRR), which are discussed later.

TOP Standard may be used by:

- ADFMs
- Retired service members and their families
- Family members of activated National Guard and Reserve members
- Those in TAMP
- Retired National Guard and Reserve members (at least age 60) and their family members
- Survivors
- Medal of Honor recipients and their families
- Qualified former spouses

GETTING CARE WITH TOP STANDARD

Under TOP Standard, you can get care from any provider, unless TOP requirements or local country restrictions apply (such as in the Philippines). Other things to keep in mind are:

- No referrals required
- You can get care at certain military hospitals or clinics on a space-available basis
- Certain services require prior authorization. For more details, go to www.tricare.mil/authorization or call International SOS.

Health Care Costs

TOP Standard has no enrollment costs, but a yearly deductible and cost-shares apply. You should expect to pay up front for care and file your own claims to get money back. **Note:** Outside the U.S. and U.S. territories, nonparticipating non-network providers can charge any amount for care. You're responsible for paying any amount that is above the TRICARE-allowable charge in addition to your deductible and cost-shares. For costs, go to www.tricare.mil/costs.

Filing Claims

Outside the U.S. and U.S. territories, claims must be filed within three years of getting care. Claims for care you get in the U.S. and U.S. territories must be filed within one year of getting care. You are responsible for confirming your claims are received. For more information, call International SOS or go to www.tricare-overseas.com.



HELPFUL TERMS

Yearly Deductible

A fixed amount you pay for covered services each fiscal year before TRICARE pays anything.

Cost-Share

A percentage of the total cost of a covered health care service that you pay.



Options for National Guard and Reserve



HELPFUL TERMS

Premium

The amount you pay for a health care plan you purchased. Premiums apply to those using TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult and the Continued Health Care Benefit Program.



TRS and TRR are premium-based health care plans for certain qualified Selected Reserve or Retired Reserve members, family members and survivors. TRS and TRR offer comprehensive health care coverage similar to TOP Standard. **Note:** When your National Guard or Reserve sponsor is activated for more than 30 days, this coverage stops while you get active duty benefits.

- Enrollment is required.
- An initial two-month premium payment is due when you enroll.
- Monthly premiums, a yearly deductible and cost-shares apply.
- Get care from any purchased care sector provider without a referral.
- Certain services require prior authorization.

To find out more about TRS and TRR, including how to enroll, go to www.tricare.mil/reserve.

TRICARE For Life

TFL is Medicare-wraparound coverage for those who have Medicare Part A (hospital insurance) and Part B (medical insurance), regardless of age or where you live. You must have Medicare Part A and Part B to get TFL coverage overseas, even though Medicare doesn't cover care outside the U.S., U.S. territories or aboard ships outside U.S. territorial waters. This is a requirement based on federal law governing these programs.

When you are overseas, TFL generally gives you the same coverage as TOP Standard. Prior authorization may be required (except for emergency care). When seeking care from a purchased care sector provider, area- or country-specific requirements may also apply.

Medicare covers health care in the U.S. and U.S. territories. In these locations, Medicare pays first and TFL pays second; however, TFL pays last if you have other health insurance (OHI). Medicare also pays before TRICARE when TFL beneficiaries get care aboard ships in territorial waters adjoining the land areas of the U.S. and U.S. territories.

+ TFL COSTS

Medicare doesn't provide coverage outside the U.S. and U.S. territories or aboard ships outside U.S. territorial waters. Therefore, TFL is your primary payer for health care in all other overseas locations, unless you have OHI. Outside the U.S. and U.S. territories, TFL works like TOP Standard for retirees, with the same yearly deductible and cost-shares. To get reimbursement for overseas care, submit a claim, a copy of your provider itemized bill with a diagnosis explanation, proof of payment and any OHI explanation of benefits (EOB) to the TOP claims processor. For more information, go to www.tricare-overseas.com.

If you have Medicare
Part A and Part B,
you have TFL





Other TOP Options

TRICARE offers other coverage options for those who have eligibility changes, such as children aging out of regular TRICARE coverage or sponsors separating from service. If you have lost all TRICARE eligibility, you may qualify to buy coverage under CHCBP, discussed below.

TRICARE YOUNG ADULT

TYA is a premium-based health care plan for qualified dependents who have aged out of TRICARE. TYA offers TRICARE Prime and TRICARE Standard worldwide. Your location and sponsor's status determine whether you qualify for TYA Prime and/or TYA Standard. TYA includes medical and pharmacy benefits, but not dental coverage. Coverage, provider choice and costs for TYA are the same as for TOP Prime and TOP Standard.

You may generally purchase TYA coverage if you're a dependent of a TRICARE-eligible sponsor; unmarried; at least age 21, but not yet age 26; and not otherwise eligible for TRICARE or employer-based coverage. For more information, go to www.tricare.mil/tya.

TRANSITIONAL COVERAGE OPTIONS

TRICARE offers benefits to help certain service members and their families transition to civilian life.

Transitional Assistance Management Program

TAMP offers 180 days of premium-free health care after your sponsor separates from the military. If you're eligible, TAMP starts the day after the sponsor separates from service. For more information, go to www.tricare.mil/tamp.

Continued Health Care Benefit Program

CHCBP is a premium-based health care program from Humana Military. Though not a TRICARE program, CHCBP offers continued health coverage (18–36 months) after TRICARE coverage ends. Certain former spouses who haven't remarried before age 55 may qualify for an unlimited duration of coverage. If you qualify, you can purchase CHCBP coverage within 60 days of loss of TRICARE or TAMP coverage, whichever is later. For more information, go to www.tricare.mil/chcbp.

Note: You're not legally entitled to space-available care at military hospitals or clinics while in CHCBP.



+ PHILIPPINE DEMONSTRATION

The Philippine Demonstration is for those using TOP Standard who live in or travel to the Philippines and get care in a designated demonstration area.

If you live in the **Philippines** and use:



- TOP Standard
- TFL
- TRS
- TRR
- TYA Standard

YOU ARE ELIGIBLE
to participate
in the **TRICARE**
Philippine
Demonstration.



Eligibility is determined by your physical address listed on health care claims, no matter of your address in DEERS.



You may have to pay the full cost of care if you don't seek care from an approved demonstration provider or if you don't have a waiver.



If you get care outside the Philippine Demonstration areas, TRICARE will only cost-share on the claim if the provider is certified.



The Philippine Demonstration doesn't apply to pharmacy or dental services. When filling prescriptions, you must use a certified pharmacy.

If you travel to the Philippines, you must see a certified provider. For the most up-to-date information and to find a provider in the Philippines, go to www.tricare-overseas.com/philippines.htm.

+ EXTENDED CARE HEALTH OPTION

The Extended Care Health Option (ECHO) provides supplemental services beyond those offered by a TRICARE program option to qualifying ADFMs with mental or physical disabilities.

To get ECHO, you must first enroll in the appropriate service's Exceptional Family Member Program (EFMP) (unless waived in specific situations) and register for ECHO with International SOS. For more information about EFMP, contact your service branch's EFMP representative or go to www.militaryonesource.mil/efmp.



TOP PROVIDER TYPES

TRICARE-authorized providers meet TRICARE licensing and certification requirements and are certified by TRICARE to give you care. If you see a provider that isn't TRICARE-authorized, you're responsible for the full cost of care. The following table lists different types of TRICARE-authorized providers.

PROVIDER TYPES	DESCRIPTIONS	KEY FEATURES
Network provider (files claims for you)	Has entered into a formal agreement with International SOS, the TOP contractor, to provide medical care or services for those in TOP Prime and TOP Prime Remote	<ul style="list-style-type: none"> Assurance of quality care: institutional network providers' credentials and medical capabilities are reviewed at least once every three years Guarantee that the provider can directly or indirectly communicate in English Cashless/claimless services Provider's performance is monitored on an ongoing basis to help ensure your satisfaction and quality of care
Participating non-network provider (may file claims for you)	Hasn't entered into a formal agreement with International SOS, but agrees to provide cashless/claimless care to those in TOP Prime	<ul style="list-style-type: none"> Verified and licensed to practice in the country where he or she operates Hasn't completed the full International SOS credentialing process
Approved demonstration provider (Philippines) (files claims for you)	Agrees to comply with specific TRICARE requirements and business processes in certain designated areas under the Philippine Demonstration	<ul style="list-style-type: none"> Accepts established reimbursement rates, so you will be responsible only for your deductible and cost-shares <ul style="list-style-type: none"> Deductible and cost-shares may be paid up front If payment isn't made up front, approved demonstration providers will collect only the applicable deductible and cost-shares after getting the TRICARE explanation of benefits statement
Certified provider (Philippines)	Meets TRICARE required on-site verification and provider certification requirements, but doesn't agree to the additional conditions necessary to be an approved demonstration provider	<ul style="list-style-type: none"> Can charge TRICARE for your claims There may be no limit to the billed amount that certified providers (who don't participate in the Philippine Demonstration) charge in the Philippines. You're responsible for paying any amount above the TRICARE-allowable charge in addition to your deductible and cost-shares.
Nonparticipating non-network purchased care sector provider	Hasn't agreed to participate in TOP	<ul style="list-style-type: none"> May not provide cashless/claimless service; you may be required to pay up front and file a claim to get money back

The TRICARE Pharmacy Program provides prescription drugs through military pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies and non-network pharmacies. Your options for filling your prescription depend on the type of drug your provider prescribes. Over-the-counter (OTC) drugs are not covered overseas (except in U.S. territories). This includes drugs that are considered OTC in the U.S., even when they require a prescription in a foreign country. For more information about the TRICARE pharmacy benefit, see the *TRICARE Pharmacy Program Handbook* at www.tricare.mil/publications or go to www.tricare.mil/pharmacy.


OVERSEAS PHARMACY COSTS

In some locations, you may have to pay for your drugs up front and file claims to get money back. Your options for getting your prescriptions depend on the type of drug your provider prescribes and other restrictions.

OPTIONS FOR FILLING PRESCRIPTIONS	DESCRIPTION OF OPTIONS
Military pharmacies	<ul style="list-style-type: none"> No cost for up to a 90-day supply of most drugs Usually don't carry tier 3 drugs
TRICARE Pharmacy Home Delivery (not available in Germany)	<ul style="list-style-type: none"> No costs for ADSMs No cost for non-ADSMs for up to a 90-day supply of tier 1 drugs Copayments for non-ADSMs up to a 90-day supply of tier 2 and tier 3 drugs Must have an APO/FPO address or be assigned to a U.S. Embassy or Consulate
TRICARE retail network pharmacies	<ul style="list-style-type: none"> Pay one copayment for each 30-day supply No need to file a claim Located in the U.S. and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands
Overseas pharmacies	<ul style="list-style-type: none"> Pay full price and file a claim to get money back With TOP Prime and TOP Prime Remote, you get 100% of your money back if using an overseas pharmacy to fill prescriptions covered by TRICARE With TOP Standard, you pay a deductible and cost-shares

THREE TIERS OF DRUGS


Drugs that are covered by TRICARE are grouped into three tiers. This grouping is based on medical effectiveness and cost of a drug compared to other drugs of the same type. The following graphic shows how drugs in different tiers may cost more and be harder to get.


TIER 1 

.....

Generic drugs

- Widely available
- Lowest out-of-pocket costs





TIER 2 

.....

Brand-name drugs

- Generally available
- Higher out-of-pocket costs




TIER 3 

.....

Nonformulary drugs

- May have limited availability
- Highest out-of-pocket costs



TRICARE offers three dental options that are separate from TRICARE health care options.

ADSMs in TOP Prime locations get dental care at military dental clinics. ADSMs in TOP Prime Remote locations will have all dental care coordinated by the TOP contractor. ADSMs getting care in the U.S. and U.S. territories will use the Active Duty Dental Program (ADDP).

For more information and for dental costs, go to www.tricare.mil/dental.

TRICARE Active Duty Dental Program

(Managed by United Concordia Companies, Inc.)

www.addp-ucci.com

- ADSMs in TOP in U.S. territories or traveling in the U.S. or U.S. territories
- National Guard and Reserve members called or ordered to active service for more than 30 days in U.S. territories or traveling in the U.S. or U.S. territories

TRICARE Dental Program

(Managed by MetLife)

www.metlife.com/tricare

- ADFMs
- National Guard and Reserve members and their family members
- Individual Ready Reserve members and their family members
- Survivors

TRICARE Retiree Dental Program

(Managed by Delta Dental of California)

www.trdp.org

- Retired service members and their eligible family members
- Retired National Guard and Reserve members and their eligible family members
- Certain survivors
- Medal of Honor recipients and their immediate family members and survivors



TRICARE Offers Dental Coverage Options with Worldwide Portable Coverage



Only available to ADSMs while in the U.S. or U.S. territories



ADSMs can get care from civilian dental providers

ADDP



Voluntary enrollment



Single and family plans



Monthly premiums



Coverage for most preventive and diagnostic services

TDP



Voluntary enrollment



Single, two-person and family (three or more people) plans



Premium rates depend on your location



Coverage for most preventive and diagnostic services

TRDP

For Information and Assistance

www.tricare.mil

You can sign up to get TRICARE news and publications by email at www.tricare.mil/subscriptions. To view, print or download TRICARE fact sheets, brochures and other benefit resources, go to www.tricare.mil/publications.

TOP Regional Call Center— Eurasia-Africa¹

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

TOP Regional Call Center— Latin America and Canada¹

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

TOP Regional Call Centers—Pacific¹

Singapore: +65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Sydney: +61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)
sydricare@internationalsos.com

Medical Assistance¹

+44-20-8762-8133

Medical Assistance¹

+1-215-942-8320

Medical Assistance¹

Singapore: +65-6338-9277
Sydney: +61-2-9273-2760

TRICARE Reserve Select

www.tricare.mil/trs

TRICARE Young Adult

www.tricare.mil/tya

TRICARE For Life

www.tricare.mil/tfl

TRICARE Retired Reserve

www.tricare.mil/trr

Wisconsin Physicians Service—
Military and Veterans Health
(U.S. and U.S. territories)
1-866-773-0404
1-866-773-0405 (TDD/TTY)
www.TRICARE4u.com

Reserve Affairs

www.people.mil

Defense Enrollment Eligibility Reporting System (DEERS)

1-800-538-9552
www.tricare.mil/deers

TRICARE Pharmacy Program

www.tricare.mil/pharmacy
Express Scripts, Inc.
(U.S. and U.S. territories)
1-877-363-1303
www.express-scripts.com/TRICARE

Quality Assurance, Grievances, Appeals and Compliments/Commendations

[www.tricare-overseas.com/
Beneficiaries_Grievances_Appeals.htm](http://www.tricare-overseas.com/Beneficiaries_Grievances_Appeals.htm)
TOPGlobalQualityAssu@internationalsos.com

milConnect (update DEERS, get eCorrespondence)

<http://milconnect.dmdc.osd.mil>

TRICARE Active Duty Dental Program

www.tricare.mil/addp
United Concordia Companies, Inc.
(U.S. and U.S. territories)
1-866-984-ADDP (1-866-984-2337)
www.addp-ucc.com

TRICARE Dental Program

www.tricare.mil/tdp
MetLife
1-855-MET-TDP2 (1-855-638-8372) (overseas)
1-855-MET-TDP1 (1-855-638-8371) (stateside)
1-855-MET-TDP3 (1-855-638-8373) (TDD/TTY)
www.metlife.com/tricare

TRICARE Retiree Dental Program

www.tricare.mil/trdp
Delta Dental of California
Dial the AT&T USA Direct Access Number
followed by 866-721-8737 (overseas)²
1-855-827-6436 (stateside)
www.trdp.org

Transitional Assistance Management Program

www.tricare.mil/tamp

Continued Health Care Benefit Program

Humana Military
1-800-444-5445
www.tricare.mil/chcbp

Military Health System Website

www.health.mil

1. For toll-free contact information, go to www.tricare-overseas.com. Only call Medical Assistance numbers to coordinate overseas emergency care.
2. For access numbers and assistance with overseas dialing instructions, go to www.att.com/esupport/traveler.jsp.

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact the TRICARE Overseas Program contractor, your TRICARE Service Center or your local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

TRICARE is a registered trademark of the Department of Defense, Defense Health Agency. All rights reserved.



SCHEDULE for RAD WEEKEND EVENTS



Friday 18 Nov

Main Post dinner and entertainment 'In Appreciation of Retirees'
(Dinner from **6:00-9:00 pm** includes a performance from Korean group 'Crown Haetae')
Case Lot Sale at Commissary

Saturday 19 Nov

Case lot sale at Commissary
Buy 6 donuts and get 6 donuts free at Dragon Hill Lodge
7:00-8:00 am/ Prayer breakfast at Dragon Hill Lodge
(RSVP with Ms. Kim at DSN: 738-3011)
9:00-3:00 pm/ RAD Main Event at Dragon Hill Lodge
4:00 pm/ Cake cutting at AAFES
3:00-6:00 pm/ Bowling at a discount (Yongsan Bowling Lanes)
3:00-9:00 pm/ 2 buckets of golf balls for the price of one
(Yongsan Driving Range)

ATTENTION:

Those desiring to attend the Prayer Breakfast must RSVP no later than 15 November.

The breakfast is free.

RAD Main Event open to Retirees, Widows, and those with approved Retirement orders

Other activities open to the community.

Sunday 20 Nov

Case lot sale at Commissary
10% off Sunday Brunch at Dragon Hill Lodge



U.S. ARMY
USAG-YONGSAN
INSTALLATION MANAGEMENT COMMAND

RSO
RELIGIOUS SUPPORT OFFICE



2016 Retiree Appreciation Prayer Breakfast

19 Nov 2016, 0700-0800

@ Naija Ballroom, DHL



Guest Speaker: CH (COL) Thomas Wheatley

Unit Ministry Teams . . . Here For You!



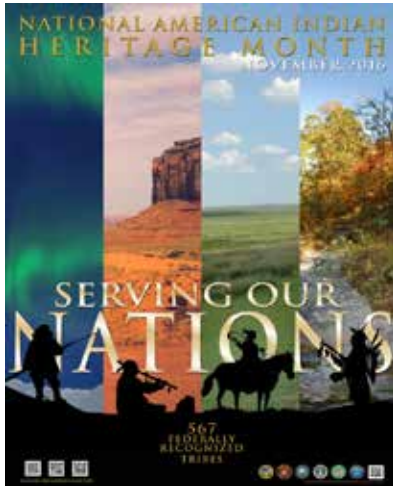
EIGHTH UNITED STATES ARMY PRESENTS



NATIONAL AMERICAN INDIAN HERITAGE MONTH OBSERVANCE HOSTED BY 65th MEDICAL BRIGADE

“SERVING OUR NATIONS”

GUEST SPEAKER
SGM Justin E. Shad
United States Army Regional
Correctional Facility, Korea
Facility Sergeant Major



DRAGON HILL LODGE

Naija Ballroom
23 NOVEMBER 2016
1130-1230

FOR MORE INFORMATION
CONTACT:
SFC WALLAC 65TH MEDICAL
BRIGADE EOA
DSN: 737-1995

“EIGHTH ARMY IS STRONG
AND GETTING STRONGER”



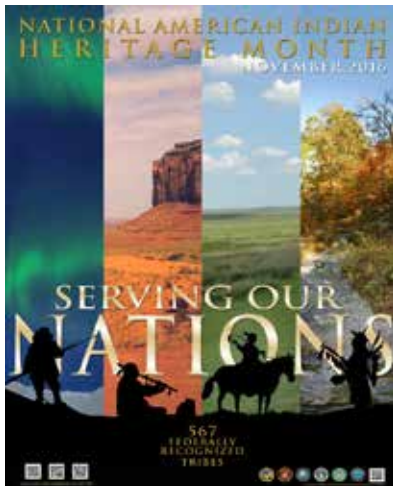
미 8군 용산 지역대 주관



미국 원주민 인디언의 달 행사
65의무여단 주최

“국가에 헌신합니다”

초청연사
원사 ‘저스틴 샬드’
미 8군 지역
교정 시설, 대한민국
시설 원사



드래곤 힐 호텔
나이자 연회장
2016년 11월 23일
1130-1230

궁금한 사항이 있으시면
연락주시시오:
왈레스 중사 65의무여단
기회균등 상담관
전화번호: 737-1995

“미8군은 강하며, 더욱 더 강해지고
있습니다”





65th MEDICAL BRIGADE AND USAG-YONGSAN
PRESENTS



NATIONAL AMERICAN INDIAN HERITAGE
TURKEY TROT 5K RUN-WALK



COLLIER FIELD HOUSE
SAT 19TH NOV 16
0830-1030
REGISTRATION @0730



FOR MORE INFORMATION CONTACT: SFC WALLACE, R.
65TH MEDICAL BRIGADE EOA
DSN: 737-1995 or ramirez.p.wallace.mil@mail.mil



65의무여단, 미8군 용산지역대 공동 주관



미국 원주민 인디언의 달
터키 트롯 5km 마라톤



커리어 필드 하우스
2016년 11월 19일 토요일
0830-1030
참가등록 : 당일 7시30분



궁금한 사항이 있으시면 연락주십시오: 중사 알레스 65의무여단 기회균등과 상담관
전화번호: 737-1995 혹은 메일: ramirez.p.wallace.mil@mail.mil

DFAC HONORS CAFE MENU

THURSDAY 24 NOVEMBER 2016

1100-1400 HRS

Holiday Meal Rates

Standard Rate: (Soldiers & Civilians) - \$9.05

DISCOUNT RATE: LIMITED to Dependent Family Members of E-4 & Below - \$6.80

MEATS:

STEAMSHIP ROUND
ROAST TURKEY
PINEAPPLE GLAZED BAKED HAM
APPLE GLAZED CORNISH HEN
LEMON BAKED SALMON

VEGETABLES

SOUTHERN COLLARD GREENS
SEASONED CORN
GREEN BEAN CASSEROLE
GLAZED CARROTS

DESSERTS:

ASSORTED CAKES & PIES
PEACH COBBLER
ASSORTED COOKIES
BLUEBERRY/STRAWBERRY
CHEESECAKE
JELLO PARFAITS
ICE CREAM BAR

STARCHES:

CORN BREAD DRESSING
GARLIC MASHED POTATOES
SWEET CANDIED YAMS
BAKED MACARONI AND CHEESE

SALADS:

TOSSED GREEN SALAD
CARROT/PINEAPPLE SALAD
POTATO SALAD
SHRIMP COCKTAIL
DEVILED EGGS
CRANBERRY SAUCE

BEVERAGES:

APPLE CIDER
SPARKLING CHAMPANGE
SWEET TEA
UNSWEETENED TEA

GRAVIES:

AU JUS
GIBLET GRAVY
FRESHLY BAKED HOT ROLLS

****MENU SUBJECT TO CHANGE****

SOUP:

NEW ENGLAND CLAM CHOWDER
CHICKEN NOODLE

OTHER THANKSGIVING DAY MEAL OPTIONS

THURSDAY 24 NOVEMBER 2016

OASIS, DRAGON HILL LODGE

Open: 11 a.m. – 1:30 p.m.
Regular Lunch Menu

HARTELL HOUSE, DHL

Seating Times: 12 p.m.; 2:30 p.m.;
5 p.m.; and 7:30 p.m.
Special Thanksgiving Buffet

MAIN POST CLUB, DFMWR

MAIN POST:
Open: 11 a.m. – 2 p.m.
Special Thanksgiving Menu

GREEN STREET, DHL:

Open: 6 A.M. – 2 P.M.
5-9 p.m.
Regular menu items to include
chopped turkey

THE MEZZANINE, DHL

Seating Times: 12 p.m.; 2:30 p.m.;
5 p.m.; and 7:30 p.m.
Special Thanksgiving Buffet

Bar Open: 4 -10 p.m.
Regular Bar Menu

SABLES, DRAGON HILL LODGE

Open: 5-9 p.m.
Regular Dinner Menu

In Observance of the Holiday

Thanksgiving (20-26 November)

Commissary Hours of Operation are:

Sunday:	1000-1900
Monday:	0700-1900
Tuesday:	0700-1900
Wednesday:	0700-1900
Thursday:	CLOSED
Friday:	CLOSED
Saturday:	0900-1900



DEPARTMENTS OF THE ARMY AND AIR FORCE

ARMY & AIR FORCE EXCHANGE SERVICE
 CAPITAL EXCHANGE
 GM OFFICE
 UNIT #15555
 APO AP 96205-5555
 738-7402

AAFES-Korea (GM-CP)

October 11, 2016

MEMORANDUM FOR COL J. Scott Peterson, U.S. Army Garrison, Yongsan, Unit#15333,
 APO AP 96205-5333

SUBJECT: Hours of Operation for "2016 Thanksgiving Day"

1. The followings are the hours of operation for the Exchange Yongsan facilities for 2016 Thanksgiving Day.

Facility Name	Regular Schedule	24 Nov 2016
Main Store	0900-2100	0900-1800
Four Season	0900-2100	0900-1800
MCSS	1000-1900	1000-1800
M/P Express	0800-2200	0800-2200
Concession	1000-1900	1000-1800
Barber & Beauty	0900-2000	0900-2000
Dragon Hill PX	0500-2400	0500-2400
SSSC	0830-1630	Closed
K-16 PX	0700-2000	0700-2000
S/P Express	0700-2000	0700-2000
Car Care Center	0800-1700	0800-1700
Filling Station	0700-1900	0700-1900
Gallery	1000-1900	1000-1800
Cp Coiner A/E	0700-2000	Closed
Yongsan A/E	0600-1500	0600-1500
Burger King Express	1100-1900	Closed
Popeye's Express	1100-2030	1100-2030
Taco Bell	1030-2000	Closed
Anthony Pizza	1030-2030	1030-2030
Manchuwok	1030-2000	Closed
Subway	0700-2000	1030-2000
Baskin Robbins	1200-1800	1200-1800
Starbucks Coffee	0600-2000	0600-2000

CFC Coffee Shop	0700-1530	Closed
Smoothie King	0700-2100	0700-2100
K-16 A/E	0630-1900	1030-1800
K-16 Pizza Hut	1100-2000	Closed
K-16 Subway	0730-2000	Closed
FEDE A/E	0700-1500	Closed
DHL Pizza Hut	1030-2130	Closed
DHL Subway	0630-2130	Closed
S/P Charley's Stakery	0700-2000	0700-2000
Yongsan B/K	0630-2100	0630-2100
Yongsan Popeye's	1100-1930	1100-1930
School Cafeteria	0600-1500	Closed

2. Maximum publicity will be utilized to inform customers of the hours of holiday schedule.

Any questions or comments can be directed to Mr. Steven Pena at 738-7402. Thank you.



STEVEN S. PENA, GS-14
General Manager, Capital Exchange



J. SCOTT PETERSON
COL, CA
Commanding



DEPARTMENTS OF THE ARMY AND AIR FORCE

ARMY & AIR FORCE EXCHANGE SERVICE
 CAPITAL EXCHANGE
 GM OFFICE
 UNIT #15555
 APO AP 96205-5555
 738-7402

AAFES-Korea (GM-CP)

November 9, 2016

MEMORANDUM FOR COL J. Scott Peterson, U.S. Army Garrison, Yongsan, Unit#15333,
 APO AP 96205-5333

SUBJECT: Hours of Operation for "2016 Christmas" and "2017 New Year"

1. The followings are the hours of operation for the Exchange Yongsan facilities for 2016 Christmas" and "2017 New Year".

I. 2016 Christmas (24-25 Dec. 2016)

Facility Name	Regular Schedule	24 Dec 2016 (Sat)	25 Dec 2016 (Sun)
Main Store	0900-2100	0900-1800	Closed
Four Season	0900-2100	0900-1800	Closed
MCSS	1000-1900 Sun Closed	1000-1800	Closed
M/P Express	0900-2200	0900-1800	0900-2000
Concession	1000-1900	1000-1800	Closed
Barber & Beauty	0900-2000	0900-2000	Closed
Dragon Hill PX	0500-0200 (Sat) 0500-2400 (Sun)	0900-2000	0900-2000
SSSC	0830-1630 Sat & Sun Closed	Closed	Closed
K-16 PX	1100-2000 (Sat&Sun)	1100-1800	Closed
S/P Express	0700-2000 (Sat) 0900-1900 (Sun)	0700-2000	Closed
Car Care Center	0800-1700 (Sat) Sun Closed	0900-1700	Closed
Filling Station	0800-1900 (Sat) 0900-1800 (Sun)	0800-1900	Closed
Gallery	1000-1900	1000-1800	Closed
Theater	Sat & Sun	Open	Open

Cp Coiner A/E	<i>1200-1900 (Sat&Sun)</i>	1200-1900	Closed
Yongsan A/E	<i>0600-1500</i>	0600-1500	0800-1900
Burger King Express	<i>1100-1900</i>	1100-1900	1100-1900
Popeye's Express	<i>1100-2030</i>	1100-2030	Closed
Taco Bell	<i>1030-2000</i>	1030-2000	1030-1900
Manchuwok	<i>1030-2000</i>	1030-2000	Closed
Subway	<i>0800-2000 (Sat&Sun)</i>	0800-2000	1030-1900
Baskin Robbins	<i>1200-1800</i>	1200-1800	Closed
Starbucks Coffee	<i>0600-2000</i>	0600-2000	Closed
CFC Coffee Shop	<i>0700-1530 Sat & Sun Closed</i>	Closed	Closed
Smoothie King	<i>0700-2100</i>	0700-1800	Closed
K-16 A/E	<i>0800-1700 (Sat&Sun)</i>	1030-1800	Closed
K-16 Pizza Hut	<i>1100-2000</i>	1030-1800	Closed
K-16 Subway	<i>0800-2000 (Sat&Sun)</i>	1030-1800	Closed
FEDE A/E	<i>0700-1500 Sat & Sun Closed</i>	Closed	Closed
DHL Pizza Hut	<i>1030-2200 (Sat) 1030-2130 (Sun)</i>	1030-2200	Closed
DHL Subway	<i>0800-2200 (Sat) 0800-2130 (Sun)</i>	0800-2200	Closed
S/P Charley's Stakery	<i>0700-2000</i>	0700-2000	1100-1900
S/P Anthony's Pizza	<i>1030-2000</i>	1030-2000	1100-1900
Yongsan B/K	<i>0630-2100</i>	0630-2100	1100-1900
Yongsan Popeye's	<i>1100-1930</i>	1100-1930	1100-1900
School Cafeteria	<i>0600-1500 Sat & Sun Closed</i>	Closed	Closed

II. 2017 New Year (31 Dec 2016 – 1 Jan 2017)

Facility Name	Regular Schedule	31 Dec 2016 (Sat)	1 Jan 2017 (Sun)
Main Store	0900-2100	0900-1800	0900-1800
Four Season	0900-2100	0900-1800	0900-1800
MCSS	1000-1900 Sun Closed	1000-1800	Closed
M/P Express	0900-2200	0900-1800	0900-2000
Concession	1000-1900	1000-1800	1000-1800
Barber & Beauty	0900-2000	0900-2000	0900-1800
Dragon Hill PX	0500-0200 (Sat) 0500-2400 (Sun)	0500-1700	1300-2400
SSSC	0830-1630 Sat & Sun Closed	Closed	Closed
K-16 PX	1100-2000 (Sat&Sun)	1100-1800	Closed
S/P Express	0700-2000 (Sat) 0900-1900 (Sun)	0700-2000	1100-1900
Car Care Center	0800-1700 (Sat) Sun Closed	0900-1300	Closed
Filling Station	0800-1900 (Sat) 0900-1800 (Sun)	0800-1700	1000-1800
Gallery	1000-1900	1000-1800	Closed
Theater	Sat & Sun	Open	Open
Cp Coiner A/E	1200-1900 (Sat&Sun)	1200-1900	Closed
Yongsan A/E	0600-1500	0600-1500	0600-1500
Burger King Express	1100-1900	1100-1900	Closed
Popeye's Express	1100-2030	1100-2030	1100-2030
Taco Bell	1030-2000	1030-2000	Closed
Manchuwok	1030-2000	1030-2000	1030-2000
Subway	0800-2000 (Sat&Sun)	0800-2000	Closed
Baskin Robbins	1200-1800	1200-1800	Closed
Starbucks Coffee	0600-2000	0600-1500	0600-1500
CFC Coffee Shop	0700-1530 Sat & Sun Closed	Closed	Closed
Smoothie King	0700-2100	0700-1800	0700-1800
K-16 A/E	0800-1700 (Sat&Sun)	1030-1800	Closed
K-16 Pizza Hut	1100-2000	1030-1800	Closed

K-16 Subway	<i>0800-2000 (Sat&Sun)</i>	1030-1800	Closed
FEDE A/E	<i>0700-1500 Sat & Sun Closed</i>	Closed	Closed
DHL Pizza Hut	<i>1030-2200 (Sat) 1030-2130 (Sun)</i>	1030-2200	1030-2130
DHL Subway	<i>0800-2200 (Sat) 0800-2130 (Sun)</i>	0800-2200	0800-2130
S/P Charley's Stakery	<i>0700-2000</i>	0700-2000	1100-1900
S/P Anthony's Pizza	<i>1030-2000</i>	1030-2000	1100-1900
Yongsan B/K	<i>0630-2100</i>	0630-2100	Closed
Yongsan Popeye's	<i>1100-1930</i>	1100-1930	1100-1930
School Cafeteria	<i>0600-1500 Sat & Sun Closed</i>	Closed	Closed

2. Maximum publicity will be utilized to inform customers of the hours of holiday schedule.

Any questions or comments can be directed to Mr. Steven Pena at 738-7402. Thank you.



STEVEN S. PENA, GS-14
General Manager, Capital Exchange



J. SCOTT PETERSON
COL, CA
Commanding

Gobblers To-Go

1 November 2016 - 15 January 2017

Carving Charge (per item).....\$10.00

Delivery Charge.....\$75.00



Turkey Package (Serves 8-10 People)
Turkey Package: \$110.00 **Turkey Only: \$70.00**
 • Country Stuffing • Dinner Rolls • Giblet Gravy
 • Green Beans Almandine or Buttered Corn
 • Mashed Potatoes • Pumpkin Pie • Roast Turkey
 • Cranberry Sauce

Ham Package (Serves 8-10 People)
Ham Package: \$110.00 **Ham Only: \$75.00**
 • Baked Ham • Brown Sugar Raisin Sauce
 • Dinner Rolls • Green Beans Almandine or Buttered Corn
 • Mashed Potatoes • Pumpkin Pie • Sweet Potatoes

To Go Extras (Serves 8-10 People)
 • **\$6.00:** Home Style Dinner Rolls
 • **\$8.00:** Buttered Corn, Country Gravy/Raisin Sauce,
 Cranberry Sauce, Green Beans, Mashed Potatoes
 • **\$8.00:** Country Stuffing
 • **\$8.00:** Pumpkin Pie

Ask about our homemade holiday desserts!

Terms and Condition:

Order should be placed 3 days in advance and credit card number will be required to guarantee your order along with a telephone number (work/duty, home and cell phone). No cancellation charge before 48 hours, otherwise full payment will be charged.



Main Post Club

For more information, please call 723-5678/8785 or go to the USAG Yongsan, FMWR Facebook page.

NEWCOMER'S ORIENTATION

Welcome to Korea!

DATES: NOVEMBER 29 & 30

DAY 1 BRIEFINGS (0900 - 1600):

USAG Yongsan Agency Briefings

Open to Service Members, Civilians, and Spouses

DAY 2 TOUR *OPTIONAL* (0900 - 1400):

Off Post Korean Cultural Trip in Seoul with a free Korean lunch provided

Open to all family members, limited spaces available, must attend Day 1 prior to going

Sign-Up is required!

Call DSN: 738-7505 / CIV: 05033-38-7505 for more information



Like us on Facebook at ACS YONGSAN for more information on upcoming programs and classes.



A3 VISA/ SOFA Stamp Bus Service

Every 1st Wednesday of the Month

**Departs 08:15 AM at Yongsan ACS Building
For Suwon Immigration Office (OSAN AFB Branch)**



Sign-Up at ACS is required!

LIMITED SPACES AVAILABLE



**Ensure you have all the proper documents prior to going to the Immigration Office
Application and Document checklist can be found at:**

<http://8tharmy.korea.army.mil/sja/legal-services/>

Under the “Visa/SOFA Stamp Services” Tab

Call DSN 738-7505 / CIV 050-3338-7505 or stop by ACS (Bldg 4106) to sign-up



3 Nov ~ 4 Dec 16

“Every Member A Minister”
Volunteer Opportunities
South Post Chapel and K-16 Chapel

Seeking Qualified Volunteers

Catholic Pastoral Ministry Coordinator and Pianist

If you are interested in volunteering, see your Chaplain.

God has given each Christian at least one spiritual gift
to be used in ministry! – I Pet. 4:10

Your gift is that important! It really is! – I Cor. 12:14-17

***Posting for Volunteer positions from 3 Nov – 4 Dec 2016
by the USAG Yongsan Chaplain Resource Management Office***



Christmas CONCERT



SUNDAY
DECEMBER 4, 2016
1900 HRS.

Civilian Attire

@South Post Chapel, USAG Yongsan



POC Info: 41st Signal Battalion UMT: 724-3089/5055 & Garrison Chaplain's office: 738-3011

2016 USAG Yongsan Holiday Tree Lighting Ceremonies

USAG Yongsan

Tuesday, **06 December**, 1730

Next to the
South Post Fire Station

K-16 Air Base

Friday, **09 December**, 1700

In front of the
K-16 Community Activities Center (CAC)

Cake cutting, hot chocolate, and soup (while supplies last).

Santa will be at the K-16 CAC.

Join us **after** the Yongsan Holiday Tree Lighting Ceremony at
Commiskey's Community Activities Center (CAC)
for our Holiday Party!

Santa Claus, cookies, coffee, hot chocolate, and much more!

Yongsan Holiday Competitions!



2016 Outdoor Holiday Post Card Display Competition

The first 16 units or organizations that contact Commiskey's CAC will be able to compete for AAFES Gift Certificates that will be awarded at the Holiday Tree Lighting Ceremony. To enter or for questions, call 738-6879.



2016 Holiday Sweater Competition

Wear your best (or ugliest) holiday sweater to Commiskey's CAC after the Holiday Tree Lighting Ceremony & enter it to win AAFES Gift Certificates! There will be winners selected for Men's, Women's, & Children under 12 for Best Looking Sweater & Ugliest Sweater.

For more information, call 723-5721; visit the USAG Yongsan, FMWR Facebook page, or Yongsan.ArmyMWR.com.



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DOD or USAGY FAMILY and MWR.





Facebook.com/fmryongsan

A GLANCE AT YONGSAN

18 November -1 December 2016



yongsan.armymwr.com

USAG Yongsan Family and MWR Bi-Weekly Newsletter

Vol 6. Issue 17



\$24.95
Choice of Soup or Salad
16 oz Prime Rib
Potatoes and Vegetables

Prime Rib Night

Friday, 18 November, 1800-2100
Main Post Club, R & R Grill
Children's Menu Available.
For more information, call 723-5678.

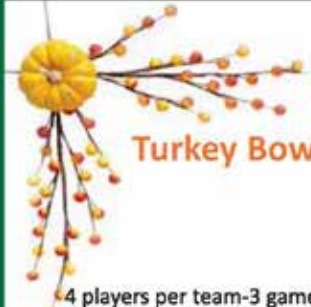


TURKEY TROT 5K Fun Run

Saturday, 19 November
Registration opens 0800.
Run begins 0900.

FREE T-SHIRTS
while supplies last.
(USEK ID Card Holders)

Collier Community Fitness Center
For more information, call 738-8608.



K-16 Thanksgiving Competitions

K-16 Thanksgiving Special Turkey Bowling Company Tournament

Friday, 18 November, 1300
K-16 Bowling Center

4 players per team-3 games, 2 wins out of 3 games, single elimination.
\$2.00 per game, includes shoe rental. For Soldiers only.
Maximum 3 teams per company, total of 26 teams allowed.
First-come, first-served basis.

All prizes will be delivered on
Wednesday, 23 November to your company's door.

Thanksgiving Door Decoration Competition

Finish door decoration by
Friday, 18 November, 1700.
Judging is Friday, 18 November.

Winner announced Wednesday, 23 November.

Winner receives a \$100 AAFES Gift Card.

For more information, call 741-6473.

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USAG Yongsan Family and MWR

KFFCS



Thanksgiving Buffet

Thursday, 24 November
1100-1500

Adults: \$17.75
Kids 7-10: \$8.00
Kids 6 and under: Free

Main Post Club

Entrées:

- Roasted Turkey w/ Giblet Gravy
- Snowflake Potatoes
- Cranberry Sauce
- Home-style Stuffing
- Virginia Baked Ham w/ Raisin Sauce
- Buttered Corn

- Fried Chicken
- Green Beans
- Sweet Candied Yams
- Corn Bread
- Steamed Rice
- Chili, Soup & Salad Bar

Desserts: Apple Pie, Pumpkin Pie, Soft Drinks

For more information, call 723-5678.

A GLANCE AT YONGSAN

18 Nov-1 Dec 2016
Vol 6, Issue 17



2016 USAG Yongsan Holiday Tree Lighting Ceremonies

USAG Yongsan
Tuesday, **06 December**, 1730
Next to the
South Post Fire Station

K-16 Air Base
Friday, **09 December**, 1700
In front of the
K-16 Community Activities Center (CAC)
Cake cutting, hot chocolate, and soup
(while supplies last).
Santa will be at the K-16 CAC.

For more information, call 723-5721.

Join us **after** the Yongsan Holiday Tree Lighting Ceremony at
Commiskey's Community Activities Center (CAC)
for our **Holiday Party!**

Santa Claus, cookies, coffee, hot chocolate, and much more!

Yongsan Holiday Competitions!



**2016 Outdoor Holiday
Post Card Display Competition**
The first 16 units or organizations that
contact Commiskey's CAC will be able
to compete for AAFES Gift
Certificates.



**2016 Holiday Sweater
Competition**
Wear your best (or ugliest) holiday
sweater to Commiskey's CAC after the
Holiday Tree Lighting Ceremony &
enter to win AAFES Gift Certificates!

Turkey Package (Serves 8-10 People)
Turkey Package: \$110.00
Turkey Only: \$70.00

Ham Package (Serves 8-10 People)
Ham Package: \$110.00
Ham Only: \$75.00

To Go Extras (Serves 8-10 People)
• \$6.00: Home Style Dinner Rolls
• \$8.00: **Buttered Corn, Country Corn/Polish Sausage,**
Cranberry Sauce, Green Beans, Mashed Potatoes
• \$8.00: Country Stuffing • \$8.00: Pumpkin Pie

Gobblers To-Go

Until 15 January 2017

Carving Charge (per item).....\$10.00
Delivery Charge.....\$75.00

Terms and Conditions

Order should be placed 3 days in advance and credit card number
will be required to guarantee your order along with a telephone
number (work/duty, home and cell phone). No cancellation charge
before 48 hours, otherwise full payment will be charged.

For more information, please call 723-5678/8785.



Main Post Club

Family and MWR Upcoming Events & Activities

November

- 18 K-16 Turkey Bowling Company Tournament, K-16 Bowling Center, 1900
- 18 K-16 Thanksgiving Door Decoration Competition, 1700
- 18 Prime Rib Night, Main Post Club, 1800-2100
- 19 Turkey Trot 5K Fun Run, Collier Community Fitness Center, 0800
- 19 Everland Family Trip, Commiskey's CAC, 1830
- 19 Park & Temple Tour, Moyer ODR, 0800-1700
- 19 CYSS Parent's Day Out, CDC, 1200-1700
- 19 BOSS Thanksgiving Dinner, Commiskey's CAC, 1400-1630
- 20 Star Light Festival, Moyer ODR, 1600-2100
- 21 Baby Story Hour, Yongsan Library, 1030-1130
- 22 Toddler Story Hour, Yongsan Library, 1030-1130
- 23 GridIron Challenge II, Main Post Club & K-16 Landing Zone, 1700-1900

- 24 Thanksgiving Buffet, Main Post Club, 1100-1500
- 24 & 25 Busan Tour, Moyer ODR,
- 25 Anseong Farmland Trip, Commiskey's CAC, 0830
- 26 Star Light Festival, Moyer ODR, 1600-2100
- 28 Baby Story Hour, Yongsan Library, 1030-1130
- 29 Toddler Story Hour, Yongsan Library, 1030-1130
- 30 GridIron Challenge II, Main Post Club, 1700-1900

December

- 1-31 Jan 2016 US Army Digital Photography Contest, ArmyMWR.com/DigitalPhoto
- 1 Winter Special Starts at Yongsan Driving Range
- 6 USAG Yongsan Holiday Tree Lighting Ceremony, Next to the South Post Fire Station, 1730
- 9 K-16 Air Base Holiday Tree Lighting Ceremony, In front of K-16 CAC, 1700

Family and MWR Contact Numbers

Main Post Club 723-5678
Army Community Service 738-7505

Sports
Commiskey's CAC 736-4588
738-6879
Moyer ODR 723-3291
Yongsan Lanes 723-7830

K-16 CAC 741-6030
Arts & Crafts Center 738-4750
Yongsan Library 723-7380
K-16 Landing Zone Club 741-6380

Child, Youth & School Services 736-5036
Child Development Center 738-3406
Yongsan Driving Range 738-4190
Sung Nam Golf Club 736-3483