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SUMMER 2011

1. THE FIRST WORD: We can tell by the decrease in number of calls to the RAO that many of you have been unable to reach us. We arrived one day to find all the phone numbers and phones had been changed and there was no way to notify the thousands who contact us throughout the year. Our new phone number is **(781) 225-1310**. Unfortunately, the Base Operator number was wrong in the last issue to compound the problem. It may be a sign of advanced age but I find today's technology more challenging than it needs to be. Under the old system, the RAO number could be answered by any phone in the RAO so calls could be passed easily to the person the caller wanted. However, we now have phones that allegedly do everything from mowing the lawn to doing the dishes but cannot be picked up by anyone in the office without transferring the call. We may be intellectually challenged but have worked diligently on transferring calls within the office but so far our success rate is about 40%. Our apologies to those who have been asked to call another number when the "transfer" option does not work. We will keep working on it and hopefully by the next tax season we will be successful.

As for our new "permanent" location (the third since December), it is not so permanent. By the time you receive this, we will have moved again within Bldg 1305. We will be located on the first floor. As you enter the Brown building go straight across the lobby, pass the stairs, through the door and turn right. There will be signs to guide you. The comment from the staff when told we are moving again was "You are kidding!" We are most fortunate to have a dedicated staff of volunteers who have been most patient with all the changes. They have become very adept at moving the office and rearranging all the sections as space dictates. They are also most willing and able to assist you with any question or problem relating to your status as a military retiree, once you are able to find us or reach us on the phone.

On Military Retiree Day, 30 April, Major Frank Moy, USAF, Retired was presented with a Certificate of Appreciation from the Air Force Retiree Council in recognition of his selection as Hanscom AFB Volunteer of the Year for 2010. Major Moy has served the RAO for 30 years. As our computer expert he has guided our computer capability from a primitive machine in 1981 to our current up to date computer systems. He has also participated in the tax assistance program within the RAO since its inception plus many other contributions. He is a most valuable member of the staff and we applaud his achievements.

Many thanks to those who have notified us they will access the Newsletter on our web site at www.hanscom.af.mil/rao as opposed to receiving a hard copy. We have heard from some readers who are concerned about being dropped from the mailing list. This is to assure all that no one will be deleted from the mailing list without a request to do so.

2. COMING EVENTS: In response to recent questions, we have not received any information about the Northern New England Retiree Day which usually occurs in August. If we do receive notice after the Newsletter has gone to the printer, we will have the details on our web site. For those with Internet access,

we suggest you visit us on the web occasionally between issues of the quarterly Newsletter for information that may be of interest.

3. OUTREACH ASSISTANCE PROGRAM: For our new readers, we want to remind you about this special program which continues to provide assistance 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. Trying to reach anyone by phone today is a challenge with endless menus and 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) 225-1310. **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.**

Monthly Retired pay is paid on the first of the month following the month earned. Retired pay for June is paid on 1 July. If a retiree dies during the month, such as the 20th June, the check received on 1 July is recalled. The beneficiary designated by the retiree to receive any unpaid compensation will then receive a form from the Defense Finance and Accounting Service (DFAS) to file for the 20 days pay for that month. If a retiree has failed to designate a beneficiary, the unpaid compensation is distributed according to legal precedence. **The beneficiary designated to receive unpaid compensation is a separate designation from the spouse and/or child beneficiary named under the Survivor Benefit Program (SBP) although it may be the same individual.**

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

TRICARE YOUNG ADULT (TYA) - TRICARE Young Adult (TYA) which extends medical coverage to eligible family members to the age of 26 is now open for enrollment as of 1 May 2011. Uniformed Services dependents of a TRICARE eligible sponsor, under age 26, unmarried and not eligible for their own employer sponsored health care coverage may be qualified to purchase TRICARE Standard coverage for a monthly premium of \$186. A premium based TRICARE Prime program will be available later this year.

Complete information and application forms are available at www.tricare.mil/tya Officials encourage beneficiaries to explore all possible health care plan options and costs and select one that is best for the individual. Those who are considering TYA should determine if they are eligible before completing and submitting an application. The application and three months of premium can be dropped off at the TRICARE Service Center at the Hanscom clinic or mailed to the address on the application.

Eligible family members who have received health care since 1 January 2011 and have saved receipts in anticipation of the new program can pay premiums back to January and purchase retroactive coverage to obtain reimbursement.

Adults who are no longer eligible for TRICARE, but need health insurance may wish to explore the Continued Health Care Benefit Program (CHCBP). CHCBP is a premium based program offering the beneficiary transitional health coverage for 18-36 months. Coverage must be purchased within 60 days of loss of TRICARE eligibility. For more information on CHCBP, visit <http://www.tricare.mil>.

TRICARE AND OTHER HEALTH INSURANCE (OHI) – All TRICARE beneficiaries (including TRICARE For Life) are reminded that federal law requires all other health insurance an individual may

have must be first payer before TRICARE including pharmacy. Beneficiaries may then be eligible for full or partial reimbursement for out-of-pocket costs such as so-payments and cost shares from the OHI. For reimbursement, a copy of the bill the provider submitted to the other insurer, an Explanation of Benefits indicating what the OHI paid and a claim form must be submitted to : Health Net Federal Services LLC, PO Box 870162, Surfside Beach SC 29587-9762, Fax 1-888-745-1545.

When using OHI for drugs it is recommended one use a TRICARE network pharmacy (most of the big chains) so out of network costs will not be assessed when filing for reimbursement. Some network pharmacies have the ability to bill the other plan and assess the TRICARE co-payment at the register so it is not necessary to file a claim form for reimbursement. When using OHI in the pharmacy, tell the pharmacist you are also a TRICARE beneficiary to use this convenience. TRICARE Mail Order Pharmacy (TMOP) may not be used if using OHI unless the drug is not covered by the other plan.

TRICARE PRIOR AUTHORIZATION – All medically necessary routine medical care is covered by TRICARE. Routine care includes general office visits for the treatment and follow up of an ongoing medical condition or if you become ill and need medical attention. However, when a provider recommends special tests, services, hospitalizations or other procedures prior authorization **may** be required. Some examples include home health services, hospice care, anesthesia, transplants, non-emergency hospitalizations and treatments considered experimental.

In most cases the provider recommending the procedure requests the prior authorization from the regional contractor and coordinates the process for the beneficiary. If authorization is not obtained, the beneficiary may be responsible for payment. Those using Standard who make their own appointments and self refer to specialists should be careful to follow the prior authorization rules. Those who have OHI need to follow the guidelines of that insurer and generally do not need to check with TRICARE but there are exceptions. For more information go to www.tricare.mil or call the regional contractor at 1-877-TRICARE (1-877-874-2273).

TRICARE For Life (TFL) beneficiaries are reminded that **Medicare is their primary insurance** and generally determines what provider they can go to, what is covered, and how much is approved. Most services covered by Medicare are also covered by TFL as both cover all medically necessary care. However, there are some services that are covered by one and not the other. Although rare, particularly with treatments considered experimental, beneficiaries have had to bear the cost of a procedure. If you have any question, discuss it with the physician. Medicare requires a provider who has reason to believe that a procedure may not be covered, to inform you in writing. If you have a question regarding TFL coverage for a special procedure or treatment, call the contractor at 1-866-773-0404.

5. REMOVAL OF SSN FROM ID CARDS: We have now received the final word regarding the removal of social security number (SSN) from Department of Defense ID cards which has been implemented in stages. Beginning 1 June 2011, **when current cards expire**, they will be replaced with cards having a DOD identification number replacing the SSN. The DOD identification number is a unique 10 digit number that is assigned to every person with a direct relationship with the department. It will also be the Geneva Convention identification number. An 11 digit DOD benefits number will also appear on the cards for those people eligible for DOD benefits. The first nine digits are common to a sponsor and the last two digits will identify a specific person within the sponsor's family. The new DOD identification number for each individual will correspond to his/her SSN in DEERS.

As noted, the new cards will be issued upon expiration of the current card. Complete transition is expected to take four years as current cards expire. **Indefinite ID cards such as for retirees and dependents over 75 need not be replaced.** However, if your ID card has an INDEF expiration date and

you would like your SSN removed, contact the nearest ID card issuing facility. To find the nearest facility, go to www.dmdc.osd.mil/smartcard and enter your address. Click on your choice to get the phone number and exact location. For an appointment go to <https://secure.netappointment.com/appman.php?rownumber=84> and register. For those without Internet access, call Hanscom Customer Service at 781 225-1320/1346 or the RAO at 781 225-1310. If you do get a card without your SSN, medical providers who check eligibility for TRICARE, may ask you to give it verbally. However, if your card has the new DOD ID number, the provider can enter that number in place of the SSN and it will correspond with your SSN in DEERS.

6. DEPARTMENT OF VETERANS AFFAIRS (VA): The following may be of interest.

BRONZE MEDALLION – The VA is offering bronze medallions to attach to existing, privately purchased headstones or markers for veterans not buried in a national or state cemetery, or those without a government grave marker. The new item can be furnished instead of a traditional government headstone or marker for veterans whose death occurred after 1 November 1990. Under federal law, eligible veterans buried in a private cemetery are entitled to either a government furnished grave marker or the new medallion but not both.

The medallion is available in three sizes; 5, 3 and 1/2 inches in width. Each medallion features the image of a folded burial flag adorned with laurels and is inscribed with the word “veteran” at the top and the branch of service at the bottom. Next of kin will receive the medallion, along with a kit that will allow the family or cemetery staff to affix it to the headstone, marker, mausoleum or columbarium niche cover. Instructions on how to apply are found on the VA website at www.cem.va.gov or call 1-800-827-1000.

MILITARY FUNERAL HONORS - Federal law mandates the rendering of Military Funeral Honors for eligible veterans, **if requested by the family**. At least two representatives, one from the parent service of the decedent will perform flag folding and presentation to the next of kin and the playing of TAPS. Arrangements for Funeral Honors must be arranged for by the funeral director upon request of the family. The Department of Defense (DOD) has prepared an information kit, which contains a military service directory for each state. Funeral directors may also access a web site to find the correct contact number for each service and state at www.militaryfuneralhonors.osd.mil The Patriot Honor Guard at Hanscom provides honors for Air Force personnel but will provide a contact number for the other services. For more information call (781) 377-4850. If you desire Military Funeral Honors be sure you make your wishes known in that Personal Affairs Folder we have been encouraging you to prepare for years and you plan to do – **SOMEDAY - DO IT NOW**.

7. OPERATIONAL READINESS INSPECTION(ORI): All retirees are familiar with an ORI. The IG is coming to do an ORI at Hanscom in the fall which means a series of exercises will take place during the summer to get ready. Most of these exercises will be transparent to the Hanscom community, but to ensure the base is ready to respond to any emergency, it is necessary to exercise certain scenarios that you may notice. Base leadership will strive to minimize impact to customer service areas, but there will be a few hours over the summer that may cause people to be inconvenienced. Some of the exercises will involve everything from suspicious packages requiring cordoning off certain areas and re-routing traffic to active shooter scenarios requiring facilities to “lock down”. Your understanding, patience and cooperation during these events would be most appreciated as the base prepares.

8. AIRMAN AND FAMILY READINESS CENTER (AFRC): You may be interested in the following.

VETERANS AFFAIRS CLAIMS REVIEW – A representative from AMVETS a veterans service organization, will be on base to assist with the filing of a VA disability claim and answer questions from 1000-1400 each Friday in July (8, 15, 22 and 29). **An appointment is required**. Call AMVETS at 617-303-5698.

OVERCOMING PROCRASTINATION – Something that afflicts most of us but there is a way to minimize how often we do it and its impact. A seminar will be held at the AFRC from 1200-1300 on 27 July 2011. In this 60 minute workshop you will discover the 3-step process to overcoming procrastination and achieving what you need to get done. Presented by Lorena Prime of Clearly Organized, you will understand why you procrastinate and how to use the worksheet to help you stop delaying your projects. During the workshop you will work on a current problem and leave the session with solutions, a fresh outlook and renewed motivation. For more information, call 781 377-4222.

9. 66th FORCE SUPPORT SQUADRON (SERVICES): Recreational facilities and services on Hanscom. **HANSCOM INN – 781-377-2112 - RESERVATIONS** are being accepted for Space A and leisure travelers at the HANSCOM INN up to 10 days at a time based on availability. Rates for VQ (Visitor's Quarters) are \$39, the TLF (family quarters) for \$41.50 per night and DV suite for \$48.25. Make your reservations for a reasonable price by calling 781 377-2112, ext 0.

AUTO SKILLS CENTER, 781-377-2812 – Mechanics here will repair almost any problem you may have with your vehicle. Services include brakes, exhaust systems, tune-ups, CV joints and axles, oil changes, troubleshooting and much more. See the complete list of services, fees and monthly specials at www.HanscomServices.com. The Auto Hobby Shop is an authorized Massachusetts inspection station. Keep your car clean at the fully automated, touch-free car wash located across the street from the base Post Office. A 24hour manual bay allows you to wash and vacuum your car yourself.

INFORMATION, TICKETS AND TOURS, 781-377-3262 – Check these out.

Six Flags New England located in Agawam MA – Tickets are \$30 each for anyone over age 2, gate price is \$34.99.

Davis Farmland located in Sterling MA – Farmland ticket is only \$15 for age 2 and up, gate price is \$19.95

Old Town Trolley Tickets (Boston Trolley Tour - \$29 for ages 12 and up, regular price is \$36. Child ticket for ages 5-12 is \$13.

Cinema Tickets – AMC movie tickets are \$6.75 for any show after 6 PM that has been out for at least one full week.

TOURS

Martha's Vineyard – 16 July and 17 Sept for \$75 pp. Includes a tour of the island, shopping time in Edgartown, Island Queen Ferry and dinner at Country Buffet.

Red Sox vs Orioles at Camden Park (includes Washington DC tour) – 18 to 20 July for \$289 pp, double occupancy. Includes luxury accommodations, two full course breakfast buffets, reserved seating for the game, Wash. DC tour and round-trip transportation.

Saratoga Springs Spectacular – 25 and 26 July for \$259 pp double occupancy; includes luxury Queensbury Hotel accommodations, 3 full-course meals, admission to Saratoga Race Track, narrated Lake George cruise and round trip transportation.

Nantucket Spectacular -20 August for \$75 pp, includes first class cabin ferry service (private sundeck, food, beverages), sightseeing time and round trip transportation.

Red Sox vs Blue Jays at Rogers Center and Niagara Falls – 5-7 September for \$289 pp double occupancy. Includes luxury accommodations, 2 breakfasts at the Country Inn and Suites, field-level reserved seats for the game and round-trip transportation.

Montreal Delight – 4-6 October for \$349 pp, double occupancy. Includes 2 nights at the luxurious Fairmount Queen Elizabeth, native guide sightseeing tour of Montreal, 2 full-course dinners in Old Montreal; visit to Montreal's Casino Royal and \$10 cash bonus, round-trip transportation.

10. MINUTEMAN CLUB TO BECOME COMMUNITY CENTER: Changes to the Minuteman Club are coming later this summer. Keeping in step with trends at other military installations, the Club is

expanding to to a community center and officials hope it will become the hub of the base. The Club's name will change to the Minuteman Commons to reflect the idea that the building will become the center of the community. The Commons will include Club programs and a bar, Tickets and Tours office, meeting space for community use and increased operating hours with community-focused programs and services.

According to Mr. Victor Hayes, 66th Force Support Squadron Director, "For years we've been trying to revive the Minuteman Club, but it is time to move forward and put our energy toward an entirely new concept." He added "The Commons will be open to an entirely new demographic, families will now be able to use the space to hold birthday parties, or contractors and civilians can stop by in the morning to check email and grab a cup of coffee and breakfast." Various rooms in the facility will be available for reservations. In addition to the availability of rooms for meetings, private functions and similar activities, the Minuteman Commons will offer a wide variety of programs such as dance classes, Internet gaming, bazaars, book clubs and more. Some aspects of the Club will remain the same such as Commander's Calls, retirement ceremonies and other traditional military functions. The Patriot Lounge will remain open and offer a pub menu and beverages.

Club membership with reduced membership rates will be available with member discounts at other FSS facilities.

The Club will operate as usual until mid-July when some functions such as the lunch program will not be available for about a two week period for the transition. A grand opening is planned for August or September. More information about the changeover, including key dates will be available in this Newsletter, the Hansconian and on the FSS website at www.hanscomservices.com.

11. HANSCOM SPOUSES CLUB: The Hanscom Spouses Club is comprised of spouses of all active and retired military members from all service branches. The associates have their own activity group which meets monthly for lunch. Membership information can be found at www.hanscomsc.org, by contacting the Membership Chair Maureen Kalinowsky at 781-538-5687, or by email at membership@hanscomsc.org.

THRIFT SHOP – The Minuteman Thrift Shop operated by volunteers from the Spouses Club is located at 1811 Grenier St where you can drop off your donations. You may find some great bargains here and also support his organization. Although closed for the summer, it will be reopened in early September. For more information, call Sharley Robertson at 781-862-4326 or Betsy Woolums at 781-538-5940.

12. COMMUNITY RESOURCES; Sometimes we forget or are not aware of the resources in our own community. The list can be extensive but two excellent sources of information and/or assistance are the **Council on Aging** located in each Massachusetts town/city. In addition to Newsletters, social events, transportation etc., the local Council, or Senior Center frequently sponsors speakers on important topics and regularly schedules representatives of various helping agencies, such as SHINE (Servicing Health Insurance Need of Elders), legal services and financial guidance plus others.

Every MA town/city also has a **Veterans Agent** to assist veterans, spouses and survivors with, answering questions about federal, state and local benefits particularly those with a low-income and applying for them, plus many other important functions. The Veterans Agent is employed by the town and is associated with the Massachusetts Veterans Services, a state agency. Although not employed by the VA, he/she interfaces regularly with it. If you do not know how to contact the Council of Aging, Senior Center or Veterans Agent, call your town/city hall.

13. AN AFTERTHOUGHT: A couple from Minnesota decided to go to Florida for a few days to thaw out from the cold winter. Unable to coordinate their working schedules, the husband decided to go a day earlier with his wife to follow the next day. When he arrived he sent his wife an email announcing his safe arrival but unfortunately left one letter out of her email address. Meanwhile in another part of the country, a widow had just returned home from the funeral of her husband, a Lutheran pastor of many years. She decided to check her email expecting to hear from relatives and friends. Upon opening the first one she let out a loud scream and fell to the floor. Her son rushed in to see the following message on the screen. "To my loving wife, I've been checked in. Everything has been prepared for your arrival here tomorrow. I look forward to seeing you then" Your devoted husband. PS: Sure is hot here.

Arline F. Love
Captain, USAF, Retired
Director, RAO

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