

**Department of the Air Force
Lackland AFB Retiree Activities Office
Newsletter
July 2008**

COMMANDER'S CORNER

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Brig Gen Leonard A. Patrick
37th Training Wing Commander

Summer is upon us with long summer days, wonderful family traditions, and of course; the San Antonio heat! I hope you were able to enjoy the 4th of July, and celebrate our great nation's 232nd birthday with friends and family. Perhaps you attended Lackland's 30th "Star Spangled Fest," which boasted many events for everyone.

While the summer months are packed with fun times, we must also be conscious of seasonal safety hazards, and emphasize risk management and safety awareness. Always stay hydrated and protect yourself from the heats effects. Remember that the summer months bring tourists to town, which means our roads and highways are busier than ever. Please help keep Lackland and the San Antonio community a safe place to live, work and train for all of us.

Lackland is a remarkable community, and the retiree population is part of what makes us great. Second Air Force Commander, Major General Alfred Flowers visited Lackland recently, and said "Everything I've seen here is impressive!" He was most impressed with the attitude of all the people he encountered on base. Each and every one of us should be proud to be part of such an excellent installation.

Another great Air Force leader recently joined your proud retiree ranks; the former commander of Air Education and Training Command, General William R. Looney left active duty after 36 years of service. General Looney leaves a legacy of improvements to quality of life for Airmen and their families. According to General Looney, a positive attitude is imperative in any job, and this "positive attitude fuels the

desire and also the capability to accomplish the job." I believe we can all learn from General Looney, and strive to maintain a positive attitude throughout our daily lives.

In closing, I wish you all a safe and happy summer, and hope to see you out taking advantage of all that Lackland has to offer. Thank you for being a part of our proud community.

LEONARD A. PATRICK
Brigadier General, USAF
Commander

DIRECTORS COMMENTS

Robert C. Zaske,

37th Training Wing RAO MSS/TRW

As the director of the Retiree Activity Office, I would like to say it is my pleasure to be able to serve the Retired Community. This is my third year as your director of the Retiree Activity Office and it has been my pleasure to serve our retired community. My staff and I are willing to help and serve you.

Your RAO office is your main link to the Air Force and there are 16,000 AF retirees in the area that we serve. We now work 3 hour shifts three days a week due to the loss of the base decals which were helping our retired people.

Our work hours are Tuesday, Thursday from 0900 to 1500 hours Wednesday from 0900 hours to 1400 hrs.

We have tried to incorporate your comments and suggestions as much as possible in the newsletter. We have chosen articles that we think are of interest and benefit to you, our readers. I hope that you find the newsletter informative. Let us know if you like what we have done so far.

Thank you for all your support. My staff and I will do our best to continue to assist you.

DoD pharmacy electronically publishing uniform formulary

FALLS CHURCH, Va. (AFRNS) – Tricare Officials say civilian providers will be able to receive the

Department of Defense's uniform formulary electronically through RxHub. RxHub provides prescription information to primary care managers.

"This represents a significant step in DoD's vision to partner with the commercial e-prescribing industry," said Army Maj. Gen. Elder Granger, deputy director of Tricare Management Activity. "It's the tip of the iceberg."

The electronic formulary is an integral part of the commercial electronic prescribing environment in health care. It provides primary care managers with formulary status, preferred therapeutic and generic alternatives, and coverage information such as co-payments and relative costs.

The anticipated benefits of the DoD formulary in an electronic format include: providers having more accurate information about the DoD pharmacy benefit; fewer patients presenting non-formulary prescriptions to pharmacies; and improving quality of care as well as provider and beneficiary satisfaction.

The electronic publication of the DoD formulary is the first step toward transmitting prescriptions electronically. DoD's ultimate goal is that all Tricare providers and managed care support contractors will be able to send prescriptions electronically to all points of dispensing such as military treatment facility, mail order and retail pharmacies. E-prescribing eliminates paper and allows providers to generate prescriptions electronically using a personal computer or a The DoD's e-prescribing initiative intends to leverage existing and future DoD systems and fully interface with existing commercial systems utilizing commercial standards. (Courtesy of Tricare)

5 Ways to Save Money When Dining Out

Breaking bread with friends has been a centuries old tradition -- it's fun to share a good conversation over a good meal. But if you're feeling the

financial pinch, you don't want that pleasure to come at the expense of your bank account. Here are some tips for saving money while eating out.

<http://www.military.com/Finance/content/0,15356,170005,00.html?ESRC=finance.nl>

Retiree Appreciation Day

October 31, 2008 will be the Retiree Appreciation Day it will be held in Arnold Hall. Mark your calendars for this special day. Opening Ceremonies time will be posted at a later date. We will be sending out a postcard before telling you of what will be happening .

Higher TRICARE Fees Endorsed

The Pentagon-appointed Task Force on the Future of Military Health will endorse higher TRICARE fees, deductibles and co-payments for – 65 retirees and their families in an interim report to be sent to Congress May 31. It also will back other features of **the TRICARE “reform” package first proposed last year by the Department of Defense.**

These include: Raising beneficiary co-payments or prescriptions filled in TRICARE retail pharmacy network. Indexing TRICARE fees and deductibles so the automatic annual adjustments keep them in step with rising healthcare costs. Establishing tiers for the new TRICARE fee structure, probably based on rank at retirement, so that retirees with bigger annuities pay more for their health care coverage and retirees with bigger annuities pay more for their health care coverage and retirees with smaller annuities pay less. To learn more, read the article at Military .com.

<http://.military.com/features/0,15240,136837,00.html>

TRICARE EOBS UPDATE 02:

TRICARE for Life (TFL) beneficiaries can soon print a copy of their Explanation of Benefits (EOB) from the convenience of their own homes. Starting in JAN 08, the only paper EOB's that beneficiaries will receive are monthly summaries. The exception to this is if a claim includes services that are rejected, and those services have appeal rights; or if the EOB is mailed with a payment to the beneficiary. In February, beneficiaries will have the option to receive an electronic notification every time a claim processes. Beneficiaries can then log on to the secure web site at www.TRICARE4U.com, to view and print their EOB. The EOB will be available online and

beneficiaries will have the ability to access EOB's for any claim processed during the last 27 months. Once a beneficiary signs up for this option, they will not receive a monthly paper summary. TFL beneficiaries will receive letters notifying them of the changes, either with their current EOB's or any other correspondence. If there are any questions about the registration process beneficiaries can call 1-866-773-0404. Those requiring a Telecommunications Device for the Deaf (TDD) can call 1-866-773-0405. [Source: TMA News Release 9 Jan 08 ++]

TRICARE EOBS UPDATE 03: The Defense Department is limiting the amount of TRICARE paper it sends to military retirees age 65 and older and their families by sending explanations of benefits forms only once a month. Others covered under TRICARE, including active-duty families continue to have the choice of receiving a paper copy of their explanation of benefits (EOB) mailed each time a claim is processed, even if there are multiple claims in a month. An explanation of benefits provides details of what action TRICARE has taken on claims by doctors and other health care providers seeking payment for services to a patient. Officials said the monthly statement will allow easier comparison with the quarterly Medicare Summary Notice. There are exceptions to the monthly policy for these retirees and their family members; statements will be sent if the EOB includes a check to the patient, or if a claim is denied and the patient has appeal rights for those services. As in the past, patients can view an EOB online any time a claim is processed. Those who are not already registered for this service can do so at, will <https://www.tricare4u.com/apps-portal/tricareapps-app/unauth/tricarehome.jsp>. Beginning 14 FEB patients will have the option of receiving an e-mail notification when a claim is processed. They can then log on to the website to view and print their EOB's. Once patients sign up for this option, however, they will not receive a mailed monthly summary of explanations of benefits. Patients will be able to view the EOBs for any claim processed within the last 27 months. Beneficiaries with questions about the registration process can call

(866) 773-0404. [Source: MRGRG Karen Jowers article 15 Jan 08 ++]

Air Force has new Web site for retirees

RANDOLPH AFB, Texas (AFRNS) – The Air Force has a new Web site just for its retiree community that is full of news and information, plus it is easy to access and navigate. The Air Force Retiree Services site is located at www.retirees.af.mil.

This public Web site offers the retirees family community in-depth information on the Survivor Benefit Plan, plus a list of Air Force Retiree Activities Offices worldwide and various other resources. There are also sections dedicated to the Afterburner and Air Force Retiree News Service.

Visitors can access the sections by using the top navigation bar on the home page. The home page also features the latest Air Force headline news and video clips. There is even a special icon for quick access to the Combat-Related Special Compensation information page

Managing electronic subscriptions to the electronic version of the Afterburner and AFRNS is now much easier: just click on the word "Subscribe" found on the top navigation bar and unsubscribe an old address and then add a new one when a change is needed.

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. This public Web site offers the retirees family community in-depth information on the Survivor.

HEALTH CARE NEWS

Groundbreaking for New PTSD Center

Early this month a groundbreaking ceremony was held for the National Intrepid Center of Excellence for Psychological Health and Traumatic Brain Injury Center of Excellence for Psychological Health and (NICoE) on the grounds of the Bethesda Naval Medical Center. Scheduled to open in late 2009, NICoE will be a \$70-million, 75,000-square-foot treatment, rehabilitation and follow-up facility for service members with Traumatic Brain Injury (TBI), post-traumatic stress disorder (PTSD) and other complex psychological issues. When completed in 2009 the Center will have easy access to the Naval hospital, the new Walter Reed National Military Medical Center, and will also be close to the Uniformed Services

University, the National Institutes of Health, and the Veterans Services University, Health Administration. The facility will also function as a research, testing and education center. Funded by the Intrepid Fallen Heroes Fund, the center will be given to the Department of Defense (DoD) upon completion. For more information, visit the Intrepid Fallen Heroes Fund (<http://www.fallenheroesfund.org>) website. Digital Records of Combat Patient Information Medical Communications for Combat Casualty Care, or MC4, provides digital recording capabilities and access to battlefield medical information via rugged laptops and handhelds intended to be used in combat zones to document patient care. .Heroes Fund (<http://www.fallenheroesfund.org>) Web site. Digital Records of Combat Patient Information Medical Communications for Combat Casualty Care, MC4 is now used at Army and Air Force medical facilities in Iraq, Afghanistan, the Sinai, Egypt, and throughout Southwest Asia. When seconds count, the medical information of a wounded or ill service member can be beamed around the world, to hospitals and doctor's offices straight from the battlefield in advance of the patient's arrival. For more information, visit the Army's MC4(<https://www.mc4.army.mil/index.asp>) website. TMA Merges Offices On June 16, TRICARE Management Activity (TMA) announced that the Clinical Information Technology Program Office (CITPO) and the Theater Medical Information Program-Joint (TMIP-J) program office have combined to create the Defense Health Information Management System (DHIMS) organization. Defense Medical Logistics Standard Support (DMLSS), Executive Information Decision Support (EIDS), and the Resources Information Technology Program Office (RITPO) have merged into the Defense Health Services Systems (DHSS) office

AIR FORCE VILLAGE CORNER

At its inception in the 60s, Air Force Village Foundation's core mission was to provide a warm, comfortable life with dignity for Air Force officer widows who found themselves unable to meet the expenses of retirement, often through tragic expenses of retirement, often through tragic

circumstances. Since our doors opened in 1970, almost 500 widows have been provided for. Over the last 38 years, \$11 million has been given in financial assistance, with more than \$3 million just the past four years. Approximately 50% of this \$3 million has been assistance for health care needs.

Here are a couple examples of how Air Force Villages (AFV) helps Widows-in-need:

"She saw her family savings dwindle to nothing when she and her husband, a WWII bomber pilot, waged an expensive battle against the cancer that finally took his life. AFV assisted her with her entrance fee and a small "monthly subsistence; then she developed congestive heart failure and needed extensive home health assistance. She became totally indigent and the Widows-in-need Fund cared for her until her death."

"A Viet Nam veteran widow came to AFV with adequate resources to live independently — but then a stroke forced her to go into nursing care, which significantly increased her monthly expenses.

SOCIAL SECURITY DEBIT CARD

For millions of Americans, accessing their Social Security benefits is now just a card swipe away .

A new debit card being offered by the Treasury Department gives nearly 4 million recipients who have no bank accounts an alternative to paper checks that they must cash, usually at a price. The new debit card, issued by Comerica Bank, was quietly marketed to nearly 3.5 million recipients of Social Security and Supplemental Security Income (SSI) this spring. It's now available to any benefit recipient through enrollment at www.usdirectexpress.com. States already load child support payments and unemployment benefits onto debit cards. The federal government has used prepaid debit cards, too, for disaster relief aid. But the Social Security debit card is the largest push to date to switch from costly paper checks to electronic payments. "Our goal is to move to 100% electronic payments," says Judy Tillman, commissioner of Treasury's Financial Management Service. "It's safer and more reliable for delivery" of funds. The new debit card will eliminate the need for consumers without bank accounts to use costly check-cashing services, the Treasury Department says. It will also save the government money. The Treasury estimates that if all 4 million recipients without bank accounts signed up for the card, it would save \$42 million a year. As with

any other debit card, using it won't always be free. For instance, holders will get one free ATM withdrawal per month. After that, they'll be charged 90 cents for each withdrawal. A fee of 75 cents per month also applies if card holders want paper statements mailed to them. . Still, the fees are among the lowest in the industry for such services, says Nora Arpin, director of government electronic solutions for Comerica. About 80% of the 57.3 million Social Security and SSI recipients have their benefits directly deposited into their bank accounts. The challenge will be to get the remaining consumers to switch from checks to electronic payments such as direct deposit or the new debit card. The card "might be confusing if they're not savvy about electronic payments and don't have (experience with) a bank account," says Chris Allen, a director for Hitachi Consulting. [Source: USA Today Cathy Chu article 10 Jun 08 ++]

VA REPORT CARD:

A new "hospital report card" by the Department of Veterans Affairs (VA) gives the Department's health care system high marks, with VA facilities often outscoring private-sector health plans in standards commonly accepted by the health care industry. Among the report's findings were: • 98% of veterans were seen within 30 days at primary care facilities, 97% at specialty clinics. (Veterans requiring emergency care are seen immediately.) All of VA's 153 medical centers are accredited by the independent Joint Commission which accredits all US health care facilities. • The quality scores for older veterans are similar to those for younger veterans. Although screening for breast and cervical cancer for women in VA facilities exceeds screening in private-sector facilities, women veterans lag behind their male counterparts in some quality measurements, the report noted. VA has already launched an aggressive program to ensure women veterans receive the highest quality of care, including placement of women advocates in every outpatient clinic and medical center. Health care was a major topic at VA's National Summit on Women Veterans Issues for 20-22 JUN in Washington. The report also found minority veterans are generally less satisfied with

inpatient and outpatient care than white veterans. That disparity will be the focus of in-depth study, based upon input from veterans, which will be completed this summer. The report card is available on the Internet at http://www.va.gov/health/docs/Hospital_Quality_Report.pdf. In FEB Congress directed VA to complete the report card, highlighting measurements of quality, safety, timeliness, efficiency and patient-centeredness. . James Peake, the Secretary of Veterans Affairs noted that, "No other health care organization provides this much information about its ability to care for its patients." [Source: VA News Release 14 Jun 08 ++]

TRICARE Beneficiary release 14 Jun 08 ++]

Thank you for choosing the TRICARE Mail Order Pharmacy (TMOP) to fill your prescriptions. If you found that the mail order pharmacy meets your prescription needs, please pass along the merits of this program to your fellow TRICARE friends and family. As you are aware, the TRICARE Mail Order Pharmacy is safe, convenient, and less costly than using a retail pharmacy. *Mail order generally offers three times the medication for your money,* compared to the same prescriptions filled at retail. A team of trained pharmacists independently check every prescription and review your completed medication history to reduce the chances of conflicting drug interactions. No more waiting in line at the local pharmacy. The TRICARE Mail Order Pharmacy will deliver your prescriptions directly to your home. You can refill prescriptions online, by phone or mail. New prescriptions can conflict with drug interactions. The TRICARE Mail Pharmacy or request your provider to fax them in — 24 hours a day / 7 days a week. Address to mail prescriptions: Express Scripts P.O. Box 52150 Phoenix, AZ 85072-9954 Phone number for your provider to fax your prescription(s): 1.877.895.1900 (Please include full name, mailing address and date of birth on all prescriptions) Address to mail using the Tricare mail Order Pharmacy also lowers costs for the DoD, which helps safeguard the medical benefit for future beneficiaries. If you know a friend or family member that is a Tricare beneficiary who could benefit from this service, please let them know that making the switch to mail order has never been easier by forwarding this email to him/her. They can call the Member Choice Center at 1.877.363.1433, or use the website at www.express-scripts.com/TRICARE to make the switch today! We

appreciate you choosing the TRICARE Mail Order Pharmacy to fill your prescription needs.

(Troops to Teachers Still Seeking Military Retirees!

The Troops to Teachers Program continues to seek military retirees who would like to become public school teachers. For retirees with bachelor's degrees, TTT even has financial benefits in the form of either a stipend or a bonus. Under the stipend, TTT may provide up to \$5000 to pay for the costs of a certification program and related expenses. This incurs a three-year commitment to teach in a district where at least 20% of the students are below the poverty level. The other financial benefit is a bonus, which is paid as an incentive to teach in high-needs schools. If a TTT participant gets hired to teach at a school campus where 50% or more of the students are eligible for free or reduced lunches, the teacher will qualify for a \$10000 bonus instead of the stipend. The bonus is paid out in three payments over a three year period. For additional information or a registration form for Troops to Teachers, please call the Texas Troops To Teachers Office in Austin at 1-800-810-5484. Meryl Kettler, the TTT coordinator, or her assistant, Dale Reynolds, will be happy to answer questions about becoming a teacher in Texas and funding from TTT.

CRDP EXPANSION FOR UNEMPLOYABLES

The FY2008 Defense Authorization Act authorized full concurrent receipt for these members rated as totally disabled be reason of unemployability retroactive to January 2005.

DFAS officials reported that , barring any unforeseen problems, retirees rated 100 due to unemployability should see their payments (including payment for any retroactive eligibility back to 2005) in the November 3, 2008. Retired pay check.

AAFES NEW CHECK CASHING POLICY.

Based on the Department of Defense's intent to remove SSNS from newly issued Dependent ID Cards, AAFES is changing it check cashing procedures. Effective immediately: If a customer is paying with a CHECK, and they do not have their SSN, printed on the ID card, they will be required to present another document the contains their SSN, such as SOCIAL SECURITY CARD – MEDICAL CARD – DRIVERS LICENSE (if SSN is listed). In addition, the following actions also require presentation of SSNs: REFUNDS, PURCHASE OF MONEY ORDERS AND WESTERN UNION TRANSACATIONS. We understand that this new requirement will be inconvenient for family members in the short term. However, AAFES is committed to making this new requirement as easy as possible in the future. We are actively pursuing technological improvements that will allow us to scan the barcode on the back of DOD ID CARDS to retrieve SSNs at our registers by the summer of 2009 .. Thank you for your patience and cooperation during this transition your AAFES Staff.

GOD BLESS AMERICA

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