



March 2004  
Volume 2, Issue3

# Warrior News

<http://www.usarc.army.mil/95thdiv/2bde/3-378th/newsletter.html>



## 3rd/378th

### Upcoming Drill Dates

March 5-7

5 - 1745 Sign In  
Combat Lifesaver Course  
Gear: LCE, Kevlar

April 17-18

May 14-16

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## Temporary Reserve Health Benefits Program

### New Temporary Health Benefits for Reserves Announced

**WASHINGTON** -- The Department of Defense announced Feb. 12 that it will implement the 2004 Temporary Reserve Health Benefit Program for certain eligible Reserve Component sponsors and their family members.

The Emergency Supplemental Appropriations Act and the National Defense Authorization Act (NDAA) for fiscal 2004 authorized new health benefits, some permanent and some temporary. The 2004 Temporary Reserve Health Benefit Program includes three temporary Tricare benefit provisions; some are effective as of Nov. 6, 2003, and all expire Dec. 31, 2004. Total expenditures for these new provisions may not exceed the \$400 million limit established by Congress for fiscal 2004. Tricare Management Activity will implement the new provisions in phases starting in the spring.

"These new temporary provisions were designed by Congress to improve readiness and enhance access to care for Reserve service members and their families," said Dr. William Winkenwerder Jr., assistant secretary of defense for health affairs. "We are implementing these new provisions as soon as possible," he said.

One provision temporarily authorizes Tricare medical and dental coverage for Reserve component sponsors activated for more than 30 days and their family members. Eligibility begins either on the day the sponsor receives delayed-effective date active-duty orders or 90 days prior to the date the active-duty period begins, whichever is later.

A second provision temporarily extends eligibility for Tricare benefits to 180 days under the Transitional Assistance Management Program for Reserve component sponsors who separate from active-duty status during the period Nov. 6, 2003, through Dec. 31, 2004, and their eligible family members.

The third provision temporarily extends Tricare medical benefits to Reserve component sponsors and family members who are either unemployed or employed but not eligible for employer-provided health coverage.

These temporary provisions end Dec. 31, 2004.

"We encourage Reserve component sponsors and family members to save health care receipts, claims and explanation of benefits for dates of service from Nov. 6, 2003, through Dec. 31, 2004. This is necessary in the event the sponsor is determined to be eligible and the care qualifies for retroactive Tricare reimbursement once the 2004 Temporary Reserve Health Benefit Program begins," said Winkenwerder.

The three permanent health benefit provisions of the NDAA include benefit counselors for the Reserve component in each Tricare region; authorization for medical and dental screening and care for members alerted for mobilization; and Tricare eligibility for Reserve officers pending orders to active duty following commissioning.

Additional information for Reserve component families who have questions regarding the Tricare benefit or need assistance processing Tricare claims is available on the

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## Flag Patch for All

### New Army Uniform Rule Requires Flag for All

Every soldier in the Army, not just those deployed, must now wear the U.S. flag insignia on his or her utility uniform, according to a new Army rule. By tradition, soldiers don't sew the flag on the shoulder of their right uniform until they are deployed. As soon as they are back at their home station, the flag must come off. But on Feb. 11, Army Chief of Staff Gen. Peter Schoomaker authorized the universal adoption of the insignia as a reminder to all soldiers that the Army is at war, according to Army spokesman Wayne Morse. There's another, more practical reason behind the new rule, Morse said: "It saves wear and tear on the uniform." Soldiers have until Oct. 1, 2005, to get the insignia sewn on their uniforms.

## Why Does the Army wear Flags Backwards?

**ARLINGTON, Va.** — Why do American soldiers wear the U.S. flag insignia "backward" on the right shoulder of their utility uniforms, with the canton (the correct name for the rectangle with the stars) on an observer's right?

It's a question that soldiers hear frequently as they travel through civilian airports, or talk to members of other services.

And it does look "wrong," because U.S. federal code calls for the canton to always be positioned to an observer's left.

The soldiers aren't wrong, however, and neither are their tailors, Lt. Col. Stanley Heath, an Army spokesman, explained in a Friday telephone interview.

The Army actually has two authorized flag patches, one worn on the left shoulder, with the canton facing left, and another "reverse field" patch worn on the right, with the canton facing right.

The two different orientations are mandated because Army regulations call for the flag "to be worn so that to observers, it looks as if the flag is flying against a breeze," Heath said.

What does a stiff wind have to do with this custom?

In fact, the rule is a nod to the U.S. Army's early history, when wars were fought as a series of carefully choreographed battles — two armies meeting on a field, clashing head-on until one side emerged victorious.

In those battles, both mounted cavalry and infantry units would always designate one soldier as "standard bearer," to carry the Colors into the fight.

As the standard bearer charged, his rapid forward momentum would cause the flag to stream back.

And since the Stars and Stripes are mounted with the canton closest to the pole, that section would stay to the right, while the stripes flew leftward.

Only if the American soldiers were running away from the fight would an enemy see the stripes to the right and the canton to the left.

And that's why soldiers wear their flag patches "backward" — because retreat in battle, as any soldier will tell you, is not the Army way.

*By Lisa Burgess*

## Birthdays - March

**Happy Birthday to the members of the 378<sup>th</sup> and their families.**

- SGT Hilary Nation – March 3
- Camren Pitre – March 4
- Allana Caldwell – March 7
- Deann Holten – March 8
- Theresa Todd – March 9
- Dusty Gilles – March 9
- SSG Melvin Nolin – March 12
- Tamara Suteer – March 13
- MorningStar Cornell – March 21
- Delanie Gilles – March 24
- Whitnie Holten – March 27
- Allie Glenn – March 31

## Hooah Humor

A new soldier was on sentry duty at the main gate. His orders were clear. No car was to enter unless it had a special sticker on the windshield. A big Army car came up with a general seated in the back. The sentry said, "Halt, who goes there?"

The chauffeur, a corporal, says, "General Wheeler."

"I'm sorry, I can't let you through. You've got to have a sticker on the windshield."

The general said, "Drive on!"

The sentry said, "Hold it! You really can't come through. I have orders to shoot if you try driving in without a sticker."

The general repeated, "I'm telling you, son, drive on!"

The sentry walked up to the rear window and said, "General, I'm new at this. Do I shoot you or the driver?"

## Quotable Quotes

"It is better to die on your feet than to live on your knees".

-- Dolores Ibarruri

## Temporary Reserve Health Benefits Program

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Tricare Web site at [ww.tricare.osd.mil](http://ww.tricare.osd.mil) and the Reserve Affairs Web site at [www.defenselink.mil/ra](http://www.defenselink.mil/ra). Each Tricare region will soon have a designated beneficiary counseling and assistance coordinator available to assist members and families with understanding and using their enhanced Tricare benefits.

The contact number for Tricare in Region 6 (Oklahoma, Texas, Arkansas, and Louisiana) is:

Main Number: 1-800-406-2832

## Redux Retirement

### \$30,000 Knife Has Careerists Cutting Their Own Retirement

Career counselors advise against it. Financial experts say it's a poor deal. Economists estimate that a typical enlisted member with 20 years of service will cut the lifetime value of his or her retirement by \$309,000.

Yet about half of military careerists, as they enter their 15th year of service, have been drawn to a \$30,000 cash bonus and voluntarily trade away a far more valuable slice of future retirement benefits.

They do so by electing to shift retirement plans, from "High-3" to the less generous "Redux" formula with its side offer of instant cash.

If a business scammed military people this way, Congress would hold hearings and force executives to end their sting operation. But it was Congress that designed this scheme. And considering the goal – to save billions of dollars that otherwise would go to a new generation of retirees -- the scheme is brilliant.

Most pay experts can't say enough bad things about Redux and the Career Status Bonus (CSB). Military leaders are more constrained. After all, the honey trap is legal. Also, for many careerists, the typical \$22,000 (after taxes) is so timely for buying a home or paying off crushing debt, that it just feels right. There often are better alternatives, however.

Congress devised CSB, ironically, while doing a great favor for the same service members it entices, those who entered after July 31, 1986. These members got stuck under Redux, a cheaper retirement plan passed during the Reagan administration. By 1999, fearing lesser benefits would cause retention and morale problems, Congress moved these members, and future entrants, under High-3, a far more generous plan.

For a 20-year career, High-3 pays an annuity equal to 50 percent of average basic pay over the member's three highest earning years. Redux pays

only 40 percent of the three year average after 20 years' service.

High-3 protects annuities with annual cost-of-living adjustments that match inflation. Redux COLAs are a full percentage point below inflation with a one-time catch up in at age 62 but then COLA caps resume.

Worried about the cost of shifting all future retirees to High-3, Congress borrowed an incentive idea used successfully in the post-Cold War drawdown. It would offer former Redux careerists, in their 15th year of service, a cash bonus payable immediately to shift back to Redux.

The first group eligible to make the choice entered their decision window in 2001 and most began taking the cash. The Defense Department set up a website to explain plan features and show the dramatic differences in lifetime benefits. Calculators there allow comparison of early and lifetime benefits under both plans, by plugging in assumptions about inflation and return on investment.

The Center for Naval Analyses that year wrote a report, "The Retirement Choice," which all but told careerists directly not to accept the Redux/CSB offer. An E-7 who retired at age 38 would see retired pay reduced by \$309,000 under Redux, even with the bonus, CAN said. An O-6 who retired at 50 after 26 years would lose \$312,000.

"We're hopeful that, by providing information on how much this cash-out will cost in smaller, future retirement income, we can help service members make more informed decisions about which plan to select."

CNA suggested that the \$30,000 be viewed as a kind of nightmare loan, far more damaging to fiscal health than a mortgage, car loan or even credit card debt.

"The \$30,000 has a rather peculiar payback scheme," the report said. "The service member pays nothing until retirement, pays quite a bit from the beginning of retirement until age 62, and then continues to pay back smaller amounts over the rest of his or

her lifetime." Despite all the warnings, \$30,000 remains a powerful lure.

From July 2001 through December 2003, almost 11,000 Air Force members entered their 15th year of service under High-3. Sixty-percent of them came out with cash but stuck under Redux. The "take rate" has been 63 percent for Air Force enlisted, 33 percent for officers.

Forty-five percent of sailors and 12 percent of Navy officers have shifted to Redux. The Marine Corps take rate has been 20 percent for officers, 43 percent enlisted. Army data were not available.

In the winter issue of "On Watch" magazine, published by the Fleet Reserve Association, Frank Welch, Master Chief Petty Officer of the Coast Guard, said Redux should be renamed "Reduces." Careerists, he said, need to "do the math."

The \$30,000 is enticing particularly for grades E-5 and E-6 who feel they need the money now, for a home, education or to pay off debt.

"They are more concerned about today than tomorrow," said a pay official.

Officers electing CSB more often want to invest it, believing they can get returns to make up for lower annuities. That's a significant challenge.

More than 95 percent of bonus takers order a lump sum. Two- to five-year installments also are available to reduce the tax bite or to allow more effective use of tax-deferred options like a Thrift Saving Plan. The TSP for federal civilians has been open to military savers since 2002. If accepted while the service member is in a combat zone, this and other bonus money is tax exempt. Even so, said an official who advises on the retirement choice, Redux/CSB usually is the option to avoid.

"You can only tell people, 'This is not a good deal,'" said a Pentagon pay official. "If they still choose it, well, [in their mind] they're better off."

by Tom Philpott

## Army To Lighten 'Monster Ruck'

ARLINGTON, Va. — Every soldier in every infantry unit in the U.S. Army knows the legend of the "120-pound rucksack." References to the "monster ruck" have become shorthand for today's overburdened foot soldier, struggling to fight while hauling the equivalent of another soldier on his back.

The monster ruck is a myth, according to Lt. Col. Charles Dean, an infantry officer serving as the Army's liaison to the Institute for Soldier Nanotechnologies at the Massachusetts Institute of Technology, but that doesn't mean soldiers aren't carrying huge loads — up to 150 pounds.

The burden actually includes body armor, helmets, canteens, weapons and other gear that soldiers strap on or tote long before they pick up their rucksacks. All told, the average weight carried by a soldier on a dismounted operation is about 100 pounds, including a 30- to 40-pound rucksack, Dean said in a Thursday telephone interview.

To anyone who's been deployed, it's obvious that a soldier's gear needs to be lightened up.

And the Army is working on just that: "Future Force Warrior" will spell out what a soldier will wear and use come 2012.

The program includes "some very stringent weight-reduction goals" — shaving a soldier's burden by 50 percent, Dean said.

Advanced materials are a key to this effort, such as composites that could make weapons smaller and lighter, yet still more lethal. So are advances in electronics and other high-tech areas that will let engineers miniaturize equipment such as radios, and develop dual-use gear, like helmets with built-in night vision gear.

But the researchers had a problem: in

the Army's 228-year history, no one had ever gone into a combat zone to analyze just what soldiers were carrying, Dean said.

And without a baseline, trying to figure out how to lighten the load is going to be a wasted exercise, he said.

To get that baseline, Dean and seven Airborne Rangers spent May and June in Afghanistan with infantry soldiers, analyzing loads in real combat situations.

The purpose of the trip was twofold, Dean said: to collect information that will help the Army design the Future Warrior's kit, and to provide data on problems with current gear that will help the Army provide soldiers with more efficient, capable gear right now, not in the future.

Dean and his Rangers selected "Task Force Devil," the 82nd Airborne Division's 504th Parachute Infantry Regiment, as their test unit.

"It was a 'skinny' unit," Dean said, "with soldiers who were in extremely fine shape and very disciplined with the loads they were carrying."

The researchers picked a highly capable unit because they wanted a "best case" baseline for the study: experienced, physically fit soldiers carrying the least possible gear to get the job done, instead of a less experienced group that might have packed extra gear.

As a result, the combat load data Dean's group would present in its report would represent "absolute reality," instead of poundage that Army officials could argue included unnecessary add-ons, Dean said.

"The guys need that all that stuff, I'm convinced of that," Dean said. "Now the question [for Future Warrior] is, how do you take some of [the weight] off their backs?"

The fact that even the most disciplined troops have to hump very heavy loads was a foregone conclusion — but the

Army still needed precise data that spelled out those loads, Dean said.

"We didn't go over there to re-split the atom," Dean said. "We went there to catalog the realities ... so we can help that reality change."

The combat load report has struck a chord in the Army since Dean presented the group's findings Nov. 20 at the U.S. Army Soldier Systems Center in Natick, Mass.

In the two weeks that the study has been posted on the Army's "Army Knowledge Online" portal, 17,000 soldiers have "hit" the site, Dean said.

Moreover, the study's goal of helping the Army to improve its gear today, not just 10 years down the road, has also borne fruit, in the form of modifications to the Army's new "MOLLE" assault combat pack.

In Afghanistan, the troops had noted that the zippers on the packs were bursting open when the bags were stuffed full, Dean said. And the straps weren't long enough to be easily adjusted over body armor.

So the bag was changed; it now has locking zippers and longer shoulder straps.

And the changes happened quickly. By the time Task Force Devil was sent back to Iraq in January, "one of the company officers e-mailed me and said 'Hey, we got our new MOLLE packs,'" Dean said.

"The Army listened."

The combat load study is available at the following site, which is open only to active-duty and Reserve component Army soldiers and Army civilians and requires registration and a password:  
<https://www.us.army.mil/portal/jhtml/FileLoader.jhtml?foid=706876>

*By Lisa Burgess  
Stars and Stripes*