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HOURS OF OPERATION, MON – FRI 1000-1500
WEB SITE – www.hanscom.af.mil/rao
HANSCOM AFB BASE OPERATOR – 781 377-4441
SPRING/SUMMER 2012

1. THE FIRST WORD: The Retiree Activities Office (RAO) would not exist without the outstanding and dedicated service performed by retiree volunteers who give their time and effort to staff the office five days a week and to help others. Each year we are required to submit a report on RAO activities to the Retiree Branch at the Air Force Personnel Center (AFPC) at Randolph AFB. It has indeed been a memorable year as we moved our office (lock, stock and barrel) four times and had our phone number changed at the time of the last move. For a time no one could either find us or contact us but we are now seeing a return to the busy days of yore. Retiree volunteers contributed 8435 hours to the RAO in 2011. A total of 5939 contacts were received including 3537 phone calls and 1052 visits. 2375 of those contacts were requests for Outreach Assistance and included 156 requests for Casualty Assistance. Although most of the volunteers have been donating their services for 10-30 years, we are fortunate to have several new excellent additions to the staff for which we are grateful. We can use more volunteers as several of our long term volunteers have had to retire. If you can give five hours (one day) once a month, please contact the RAO at 781 225-1310. We provide orientation and have reference materials available to assist in answering questions. We try to have two volunteers each day so Duty Officers rarely serve alone. Give it some thought, we need you.

The Volunteer of the Year for 2011 is Captain Dean Mottard, USMC, Retired who serves as Assistant Office Chief and is responsible for staffing and assignments. He has been a most valuable addition to the staff and we are most grateful for his expertise and participation.

As mentioned in the last Newsletter, funding has become a problem and we will publish two issues a year instead of four, combining the Fall and Winter and Spring and Summer issues. The other important change is the fact we will be unable to conduct our Annual Military Retiree Day in April as planned. Instead we are tentatively planning an event in October. There are several reasons for this including the fact we need more retirees to help us plan and conduct it. Several dedicated members of the Planning Committee who have been doing it for years can no longer participate. In addition, what used to be the Minuteman Club is now the Minuteman Commons, a community center that serves all eligible individuals and groups. Change is inevitable and we have to adapt so many things we are used to are no longer possible. We do understand how retirees depend on this Newsletter to receive important information and updates on issues or concerns that they are hard pressed to obtain elsewhere and will try to fulfill our responsibility to continue it within the fiscal restraints imposed on us.

2. COMING EVENTS: As noted above the Annual Retiree Day has been postponed. However, readers may be interested on participating in the following opportunity.
HANSCOM AFB MEDICAL CLINIC – 13 April 2012 – Imagine if you found yourself in a situation that rendered you unable to communicate your medical information to an Emergency Medical Technician (EMT) or other first responder. The **File of Life**, provides a detailed medical history and is designed to provide important information about any medical condition, medicines or special instructions that would allow first responders to

provide the proper care in an emergency. The **File of Life** is kept in your home in a specially marked location so it is readily available and is a substantial preventative step for people of all ages. The 66th Medical Group in conjunction with the Bedford Board of Health is offering copies of **the File of Life for FREE in the lobby of the Hanscom AFB Clinic on 13 April 2012 from 1000-1400**. Ms. Danielle Micciantuono will be present to distribute the kits and answer any questions you may have. More information about this program can be found at www.bedfordma.gov/fileoflife.

3. OUTREACH 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 voice mail during duty hours, the line is busy so please leave a message. We will return your call as soon as the phone is free.**

Retirees recently received their Retirement Account Statement (RAS) from the Defense Finance and Accounting Service (DFAS) through the mail or a MyPay account, indicating the Cost of Living increase effective 1 January 2012. As noted in these pages before, this is a very important document and tells you everything you should know about your pay account. Please read it and share it with your spouse, then put it in a safe place. It is amazing how many spouses who become survivors do not know the details of your pay account including your participation, (or non-participation) in the Survivor Benefit Program (SBP). He or she will appreciate it if you should suddenly shuffle off this planet or become unable to handle your affairs. Put the RAS with your DD214 which we have been urging you to have in a special personal affairs folder. The Retiree Personal Affairs Record Document which allows you to list all important contacts to settle your affairs is available on our web site at www.hanscom.af.mil/rao.

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

66th MEDICAL GROUP – HANSCOM AFB CLINIC – PLEASE NOTE, THE CLINIC PHARMACY HAS A NEW PHONE NUMBER. Along with the rest of the base, the Clinic has a new phone number including the pharmacy refill number as follows:

HANSCOM CLINIC Main Line – 781 225-6789

Press #1 for Medical appointments

Press #2 for Pharmacy (including refills), Radiology and Immunizations

Press #3 for Medical Administration (to include Health Benefits Questions, Referrals and Medical Records

Press #4 for the Health and Wellness Center (HAWC) and Medical Management

\ Press #5 for Dental, Mental Health and Public Health Services

Patients who are enrolled in the Clinic may book appointments 24/7 at www.tricareonline.com.

The pharmacy will be closed on the following dates in 2012,

25 and 28 May; 4 July; 31 August; 8 October; 11, 22 and 23 November; 24 and 25 December.

Hours of operation are 0730 – 1630 Mon, Wed, Thurs and Fri. Tuesday the hours are 0730-1500. The first Friday of the month the clinic and pharmacy close at 1200 for training. The pharmacy may also be closed at other times for special events. If you are traveling a long distance and want to be sure the pharmacy is open, please call the above number.

YELLOW CARD PROGRAM - We have been asked to remind you again about the **YELLOW CARD PROGRAM** at the Clinic. The Department of Defense has mandated that Military Treatment Facilities (MTF) be reimbursed for services rendered to non-active duty patients by any other health insurance (OHI) the individual may have. Consequently, everyone who uses the clinic must provide information regarding any **other health insurance (OHI)** he/she may have so the OHI may be billed for services received at the MTF. The money received will be used to help support the many services offered. **Even if you do not have any OHI, all clinic patients including pharmacy customers must obtain the Yellow Card as soon as possible.** Fill out a DD Form 2569, which may be obtained at the pharmacy, information desk or elsewhere in the clinic and submit it. **The Yellow Card you will receive must be presented every time you use the clinic including pharmacy and must be renewed each year, or sooner if your personal or insurance information changes. Even if you do not have OHI, (e.g. Medicare beneficiaries using TRICARE For Life (TFL), you must fill out the form anyway. Please note - The patient will not be billed for any services.** The obligation to pay applies to the insurance company **ONLY** including any insurance co-payments or deductibles. For questions, call the Third Party Collection (TCP) representative, Leonora Moran at 781 225-6182 or Alice Tschuor at 781 225-6245.

TRICARE PHARMACY HOME DELIVERY (MAIL ORDER) - Now is the time for those who are still using the TRICARE Retail Pharmacy option for maintenance medications to reassess their situation. In addition to the beneficiary saving money and gaining convenience by switching their prescriptions to the mail order, it is a dramatic savings for DoD thus protecting the benefit. Maintenance medications are those one takes on a regular basis for such things as hypertension, diabetes, heart disease, asthma etc. The system checks medical and prescription history to avoid harmful drug interactions and a phone line is available 24/7 to speak directly to a pharmacist. It also features an automatic prescription refill option to insure an uninterrupted supply of the medications and allows a beneficiary to have secure and convenient Internet access to their plan information. Copayments are 0 for (generics), \$9 (brand name) for a **90 day supply** whereas the retail option costs \$5/12 for a **30 day supply**. To sign up for pharmacy home delivery or to learn more about the program, go to www.tricare.mil/homedelivery or call the Member Choice Center at 1-877-363-1343. If a medication is required for immediate use such as an antibiotic or for pain relief, it is appropriate to use a store in the retail pharmacy network.

TRICARE RETIREE DENTAL PROGRAM (TRDP) – The Enhanced TRICARE Retiree Dental Program (TRDP) is available to all military retirees (including gray area) and their eligible family members, unremarried surviving spouses and their eligible children. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day of effective coverage. Crowns, bridges, dental implants, partials and braces are covered after 12 months of enrollment.

Enrollees in the TRDP have both the advantage of broad access to quality dental care and the benefit of having much of the cost of that care offset by Delta Dental – helping them protect their dental health and their wallet at the same time. Although Delta Dental pays a large part of TRDP enrollees’ cost, more savings can be realized by using one of the 170,000 network locations nationwide who have agreed to accept lower fees for TRDP covered services. In addition, network dentists have agreed to provide additional add-on services such as submit predeterminations of cost for more extensive treatment at no charge, bill enrollees only for their deductible and copayment, prepare and submit all TRDP claims and accept payment direct from Delta Dental. For more information, call Doug Schobel at 401 732-0297 or Dschobel@delta.org.

MEDICARE AND TRICARE FOR LIFE(TFL) OVERSEAS – Retirees who travel overseas frequently have questions concerning their health care coverage. **Medicare does not cover health care obtained overseas** except in some American territories. When a beneficiary is covered by both Medicare and TFL, Medicare pays first and TFL second. However, if the service is not covered by Medicare, (such as overseas) then TRICARE becomes first payer. When TRICARE becomes the first payer the annual deductible and cost shares apply. Should one require TRICARE covered health care services in a foreign country, remember the deductible

\$260/\$520 and the 25% cost share you will incur. However, also remember the TRICARE catastrophic cap of \$3000 which limits your liability in any fiscal year. All out of pockets costs such as deductibles and cost shares paid count toward the cap. Once that has been met TRICARE covers 100% of the cost for the remainder of that fiscal year. If planning foreign travel, one might consider obtaining short term health insurance for the trip but the above information may be helpful.

TRICARE RESOURCES – Clip this information and keep it handy for future use

For questions, or change of address for TRICARE Prime, Standard, or Extra call 1-877-874-2273 (1-877-TRICARE) – or on-line at www.hnfs.net . Claims should be submitted to: Health Net Federal Services Inc., c/o PGBA LLC/TRICARE Claims, PO Box 870140, Surfside SC 29587-9740. For questions, or to update health insurance information for TRICARE For Life (TFL), call Wisconsin Physicians Services (WPS) at 1-866-773-0404, or visit www.tricare4u.com . Claims should be submitted to Wisconsin Physicians Services/TRICARE For Life, PO Box 7890, Madison WI 53707-7890.

Express Scripts is the contractor for both the Mail Order and Retail Pharmacy Programs. The phone number for both is 1-877-363-1303. Web site is www.express-scripts/TRICARE.

Claims for pharmacy, send to: Express Scripts Inc., PO Box 66518, St Louis MO 63166-6518

TRICARE Retiree Dental Plan call-1-888-838-8737 – www.ddpdelta.org/

DEERS Address Change - 1-800-538-9552 – <http://www.tricare.osd.mil/DEERSAddress/>

US Family Health Plan – Brighton Marine Health Center at 1-888-815-5510

US Family Health Plan – Martin’s Point (NH, ME) 1-888-241-4456, or visit www.martinspoint.org

Locally, for TRICARE Prime, Standard and Extra questions or problems call the Beneficiary Counseling and Assistance Coordinator (BCAC) at (781) 225-6789, option 3, or visit the TRICARE Service Center (TSC) at the clinic. **For Medicare/TFL, call Captain Love at (781) 225-1310.**

5. IDENTIFICATION CARDS: Now that social security numbers have been removed from ID cards we are running into a new problem. If you remember, the removal of social security number (SSN) from Department of Defense ID cards is being implemented as current cards expire. The SSN has been replaced with a DOD identification number which is a unique 10 digit number that is assigned to every person with a direct relationship with the department. An 11 digit DOD benefits number also appears 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. Those who have the new DoD number have had difficulty when obtaining medical care and verifying their entitlement to health care benefits since neither their or their sponsor’s SSN is on the card. This has been alleviated somewhat as providers have come to accept the DoD number when entering it into DEERS. There are still some things the SSN is required for such as reporting the death of a retiree. In the past, this information could be found on the ID card but alas it is now not so readily available. Be sure you have it recorded in that information you were going to prepare for your next of kin, he/she will need it.

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/rs1/appj/site?execution=1s1 and enter your address. Click on your choice to get the phone number and exact location. For those without Internet access, call Hanscom Customer Service at 781 225-1320/1346 or the RAO at 781 225-1310. An appointment for an ID card can be made on line at <https://secure.netappointment.com/appman.php?rownumber=84> **HOWEVER, as of 24 February, that “on-line” scheduler will not be available until 1 June 2012 due to an extra heavy demand. Customer Service at Hanscom has notified us that all customers from 28 February through 31 May who arrive for an ID card can expect from a 1 to 2 hour wait upon arrival. They are open 0900-1500 Mon-Fri.**

6. DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS): The dates for payment of retired pay have been changed as of October 2011. Instead of being the 1st of the month or the first business day **after**, it is now changed to be the 1st of the month or the first business day **before**. This created an additional pay day for 2011 and resulted in some tax withholding changes. This will result in two payday's in June (1st and 29th), August (1st and 31), and two in November (1st and 30), All other pay dates in 2012 will be on the first of the month. Retirees and annuitants are again reminded to keep their mailing addresses current, Failure to update your address with DFAS will result in you not receiving important information from DFAS and your parent service. If you have Internet access and do not have a MyPay account where you can manage your pay account directly, you are advised to establish one by going to the DFAS web site at www.dfas.mil/retiredmilitary.htm for more information. Those without Internet access can call 1-800-321-1080.

7. DEPARTMENT OF VETERANS AFFAIRS (DVA): DVA is offering bronze medallions to be affixed to privately purchased headstones or those without a government marker. The new medallion can be furnished instead of a traditional government headstone or marker for veterans whose passing 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 medallions are available in three sizes, 5, 3, or 1.5 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. Family members of eligible veterans interested in submitting a claim for the medallion can go www.cem.va/hm_hm.asp for instructions on how to apply, or call the VA at 1-800-827-1000 or your local Veterans Agent.

MASSACHUSETTS VETERANS – Proving one's veteran status in order to take advantage of resources, benefits and the many discounts from stores, restaurants etc., has been difficult. Massachusetts has approved an initiative that permits veterans the option of having "Veteran" appear on their driver's license beginning January 2012. This is a free service and is available only **upon license renewal**. This designation will not only make it easier for veterans to take advantage of special discounts and incentives offered by private industry but it will help first-responders and benefits specialists to identify and coordinate veterans with resources and services they have earned.

8. LEGAL SERVICES: Current information regarding Hanscom AFB Legal Services is as follows. Hours of Operation: 0900-1500 Monday through Friday. Consultations with an attorney for advice and guidance on personal legal issues are available by appointment only on Mondays from 1300-1500 or Wednesdays from 0900-1100. Appointments are available for **Wills and Health Care Power of Attorney** on Tuesdays from 0900-1100 and Thursdays from 1300-1500. Prior to scheduling such an appointment, please complete a Will Worksheet at <https://aflegalassistance.law.af.mil/lass/lass.html>, or call the **Legal Office at 781 225-1436** to request one. To draft a **Power of Attorney (POA)**, visit the above web site and under the "Legal Worksheets" select the type of POA you want. This must be completed before visiting the Legal Office. When scheduling your appointment, remember to report the control number of the document you completed on the web site. For those who do not have on line access, you can visit the office without completing the form but it will add time to the process. **Notary Service** is available during regular hours Mon-Fri 0900-1500. **Walk-in legal assistance is available Friday from 0900-1100 on a first come, first served basis.**

9. 66th FORCE SUPPORT SQUADRON(FSS): FSS programs, events and facilities are open to all base ID card holders including retired members, spouses and survivors. For more detailed fun events and programs check out the website at www.HanscomServices.com Here are some highlights. **HANSCOM INN -781 377-2112-** Reservations are accepted for leisure travelers up to 10 days at a time upon availability. Rates are \$39 for a VQ single room and TLF family room \$41.50 and DV suite, \$48.25/night. TLF pet friendly rooms are \$51.50/night. For reservations, call 781 377-2112, ext. 0.

FOURTH CLIFF RECREATION AREA 1- 800-468-9547 will be opening for the season on 1 May 2012. **Fourth Cliff** is a 56-acre seaside resort located in Humarock (Scituate) a superb location sitting high on a cliff at the end of a peninsula on Massachusetts' South Shore overlooking the Atlantic ocean on one side and the scenic North River on the other. The location provides visitors with easy access to Boston, Cape Cod, Martha's Vineyard and Nantucket Island, and a host of other recreational activities. Facilities include cottages, chalets, townhouses and efficiencies, and in season there are several RV camper and tent sites. Facilities are open to all ID card holders. There are 17 fully winterized cabins and four efficiencies available year round, To learn more about this excellent opportunity for solitude and relaxation, visit <http://www.hanscomservices.com>.

INFORMATION, TICKETS AND TOURS (ITT) – 781-225-6505/6498. You may be interested in these. **STATUE OF LIBERTY AND ELLIS ISLAND** – Saturday, 16 June at \$75/pp round trip. Also includes visit to Ground Zero “Memorial Moment” and round trip transportation.

SARATOGA SPECTACULAR – Monday and Tuesday, 23-24 July; \$255 /pp; double occupancy; includes luxury Queensbury Hotel accommodations; 3 full-course meals; admission to Saratoga Race Track, Lake George Cruise and round trip transportation.

NANTUCKET ISLAND – Saturday, 11 August; \$75/pp. The trip features first class cabin ferry service to Nantucket (private sundeck, food and beverage); sightseeing time on the Island and round trip transportation.

VETERINARY CLINIC, 781 225-2772 – DEERS eligible military personnel are entitled to use the Veterinary Treatment Facility. Vaccinations, health certificates and sick call services are available by appointment during clinic days. Also parasite testing and control services and products for sale. Call for more info or appointment.

10. NEW WEBSITE FOR HANSCOM BARGAINS: A website has recently been set up for buying and selling within the base community. Similar to Craig’s List but with a narrowly defined audience (and NO dating/personals sections, making it much more family-friendly. Categories exist for most items you would want to sell, including sections for announcing yard sales, services and real estate sales/rentals. The interface is easy to use and most importantly it is free. Check it out at www.hanscomsales.com.

11. NEW ONLINE PORTAL FOR DOD BENEFICIARIES: A range of information about Defense Department benefits information and eligibility is now available online. MilConnect, available 24/7 to all DoD beneficiaries to gain access to personnel information; have the ability to update information related to health, education and other benefits. Beneficiaries who use MilConnect can update DEERS contact information, manage health care enrollments, locate the nearest military ID card issuing facility and manage other information. Retirees can use their DFAS MyPay account log in or apply at the site for a log-in. Go to <https://www.dmdc.osd.mil/milconnect/> for more information.

12. ARMED FORCES VACATION CLUB (AFVC) AND RECREATION CENTERS (AFRC): Now that Spring has arrived, it st time to think about vacation options. Retirees have the benefit of using the AFVC and AFRC both of which offer great opportunities at reasonable prices depending on your preference. **AFVC** – has a “Space Available “ program that offers military personnel the opportunity to enjoy vacations at popular destinations around the world with spacious accommodations at more than 4000 resorts, apartments, condominiums and homes in more than 100 countries for the incredible price of \$369. The “Space Available” program is for those who enjoy off-season activities in popular locations without the hassle of high-season prices, crowds and lines **if you can travel on 10 days or less notice.** Other programs are available for High Demand times, Nightly Getaways and Special Offers. Go to www.afvc.com/vacations or call **1-800-724-9988**. **AFRC** – For information on the AFRC sites including the Hale Koa in Hawaii, Shades of Green at Walt Disney World, Edelweiss in Germany and Dragon Hill in Korea, go to <http://armymwr.com/travel/recreationcenters/> or call Tickets and Tours at Hanscom at 781 225-6505/6498.

13. WHOSE JOB IS IT?: An interesting thought we can all use. This is a story about four people named Everybody, Somebody, Anybody and Nobody. There was an important job to be done and Everybody was sure

Somebody would do it. Anybody could have done it, but Nobody did it. Somebody got angry about that because it was Everybody's job. Everybody thought Anybody could do it, but Nobody realized that Everybody wouldn't do it. It ended up that Everybody blamed Somebody when Nobody did what Anybody could do. Remember the RAO needs volunteers. Give us a call at 781 225-1310.

14. AN AFTERTHOUGHT: Remember this if you are considering adopting a pet.

Dogs come when you call them. Cats take a message and get back to you.

Dogs will let you give them a bath without taking out a contract on your life.

Dogs will bark to wake you up if the house is on fire. Cats will sneak out the back door.

Dogs will bring you your slippers or the evening newspaper. Cats might bring you a dead mouse.

Dogs will sit, lie down and heel on command. Cats will smirk and walk away.

Dogs will lick your face when you come home from work. Cats will be mad you went to work in the first place.

Dogs will give you unconditional love forever. Cats will make you pay for every mistake you have ever made since the day you were born.

Cats and women will do as they please. Men and dogs just have to get used to it.

Having said all that, cats are marvelous mysterious creatures we all love for their independence and allowing us to share their lives, on their own terms of course.

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

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