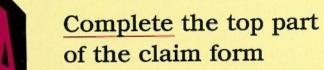


A simple formula can become **COMPLICATED** if you're not careful.

... like filing CHAMPUS health claim forms. Remember:



ACCURATELY.



Be sure to sign the form in

BLOCK 18.



CLIP the itemized bill to the claim form OR have your health care provider complete & sign the bottom part of the form.

P.S. It's money out of your pocket if you fail to file your 1986 claims by Dec. 31.

It's easy to overspend on holiday gifts when you "charge it." It's even easier now that exchanges accept credit cards. Just wait till you see the bill! To avoid that after-the-holiday-credit-card-bill shock, remember to:

- make a shopping list and stick to it;
- keep track of all credit card purchases;
- keep all receipts.