

## Department of the Air Force

### Lackland AFB Retiree Activities Office Newsletter Dec 2008

---



#### **COMMANDER'S CORNER**

##### COMMANDER'S CORNER

Brig Gen Leonard A. Patrick  
37th Training Wing Commander

I cannot believe time passes so quickly! The holidays are making their swift approach, and will be here before we know it. This season brings many festive events to Lackland, from Thanksgiving banquets and the "Turkey Shoot" golf tournament to holiday parties, and tree lighting ceremonies—the next few months promise to be filled with special occasions!

Although there is much to look forward to, the past months at Lackland Air Force Base have been filled with excitement as well. The 2008 Air Show was a major hit! I hope you were one of the 260,000 folks who made it out to see the amazing display of airpower highlighted by the Navy Blue Angels, the Army parachute-jumping Golden Knights, and Tora! Tora! Tora, a re-enactment of Pearl Harbor.

The 37<sup>th</sup> Training Wing and your Lackland Retiree Activities Office hosted a retiree services fair at Arnold Hall on 31 October. The fair gave retirees a chance to learn about available services while giving organizations a chance to interact with the community, and turned out to be a great success!

Since we have such world class medical care for ourselves and our families, it is only fitting that Lackland offers great services for our pets as well!. Many people are not aware that the small animal clinic, Part of the 37 Services Division, offers retired military pet owners affordable pet care. So be sure to utilize this service, and take your dogs and cats for their check-ups and vaccinations when the time comes!

I hope your holiday season is filled with cheer, and time spent with loved ones. There are also many opportunities to volunteer during this busy season! Be sure to get out and see all that Lackland has to offer.

#### **HAPPY HOLIDAYS**

***The Retiree Activity Office  
Wants to wish, all of the retired  
Veterans a Merry Christmas a  
Happy and safe New Year.***



#### **DIRECTORS COMMENTS**

*Robert C. Zaske,  
37<sup>th</sup> 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. I'm now starting my fourth year as the 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, stop by and see how we can help 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 and 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.

### 2009 COLA for Retired Pay

Each year military retirement pay is adjusted to meet the increased cost of living. This Cost-of-Living-Adjustment (COLA) varies from year to year based on the previous year's [Consumer Price Index \(CPI\)](#).

**2009 Update:** The 2009 military retired pay cost-of-living adjustment (COLA) will be 5.8%, nearly 2% higher than the 3.9% 2009 Military Pay Raise. This increase, which goes into effect on December 1, 2008, also applies to SBP annuities, Social Security checks, and VA disability and survivor benefits. Retirees will see the increase in their January, 2009 c

**Note:** This annual Cost-of-Living-Adjustment is **NOT** in any way related to the annual military pay raise for active duty and reserve service members. In fact, this year's COLA increase is larger than the 2009 military pay raise of 3.9%. All retirees who retired before January 1, 2008 will receive the **5.8 percent** Cost-of-Living-Adjustment. Retirees who first became a member of the uniformed services before Sept. 8, 1980 and retired on or after January 1, 2008 will receive the **5.0 percent** Cost-of-Living-Adjustment.

### Time for Flu Shots

The Department of Defense (DOD) will offer its beneficiaries influenza vaccinations during the flu season in accordance with national guidelines. Certain groups take priority, such as active duty or individuals with chronic diseases such as diabetes, and after these groups are adequately taken care of the vaccine will be available to any beneficiary who wishes to be vaccinated. Flu immunizations are mandatory for all active duty, National Guard and reserve personnel. The DoD established a goal of having 90 percent of these people vaccinated by Dec 31, 2008. For more information, contact your local DoD immunization clinic.

Most organizations schedule walk-in clinic hours, so appointments may not be necessary.

### Air Force now has a 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](http://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 and navigate.

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.

### RETIRE MY PAY

Military retirees may print **LES pay statements, 1099R Wage and Tax Statements, start, stop, and change pay allotments of financial institutions, tax exemptions, direct deposit, and mailing address via the internet—24 hours a day—7 days a week!** The Cleveland Retired Pay Finance Center will mail the instructions along with PIN number to members' homes, upon retirement. You may also come to Finance and we will issue you a Pay PIN number at the counter. For more information go to my Pay web page: <https://mypay.dfas.mil/mypay.aspx> **to make a change in your mailing address, it has to be done by you. The RAO office cannot make corrections to your mailing address.** Check out our website for the newsletter from November of 2007. There is a complete write-up on how and where to send your address changes.

## Be Prepared for Your Next Doctor Visit

The phrase “knowledge is power” is especially true when it comes to talking to your doctor. When you are informed about your medical and medication history, you and your doctor can make the best decisions about your health. One of the best ways to prepare for your appointment is to organize your medication and medical history. Here’s how:

**Personal medical history**—Make sure important information, such as allergies, emergency— contact(s), past and present medical conditions and related background is current.

**Personal medication history**—Keep your medication history up to date and take it with you to discuss with your doctor. Remember to include any over-the-counter (OTC) and herbal medications you may be taking.

**Help prevent problems**—By sharing with your doctor your complete medical and medication profile, you help identify possible risks and concerns.

**Learn about ways to save money**— Discuss your TRICARE Pharmacy benefit with your doctor so that when prescribing a medication he or she can decide if there is a lower-priced generic or brand name medication that will work for you. Visit [Express Scripts](#) for more information on your prescription drug benefit or call them at (866) 363-8779

### **More Tips on Communicating with Your Doctor**

To help you accurately remember the information given to you by your physician, write it down. If your doctor uses complicated medical terms ask him or her to write them down and explain them in plain language. Before you leave the doctor’s office, ask for further explanation about anything you do not understand. If you feel all your questions were not answered, say so. You may even need to ask the doctor to call you later or book another appointment to make sure that

your questions are answered to your satisfaction. Whether you visit your doctor tomorrow or next month, make the most of your appointment. Share and discuss your medication and medical information with your doctor. It will help to keep you healthy and informed and will make sure your doctor knows all about your health.

### **NAUS Note:**

Keeping a list of medications you are taking, why you are taking each medication, and the dose for that medication is particularly important if you have more than one doctor. Without knowing what other medications you are taking, a doctor may prescribe a medication that is the same or similar to one you already take or that may cause a drug interaction. A list could also prove to be invaluable in an emergency so keep it in a location that is easily accessible to family members and make sure they know where it is.

### **DoD May Raise Co-Pay for Some Medications**

The Department of Defense (DoD) pharmacy panel proposed moving certain blood glucose test strips and overactive bladder medication to a \$22 co-pay from the current \$9 copay. DoD will notify all beneficiaries currently taking the medications of the increase so alternative medications can be considered. For more information, [contact TRICARE](#).

### **VA Now Accepting Online Claims Applications**

The Department of Veterans Affairs (VA) is now accepting online applications (VONAPP) for initial applications for disability compensation, pension, education, and vocational rehabilitation and employment benefits. VONAPP allows users to apply without the hassles of location, postage costs and time delays through mail delivery. VONAPP also provides a link to apply for VA health care benefits. For the application, visit the [Department of Veterans Affairs](#) .

### **Veterans Benefits Act to Expedite Claims**

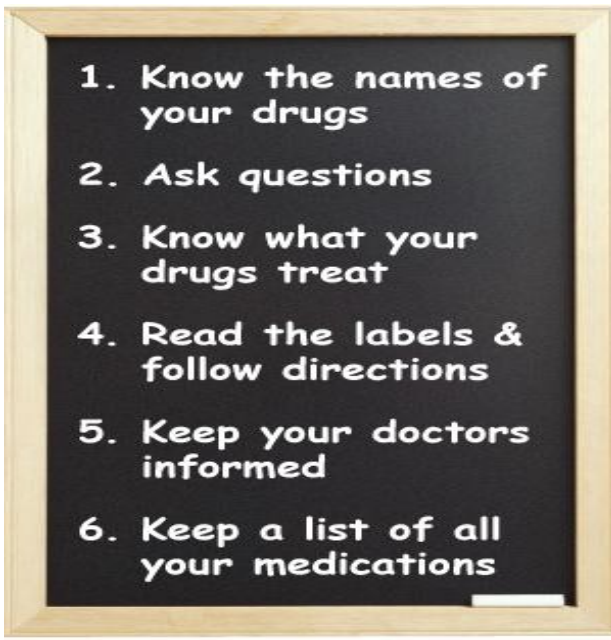
The new Veterans Benefits Improvement Act of 2008 (public law 110-389) pushes the Department of Veterans Affairs (VA) to use electronic filing and

processing of claims to help expedite claim findings, reduce inconsistencies in decisions involving similar issues, and decrease the number of claims that end up being overturned. The law also creates a new authority to provide a temporary disability rating for those veterans who have severe and multiple disabilities that are not fully healed. The full text of the new law is available at the [Library of Congress' Thomas website](#).

### **YOUR FRIENDLY REMINDERS**

We are very sorry for the lateness in the mailing of the RETIREE APPRECIATION DAY. Due to unforeseen problems with the printing and mailing of these cards, it was out of the RAO hands. In the future if we use the post cards again, this office will make sure that they get out on time.

### **6 TIPS TO AVOID MEDICATION MISTAKES.**



### **TRICARE ENTITLEMENT**

Retirees and family members need to be reminded that eligibility for TRICARE Prime, Standard and Extra as first payer is lost when one becomes eligible for Medicare Part A regardless of age (except members of active duty families). As a rule, one will receive a letter of notification from the Department of Defense (DoD) upon reaching age 65 but that is not always the case and should not be relied upon. In one recent case DoD did not notify the individual. Not realizing he had lost Tricare as primary payer, he did not sign up for Part B. At the time he was receiving therapy after surgery and wound up owing the provider because Tricare refused payment after he became 65 and was no longer eligible. Although eligibility for Part A usually does not occur until the beneficiary is age 65; it can occur earlier if the individual has been on social security disability for 24 consecutive months. When a beneficiary becomes eligible for Medicare Part A (Hospital Insurance), he/she must sign up for Part B (Medical Insurance) in order to retain eligibility for Tricare as second payer to Medicare. Medicare rules allow any beneficiary who is still employed and covered by his/her employer's insurance plan, (or that of a working spouse) to delay signing up for Part B until no longer working. However, Tricare legislation requires a beneficiary to have Medicare Part B in order to have Tricare as second payer to Medicare, regardless of Medicare rules.

### **RAO Volunteers Needed**

The Retiree Activity Office still needs **YOU!** We are manned by volunteer retirees to answer the phones, find answers and help put a quarterly info together for our Web site. It's enjoyable work and you get excellent training on what to do and when. Much of the time, you are able to refer the caller to the right base agency or connect him or her to the on-line link that solves their problem. It's very rewarding to know that you have helped someone. It's also enjoyable to once again rub elbows with fellow retirees who are working together for a common cause. Phone number 210 671 2728 or come by our office Bldg 5616 room 129.

**DISCLAIMER:**

The opinions expressed by writers of this newsletter for our web site are their own and should not be construed to be the official position or policy of DoD, USAF, or LAFB. The RAO publishes this newsletter to inform AF retirees and their family members of changes to legislation, defense policies and others matters affecting their military rights, benefits and other obligations. It contains information about LAFB and the local retiree community. While every effort is made to verify information in this newsletter, the RAO "Volunteer" staff cannot guarantee the accuracy of information furnished by outside agencies. We have used info from other bases plus with permission and from the following areas: Military Com; MOAA, NAUS and others.

