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1. FIRST WORD: The purpose of the quarterly Newsletter is to help keep you up to date by providing information on issues and concerns important to you as a military retired member, spouse or survivor. The decision as to what information will be included in each issue is based on information received from many authoritative sources. This includes updates from government agencies such as the Department of Veterans Affairs (DVA); TRICARE; social security; Air Force Retiree News Service; other government agencies and publications; organizational updates and other sources. Primarily however, many of the articles are developed in response to the questions or problems brought to the attention of the Retiree Activities Office (RAO) on a daily basis. When we receive many calls about a specific topic, it indicates there is a need for clarification. Consequently, some of the information may seem repetitive but it is included again in an effort to further explain an important issue when questions still persist.

With the support of the Group Commander and sufficient funding, we plan to continue the Newsletter you have all relied on for so many years for information. We appreciate the comments you send telling us how much it means to you and this helps support our funding request. We continue to get requests to send it by e-mail but as noted here previously we do not have the resources to maintain an e-mail mailing list. We do however publish it on our web site as soon as it is written so those who would prefer the electronic version can get it there. We find that many of our readers prefer a paper copy so we will publish as long as we can.

There has been a change of command in the 66th Air Base Group Colonel Charles Thompson was transferred to Alaska. We thank him for his support and wish him well in his new assignment. Colonel Stacy L.Yike took command and we look forward to working with her on behalf of the 95,000 retirees, spouses and survivors we serve in New England. The RAO would not be able to function without the excellent support we receive from the entire Air Base Group and the dedication of the volunteers who give so generously of their time and talent to staff the RAO.

2. COMING EVENTS: You may be interested in the following

**32nd ANNUAL NEW ENGLAND
SEA SERVICES HOLIDAY BALL**
Honoring
THE U. S. COAST GUARD
FRIDAY 3 DECEMBER 2010
ANTHONY'S PIER 4 RESTAURANT
140 Northern Ave, Boston MA
Reception at 1830 (6:30) with Dinner at 1930 (7:30) music and dancing to 2330 (11:30)

This seasonal gala brings together friends, shipmates and colleagues from across the military. This year the focus will be on the U.S. Coast Guard. Enjoy a fine evening dining with friends old and new. Appropriate dress is Mess Dress blues or Service Dress Blues (with miniature medals) for E7 and officers, Service Dress Blues with medals for enlisted. Other services wear equivalent Dress Uniform, civilians, appropriate evening attire and non-military women, cocktail or dinner attire. Initial questions may be referred to Captain Learson at (617) 489-2221 or LEARSON@att.net. Reservations must be received by Monday 29 November 2010. Please request reservation forms from Captain Learson after 30 September by e-mail, if possible.

3. OUTREACH PROGRAM: For our new readers, we want to remind you about this special program designed to provide assistance through information, counseling or referral to any active duty or retired military member, their survivors and family members who have questions, or problems related to health care, or support services. Today's "information age" can be daunting with endless menus and hard to reach or unresponsive agencies or individuals through 800 numbers. If you are experiencing difficulty, or have a question regarding Medicare, TRICARE For Life or Pharmacy, TRICARE supplemental insurance, VA benefits, Survivor Benefit Plan, divorce, death, disability or any other adversity, call Captain Love at (781) 377-2476. **If she is not in, the Duty Officer will contact her for you. If you have not heard back by the end of the next duty day, PLEASE call back as the message may have been unclear or we could not reach you. If you get the audex during duty hours, the line is busy so please leave a message. We will return your call as soon as the phone is free.**

SURVIVOR BENEFITS PLAN (SBP) ANNUITANTS – CERTIFICATE OF ELIGIBILITY -

We often get calls from anxious SBP annuitants whose annuity checks have stopped. This can create real difficulties for many survivors who rely on the annuity to meet daily living expenses. The most common cause for this is the failure of the annuitant to return the Certificate of Eligibility (COE) sent annually by the Defense Finance and Accounting Service (DFAS) to all annuitants, regardless of age, 60-90 days before their birthday. Although another COE is sent if not received in 60 days, the account is suspended if the signed COE is not received by DFAS within 90 days of the first mailing. The purpose of the COE is to verify annuitant addresses, continued eligibility and other account information. Once completed, the form must be returned to DFAS in the enclosed envelope or by updating an online myPay account promptly to avoid any disruption in payments. Any questions, call DFAS at 1-800-321-1080.

4. HEALTH CARE NOTES: This section deals with health care issues.

MEDICARE PART B – We have recently had several individuals who have either declined participation in Part B, or cancelled it on the advice of someone who was ill-informed and found themselves with unexpected problems. **Once a military beneficiary is entitled to Part A of Medicare, hospital insurance) regardless of age, he or she loses all TRICARE eligibility including pharmacy. The only way to restore pharmacy and initiate TFL is to take Part B.** Usually, when an individual becomes eligible for Part A, Medicare sends a card with both Part A and B on it but gives the option to decline Part B because there is a premium for it. **Whether you receive the card at age 65 or earlier, you do not want to decline Part B as you will lose your entitlements to all TRICARE including pharmacy as well as not having any medical insurance.** Yes, the Part B premium is more expensive than TRICARE Prime but there is no choice if one wishes to use military health care benefits at all. Enrollment in Part B is automatically picked up by The Defense Entitlement Enrollment Record System (DEERS). However, if one wants to check, he/she can visit any ID card issuing facility, or call 1-800-538-9552.

MEDICARE AND TRICARE FOR LIFE (TFL) – Many articles have been written on the nature of how Medicare and TFL work together for those who are dual eligible. However, we continually get

questions and requests for help with those who run into difficulty. **Medicare is your primary insurance.** Medicare determines what is covered, what provider you can go to and how much is allowed. **TFL acts as a supplement** to Medicare which pays your annual Medicare deductibles and co-insurance. Most medically necessary medical care is covered by both Medicare and TFL so your bill is paid in full. In the rare instance where a service is covered by Medicare and not TFL such as a visit to a chiropractor, you pay the 20% co-insurance. TFL becomes first payer **ONLY** when a service is covered by TRICARE and not Medicare. In this case you pay the TRICARE annual deductible and 25% co-insurance. The most common situations where this can occur are (1) overseas care which Medicare does not cover and (2) when one is receiving care in a Skilled Nursing Facility (SNF) and the 100 day limit for Medicare coverage runs out. **However, it must be remembered that Medicare and/or continued TRICARE coverage depends on the beneficiary meeting the criteria for skilled or rehabilitative care as defined by Medicare.** There is no “insurance” card for TFL. Your military ID card verifies your eligibility. As a rule (unless there is other health insurance) providers do not bill TFL. They bill Medicare which pays and then forwards it electronically to TFL which pays the provider what you owe. Beneficiaries should carefully examine all Medicare Summary Notices and TRICARE Explanations of Benefits (EOB) which explain what was approved, what was rejected and why if applicable, who paid what and the final status.

SKILLED NURSING FACILITY (SNF) CARE – As noted in the previous article, TFL can become the primary payer when a beneficiary has met the Medicare requirement for admission to a SNF, continues to meet the Medicare criteria for skilled care and has exhausted the Medicare benefit. In order for TRICARE to become the primary payer in this instance, **preauthorization is required. This preauthorization applies only to skilled nursing facility care that extends beyond Medicare’s 100 day limit.** Since medical documentation is required to prove medical necessity beyond the 100 day limit, the preauthorization is requested by the SNF and should not be a burden to the beneficiary or the family

MEDICARE PART D (DRUG PROGRAM) – Medicare beneficiaries are reminded that they have a very robust pharmacy plan through TRICARE and do not need to sign up for the Medicare Drug Plan (Part D). Many are being pressured to do so by some pharmacies and drug companies. They were unaware of the adverse effect on their TRICARE Pharmacy Benefit until they tried to use it. As mentioned in previous articles, the TRICARE pharmacy benefit is superior to the Medicare Plan for most beneficiaries. If you were caught up in this snafu, here is what you must do. Call Medicare at 1-800-633-4227, or the drug company you were signed up with and request a “Notice of Disenrollment” be mailed to you. When received, the “Notice” must be mailed to: DEERS SUPPORT OFFICE, 400 Gigling Rd, Seaside CA 93955-6771, or faxed to: (831) 655-8317. Contacting Medicare can be daunting. Keep hitting “O” until you reach a person and be prepared to be on hold. Questions, call DEERS at 1-800-538-9552, or Captain Love at (781) 377-2476.

TRICARE RETIRED RESERVE (TRR) – This new TRICARE Plan is for “gray area” reserve retirees. Reservists who have earned retirement and received their “20 year letter”, are under age 60 and are not eligible for or enrolled in the Federal Employee Health Benefit Program may purchase Tricare health coverage for themselves and their eligible family members. The coverage is similar to TRICARE Standard. The statute that established TRR requires a participant pay premiums equal to the full cost of the coverage without government subsidy. This year’s premiums are based on the actual costs for providing Tricare benefits to people in the same age categories as the retired reserve population for 2007/2008. According to the interim final rule the monthly premium rates for 2010 will be \$388.31 for the member and \$976.41 for the member and family coverage. Rates will be adjusted annually. Reserve retirees who may wish to purchase coverage should insure their eligibility information is correct in DEERS. For more information, go to www.tricare.mil/trr.

TRICARE FORMULARY SEARCH TOOL – Beneficiaries and providers can use this new search tool to obtain information on all drugs in the Department of Defense (DoD) uniform formulary which are available in full-service Military Treatment Facilities and through the Tricare retail and mail order program. Once a user has identified the drug as being available, further search will provide information on whether a generic equivalent is required, restrictions on use, and what Tier the medication is in which determines the co-payment. The criteria for medications requiring a Prior Authorization or Medical Necessity Form are also provided on the site as well as the forms and instructions. The new tool is an improvement over previous resources and will become even more refined based on feedback from users. The search tool is located at http://pec.ha.osd.mil/formulary_search.php.

5. IDENTIFICATION CARDS: Some time ago it was announced that social security numbers (SSN) would be removed from retiree ID cards in view of legitimate concerns about identity theft. The initiative is being phased in over a period of time and its implementation will vary according to ID card issuing facility. Family member SSNs are not being recorded on their ID card at present but the sponsor's is. Retirees only need their ID card if entering a military base. Therefore, advice from on high is to leave it at home at all other times if you are worried about it.

A new security system for base entry is coming and has already been implemented at some bases. Called the Defense Biometric Identification System (DBIS) it will rely on personal identification through biological information encoded on the ID card such as a fingerprint. Complete information is not available at this time but we have been told retirees with the newer ID cards with encoded information on the back may not have to get a new ID card. Those with the older gray cards will. We will keep you updated as more information becomes available.

CUSTOMER SERVICE at Hanscom will be undergoing renovations soon so there will be some disruption in service. Currently, it is scheduled to be closed on 29 and 30 November 2010 so plan accordingly. To find another ID card issuing facility in New England, call the RAO at 781 377-2476 or visit www.dmdc.osd.mil/rls/owa/home.

6. DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS): Some highlights from the DFAS Retired Pay Newsletter you may have missed.

TAX INCREASE IN 2010 – The IRS issued new tax rates for 2010 which included tax increases for individuals in certain tax brackets. This resulted in DFAS increasing the tax withholding for some retirees and annuitants (despite the fact there was no cost of living increase in January) thereby reducing the net pay.

AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 provided a refundable credit for many working individuals which was distributed through a reduction in withholding tax. Single taxpayers withholding decreased by \$400 and married by \$800 for the year. Since tax tables do not account for individual circumstances, some people may have had less withheld than they should have. Retirees and annuitants, especially those who are married and filed jointly, and those who worked may receive a smaller refund or owe taxes for 2009.

MARRIAGE OR REMARRIAGE – Spouse coverage under the Survivor Benefit Plan (SBP) can only be obtained at retirement if one has an eligible spouse. In general, spouse coverage is irrevocable except during the one year period between the second and third year of receiving retired pay and then only with the written concurrence of the spouse. If a spouse predeceases the member the SBP is suspended upon notification to DFAS. If a member remarries, the SBP automatically starts again with premiums on the first anniversary of the remarriage unless the retiree declines in writing. A retiree who had a spouse at retirement and declined participation in SBP may not obtain it for a subsequent spouse. However, if a

member does not have a spouse at retirement and later marries, he/she may sign up for SBP coverage **before** the first anniversary date of the marriage by submitting a copy of the marriage certificate and a completed DD Form 2656-6. The purpose of this brief review is to emphasize the importance of notifying DFAS of any changes in marital status to save yourself from the possibility of accumulating debt and insuring you have SBP coverage for your spouse.

CONTACTING DFAS - All retirees and annuitants must keep their address current at all times with DFAS to insure receipt of their 1099R tax statement and Retiree/Annuitant Account Statement. It is the address one's parent service uses to contact you with important information.

Addresses can be changed by phone at 1-800-321-1080, by mail to DFAS, U.S. Military Retired Pay, PO Box 7130, London KY 40742-7130 or by fax to 1-800-469-6559. Annuitants, mail to U.S. Military Annuitant Pay, PO Box 7131, London KY 40742-7131 or fax to 1-800-982-8459.

7. DEPARTMENT OF VETERANS AFFAIRS(DVA): The final regulation pertaining to the inclusion of three additional conditions presumed to be related to Agent Orange have been published and will be implemented following a 60 day period of review by Congress. The conditions are ischemic heart disease, Parkinson's Disease and expanding chronic lymphocytic leukemia to include all chronic B cell leukemia such as hairy cell leukemia. Veterans, who served in Vietnam anytime between 9 January 1962 and 7 May 1975, are presumed to have been exposed to herbicides. Those who have been diagnosed with any of the presumed conditions are encouraged to apply for disability compensation and eligibility for VA health care now so their application can be processed promptly pending Congressional review. A veteran diagnosed with a "presumed" illness or condition does not have to submit evidentiary proof of exposure thereby eliminating what can be a daunting experience. The VA will review over 90,000 previously denied claims for service-connection for these conditions. Survivors of veterans who have died from one of these conditions may also file for Dependents Indemnity Compensation (DIC) from the VA. For a further understanding of how to file a claim for presumptive conditions, go to www.benefits.va.gov. State Veterans Agents and service organizations such as the Disabled American Veterans (DAV) and AMVETS will also assist with claims. To find the State Veterans Service Agency in your state go to www.va.gov/statedva.htm. New Hampshire state services can be found at www.nh.gov/nhveterans or call 1-800-622-9230 or (603) 624-9230.

8. AMVET ASSISTANCE WITH DISABILITY CLAIMS: In the last issue we announced the availability of an AMVET representative at the Airman and Family Readiness Center (AFRC) who would assist with the completion of VA disability claim forms. Unfortunately, the Boston office was temporarily closed soon after publication and callers were directed to call to NY or RI. An AMVET representative is once again available at the AFRC on each Friday from 1000-1200. An appointment is required and can be arranged by calling (617) 303-5698. For those in RI, call AMVETS at (401) 223-3702.

9. LEGAL ASSISTANCE: Retirees may obtain assistance with a General Power of Attorney, Special Power of Attorney, notary services, wills, Health Care Power of Attorney and Living Wills. The office does not provide assistance with Trusts. Most of these services are by appointment only. Call 781 377-2361 for times and more information. The Web address given to us for legal information to help prior to a visit to the Legal Office will not come up directly. However, enter www.aflegalassistance.law.af.mil. This will bring up a list of various legal sites including Air Force Legal Services. Click on that and then click on "go to web site". Good luck.

10. OTIS AIR NATIONAL GUARD BASE: The Hanscom AFB Satellite Retiree Activities Office (SRAO) on the Massachusetts Military Reservation and supported by Otis has moved. It is now located at 3138 Richardson Rd near the new fire station. The SRAO under the capable leadership of SSG Matthew

Tromba, USAF, Retired, provides information and assistance to Cape area retirees. CMS Kevin Casey, USAF, Retired and SMS Hal Saling, USAF, Retired, have recently volunteered to add their considerable expertise to the volunteer staff and are ready to assist you. If on the Massachusetts Military Reservation, stop by and visit or if you have a question related to your status as a military retiree, give them a call. The office is open Tuesday, Wednesday and Thursday from 1000-1200 and can be reached at 508-968-4175. Leave a message if no answer and someone will get back to you.

11. 66th FORCE SUPPORT SQUADRON (FSS): Formerly known as Services or MWR, the FSS offers many recreational facilities and services available to retirees. Here is a sampling.

HANSCOM INN – Reservations are accepted for Space A or leisure travelers up to 10 days at a time depending on availability. Rates are \$39.00 for a VQ single room, TLF family room for \$41.50, DV suite for \$48.25 per night. Call 781 377-2112, ext 0 for reservations.

AUTO SKILLS CENTER (781-377-2612) – Mechanics will repair almost any problem you have with your vehicle including brakes, exhaust systems, tune-ups, CV joints and axles, oil changes, troubleshooting and much more. The Auto Hobby Shop is also an authorized MA State inspection station. Keep your car clean all winter at the fully automated, touch-free car wash located across from the base Post Office. A 24 hour bay allows you do your own car at any time. Go to www.hanscomservices.com for a complete list of services and fees.

INFORMATION, TICKETS, TOURS (ITT) 781 377-3262 – Upcoming trips.

- Kancamagus Scenic Highway, NH – October 9, enjoy the fall colors while traveling along one of the “Top Ten” scenic highways. Includes transportation, buffet luncheon at the Indian Head Resort for \$65 per person.
- Myrtle Beach “Showtime” – October 10-16; includes luxury ocean front hotel, four exciting musical shows and 12 meals. \$749/pp double occupancy; \$899/pp single occupancy.
- Trump Plaza – October 17-19, tour includes luxury accommodations at Trump Plaza Casino Hotel; \$20 cash bonus and transportation. \$205/pp double, \$200/pp triple or \$289/pp for single.
- Radio City’s Rockette Christmas Spectacular – November 19. Orchestra seating at Providence’s Performing Arts Center and transportation. \$85/pp.
- Wright’s Farm and LaSalette Lights – December 19, tour includes luncheon at Wright’s Chicken Farm Restaurant, Christmas Lights Display at LaSalette Shrine in Attleboro MA and Father Pat’s Choral Concert. \$55/pp.

POOL (781 377-2455) – The Base Pool is closed through September for repairs to the filtration system. It is scheduled to reopen on 1 October. Please call ahead to confirm reopening.

RECREATION – For those with computer access, there is a listing of free attractions throughout the country, go to www.free-attractions.com and click on the state you are looking for.

12. HANSCOM HISTORY: The History Office really appreciates the many contributions relating to Hanscom’s past submitted by retired members. You are being asked to really jog your memories back to 1971 for information on the Hanscom Softball (could be baseball) Team, particularly about the game at Eglin at a tournament, probably in July or August. One member of the team is described by the requester for information as “a left-handed 6 ft enlisted man with a white Corvette”. If you can help with this, or have any information to share, please call the ESC History Office at (781) 377-5211, or e-mail anita.heath@hanscom.af.mil. Many thanks.

13. CONTACTING AGENCIES/BUSINESSES: Perhaps one of the most frustrating experiences in today's information age is trying to get valid information when calling an 800 number. Endless menus offering a list of options, none of which you want or are appropriate. If you want a human, go to www.dialahuman.com that features a list of hundreds of businesses and agencies with the secret.

14. AN AFTERTHOUGHT: Some things my mother taught me. Remember?

LOGIC – “Because I said so, that is why”.

MEDICAL SCIENCE – “If you don't stop crossing your eyes, they will get stuck that way”.

OSMOSIS – “Shut your mouth and eat your supper”.

STAMINA – “You'll sit there until all that spinach is gone”.

RELIGION – “You better pray that will come out of the carpet”.

HYPOCRACY – “If I told you once, I told you a million times, don't exaggerate”.

ANTICIPATION – “Just wait until we get home”

RECEIVING – “You are going to get it when you get home”.

WISDOM – “When you get to be my age, you will understand”.

JUSTICE – “One day you will have kids and I hope they turn out just like you”.

Arline F. Love
Captain, USAF, Retired
Director

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