

**U.S. Congressman  
Jerry F. Costello**

# **Remembering** those



**who have fallen...**



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*"I will continue to fight to see that veterans get the respect they deserve and the quality health care they were promised."*

-Congressman  
 Jerry F. Costello

**...While Working to Provide our Veterans the Benefits They Deserve.**

**On Veterans Day** it is not enough to remember only those who gave their lives. We must also honor those who returned home and those that are serving today. America must live up to the promises she made to those who defended her and their families. We must never forget the sacrifices of those men and women.



Congressman Costello discusses national security issues with soldiers in Iraq

**CONGRESS PASSES SURVIVORS' BENEFIT FIX, ENHANCED CONCURRENT RECEIPT**

Spouses of deceased career military retirees currently receive 55% of the soldier's annual retirement pay until they turn 62, when they begin receiving only 35%. Congress recently passed legislation to phase-out this reduction in benefits, increasing the level annually and restoring the full 55% level by March 2008. ALSO, all 100% disabled military retirees will be able to receive all of their disability and retirement pay, also known as concurrent receipt, beginning in January 2005. This is another step toward allowing full concurrent receipt for those receiving both disability and retirement pay.

**Have a question?**

Health benefits - 877.222.8387, Education benefits - 888.442.4551,  
 VA Life Insurance - 800.669.8477, Office of Service Member Group  
 Life Insurance - 800.419.1473, CHAMPVA - 800.733.8387,  
 Gulf War Veterans - 800.749.8387, Status of Headstone claims 800.697.6947,  
 Telecommunication Device for Deaf (TDD) - 800.829.4833,  
 Direct Deposit for checks - 877.838.2778

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*Jerry F. Costello*  
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