# Balancing your checkbook: Good habits make cents

**By Jennifer Dyer Cornelissen for LIFELines Service Network**

Online banking and ATMs make accessing your money easy and convenient. However, electronic banking practices can be costly for your financial health. A forgotten trip to the ATM may leave you with an overdrawn checking account. An electronic error may not be discovered until your bank statement arrives.

Now, more than ever, it's important for service members and their families to manage their money carefully. One activity that you should make into a habit is balancing your checkbook. When you take the time to record and verify your financial transactions, you can save money and build good credit.

Paying attention is vital for your financial well-being. According to a Semper Fit Financial Specialist, whether you're single or married, an officer or a private, the decisions you make about your personal finances will have an impact.

Knowing where your hard-earned dollars go is critical not only for your family's security but also for a successful career. Debt problems can hurt your chance of promotion if creditors contact your command. Being careful with your money is especially important during deployments, when record keeping is more difficult.

With good records, balancing your checkbook is simple. All you need is your checkbook register, your bank statement, all receipts, a pencil, a calculator and do the following:

• Write down in your register everything that goes in and out of your account during the month, including deposits, checks, withdrawals, automatic payments and transfers.

• When your statement arrives, check the bank's record of each transaction against your register. Verify the date and the amount paid. Be sure to list any missed transactions or adjustments. Don't forget to take into account any transactions that haven't cleared yet.

• Add up all of the withdrawals and all of the deposits for this month, then subtract the total withdrawals from the total deposits. The difference between this sum and your old balance is your new balance.

• Compare your total with the bank's balance and reconcile any differences.

Balancing your checkbook can pay more than just satisfaction. Tracking your financial habits helps military families budget better. Good habits also build a solid credit record, which can translate into a better car or home loan.

When you have control over your budget, you can pay your bills on time, avoid interest and underpayment fees and steer clear of bounced checks. Lastly, when you balance your checkbook, you teach your children responsible budgeting skills.

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**Photo by Dan Bowen**

Many personal service centers offer classes in financial management and budgeting. Most major banks and credit unions provide online access to customers. Financial software makes balancing your checkbook quick and easy. The internet offers helpful Web sites with financial tips and customer support.

Balancing your checkbook just makes sense. This easy habit can save you money and enhance your career. The next time you use the ATM, just remember to keep your receipt.

# TRICARE health care coverage moves with you during PCS

**By Lora Sander-VanNoy,**
**TRICARE Pacific Marketing Representative**

Permanent change of station (PCS) season is now in full swing and will continue over the next few months. Whether TRICARE beneficiaries are enrolled in Prime or have Standard coverage, be assured that health care coverage will move with them.

Before leaving Japan, all beneficiaries should stop by the TRICARE Service Center (TSC) for more information. The TSC can answer any questions on enrollment or program benefits. Prime members will also complete a PCS form, which lets TRICARE know the beneficiary is leaving the Pacific region. Also available at the TSC is a TRICARE Travel Card containing valuable phone numbers if care is needed during a member's transition back to the states or to another overseas region.

TRICARE Prime is designed to be easy and convenient, but there are a few things beneficiaries must keep in mind to avoid unnecessary costs, ensure access to quality care and prevent a break in Prime coverage.

It is important to update the Defense Enrollment Eligibility Reporting System (DEERS) database upon arrival at the new duty station. If Prime is available, Prime beneficiaries should transfer their enrollment as soon as possible by simply completing the proper paperwork at the new TSC.

Prime beneficiaries have 60 days after they leave Japan to transfer their enrollment to enjoy uninterrupted TRICARE Prime coverage. If beneficiaries do not transfer their enrollment within the 60 days, they will revert to TRICARE Standard for their health care coverage.

Standard beneficiaries may want to consider enrolling into Prime at their new assignment if possible. The TSC at the member's new duty station can provide information about locally available TRICARE programs so beneficiaries can make an informed choice about their family's health care coverage. Currently, the annual deductible is $50 per individual and $100 per family for E-1-E-4; $150 for individual and $300 per family for E-5 through O-10 sponsors. In addition, there is a cost share for outpatient care received outside of the military treatment facility (MTF). For active duty family members this cost-share is 20 percent.

Receiving health care while in transit – Prime beneficiaries are encouraged to wait until they transfer their enrollment to their new region for any routine appointments. This is to avoid exercising the Point-of-Service option, which results in out-of-pocket costs, deductibles and cost-shares for the beneficiary. All beneficiaries needing urgent care during transit can visit the nearest MTF for available appointments.

When care is not available at a MTF they should call the regional contractor to obtain a listing of available civilian network providers. Each regional number can be found on the TRICARE Travel Card. In case of emergency, all beneficiaries should go immediately to the nearest MTF or civilian emergency department.

If civilian care is obtained during a PCS move, a claim for payment or reimbursement must be submitted to the appropriate claims processor. All network providers will file the claim for the beneficiary. However, beneficiaries may be expected to pay at the time of service and then file the claim if seen by a non-network provider. In either event, claims for CONUS active duty care and family members enrolled in TRICARE Pacific Prime are managed by two separate addresses.

Claims for active duty members are mailed to WPS-AD Overseas, P.O. Box 7698, Madison, WI 53707-7968; and claims for active duty family members are mailed to WPS-Foreign Claims, P.O. Box 7985, Madison, WI 53707-7985. Prime beneficiaries will also need to use their overseas mailing address when filing a claim. Standard beneficiary claims are filed with the claims processor for the region where care was received.

Families should also plan for dental care when transitioning back to the U.S. TRICARE recommends enrolling the family in the United Concordia TRICARE Dental Program (TDP) at least 30 days prior to leaving Japan. Visit www.tricaredentalprogram.com for enrollment information or call 243-5509.