

**RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE (781) 225-1310**  
**FAX (781) 225-2179, e-mail [Arline.Love@hanscom.af.mil](mailto:Arline.Love@hanscom.af.mil)**  
**HOURS OF OPERATION, MON – FRI 1000-1500**  
**WEB SITE – [www.hanscom.af.mil/rao](http://www.hanscom.af.mil/rao)**  
**HANSCOM AFB BASE MAIN NUMBER – 781 225-1110**  
**FALL-WINTER 2012-2013**

**1. THE FIRST WORD:** Change in today's world is occurring at lightning speed and Hanscom AFB has seen its share recently. Although the change in the official name of the Hanscom AFB mission will be transparent to retirees, it is an indication of the efforts throughout the Department of Defense (DoD) to find efficiencies and save tax dollars as mandated by Congress. The Electronic Systems Center became part of the Air Force Life Cycle Management Center (AFLCMC) on 16 July 2012 as part of the Air Force Materiel Command (AFMC) consolidation of the Command's number of centers from 12 to 5. As noted in the announcement, "Hanscom AFB and its people will continue to be critical to AFMC achieving its mission of providing warfighter support". Core mission capabilities of Hanscom will continue but without the added layers of management overhead. In addition, all services are now represented in the base population and agencies. Hanscom will welcome the Massachusetts National Guard Headquarters on base when they move from Milford in the fall.

The change in all base phone numbers has been more of a problem for retirees. In addition to changing all the numbers (a few at a time so it is hard to keep up) there is no longer a base operator but an "automated attendant". More progress. Most retirees have found the RAO again after several months for which we are thankful. Many of the latest base phone numbers are listed on page 7, which are current as of now.

Funding limitations for the Newsletter have been addressed before on these pages but the delay in mailing the last issue requires some explanation because some of the information was out of date when you received it. It was ready for mailing by early March but unfortunately, the postal account was depleted and to obtain more funding involved several agencies and several months. We apologize for not getting certain dated material to you in time. Fortunately, we had not planned our Annual Military Retiree Day for several reasons including the changes at the Minuteman Club which presented a problem of inadequate accommodations. As it turned out, it would have been an event with no attendees as you would not have received the information and luncheon reservation form in time. At this time, Military Retiree Day is tentatively planned for next spring.

We want to thank the individuals who responded to the request for RAO volunteers in the last issue. Several have stepped up and following orientation are excellent additions to our staff. We still need more so if anyone is looking for something to do, we have the opportunity for you do contribute to serving your fellow retirees and providing a very rewarding experience for yourself. Call 781 225-1310.

**2. COMING EVENTS:** The following may be of interest.

**ANNUAL MILITARY RETIRE SEMINAR**  
**GROTON NAVAL SUBMARINE BASE- GROTON CT**  
**Saturday, 29 October 2012**

**0900-1200 Presentations** in Dealy Auditorium. **1200-1400 Information Tables** for TRICARE, VA, commissary and many other on and off base agencies. For more information, call the RAO 1-860-694-3284.

## 22<sup>nd</sup> ANNUAL SERVICE ACADEMY INFORMATION NIGHT

Danvers Yacht Club, Danvers MA

Wednesday, 7 November 2012

An opportunity for students (grade 9-12) and their parents to obtain information about our premier Military Academies, Service Schools and ROTC scholarships. Congressional staff will be present to discuss the Academy Appointment, Selection and Nomination process.

1830-1900 School Representatives Booths Open

1900-2000 Overview Briefings

2000-2130 Visit with School and Academy Representatives.

For more information contact Capt. Ed Bryant, USCG, Retired at 978-356-5453, [Captech29@aol.com](mailto:Captech29@aol.com) or LTC Collins "Skip" Davison at 802 485-2004, [cdavision@norwich.edu](mailto:cdavision@norwich.edu)

## HOME BASE PROGRAM RIDE FOR OUR HEROES

Saturday, 22 September 2012

An event for motorcycle enthusiasts will be held at Fort Devens and feature a Ride for Bikers across New England followed by an afternoon BBQ, family activities and concert by 1970s classic rock legends, Foxhat. Event proceeds will benefit programs which provide clinical care and support services to New England-area service members, veterans and families affected by combat stress or traumatic brain injury. For more information or to register, visit [www.rideforourheroes.org](http://www.rideforourheroes.org)

**3. OUTREACH ASSISTANCE:** 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.**

Retiree deaths may be reported to the Retiree Activities Office (RAO). Captain Love will assist survivors and family members with notifications and applying for benefits. The agencies to be notified include the Defense Finance and Accounting Service (DFAS) at 1-800-321-1080; Department of Veterans Affairs (VA) (if retiree was in receipt of disability compensation) at 1-800-827-1000; Office of Personnel Management (OPM) if retiree was also retired civil service at (724) 794-8690. Social Security requests a family member notify them at 1-800-772-1213. Fraternal organizations he/she may have been a member of and any previous employer who provides pension benefits should also be notified by the family. In the event of the death of a spouse, the retiree needs to submit a copy of the death certificate to the Defense Finance and Accounting Service (DFAS) at Military Retirement Pay, PO Box 7130, London KY 40742-7130 and a copy of the death certificate to DEERS by going to an ID card issuing facility, mail to DEERS Support Office, 400 Gigling RD, Seaside CA 93955-6771, or fax it to 1-831-655-8317..

**4. HEALTH CARE NOTES:** This section focuses on health care issues.

**66 MEDICAL GROUP** – The base Clinic has announced the following.

The clinic and pharmacy will be closed all day on 3 and 7 September for Labor Day; 8 October for Columbus Day; 12 November for Veteran's Day; 22-23 November for Thanksgiving and 24-25 December for Christmas. In addition, the clinic will be closed from 1100-1630 for Readiness Training on 5 October; 2 November and 7 December. The pharmacy number is 781 225-6175 and the refill number is now 781 225-6789

**NATIONAL TAKE BACK INITIATIVE** – The Air Force OSI Joint Drug Enforcement Team, in conjunction with the 66<sup>th</sup> Security Forces and the 66th Medical Squadron Pharmacy will be participating in the National Prescription Drug Take Back Day allowing individuals to safely and securely dispose of unwanted, unused or expired medications in the **Main Exchange Foyer on Saturday 29 September 2012 from 1000-1400**. It is reported that currently more than seven million Americans abuse prescription drugs. The unsafe disposal of these medications is a national problem. This is your opportunity to do your part in allaying it. For more information on Take Back Day at Hanscom, call Nicole Boucher at 781 225-5868. For a list of collection sites in other communities, go to [www.deadiversion.usdoj.gov](http://www.deadiversion.usdoj.gov).

**MEDICARE OPEN SEASON** – Each year Medicare offers an Open Enrollment period **from 15 October to 7 December for Medicare Advantage Plans (Part C) and Prescription Drug coverage (Part D)**. The ensuing media campaign and mailings lead to confusion and anxiety in folks. We receive many calls from folks who have been scared by intense advertising and direct mail campaigns and are worried about not being adequately covered. **Remember, beneficiaries who have Medicare Parts A and B, TRICARE For Life (TFL) and the TRICARE Pharmacy benefit have total coverage and as a rule do not need either Part C or Part D** so you can ignore the frantic pitches. Any questions, call Captain Love at 781 225-1310.

**MEDICARE/TRICARE** – We have mentioned this before but it bears repeating because no matter how many times we cover this subject, there are always questions and problems encountered due to a misunderstanding or folks not believing it. **TRICARE eligibility for all benefits (including pharmacy) ends when one becomes eligible for Medicare Part A regardless of age. It can only be restored with the purchase of Part B.** (An exception exists for those currently enrolled in the Uniformed Services Family Health Plan (USFHP). A beneficiary age 64, needs to be aware of the necessity to sign up for Medicare Parts A and B three months before his/her 65th birthday to avoid interruption of TRICARE benefits. Upon enrolling in Part B, TRICARE eligibility is restored and TFL automatically becomes second payer to Medicare. As a wraparound to Medicare, it covers your deductible and co- payments. As a rule you do not need any additional health insurance. **For those who are still employed, some confusion results from differing requirements on the purchase of Part B between Medicare and TRICARE.** Medicare allows one who is employed and **has health insurance from that employer** to defer Part B without a penalty until no longer employed. **However, TRICARE benefits will terminate when eligible for Part A regardless of any other health insurance.** Beneficiaries turning age 65 receive a letter from the Defense Manpower and Data Center (DMDC) reminding them about the requirement to sign up for Part B in order to retain TRICARE benefits. For information on signing up for Medicare call, (800) 633-4227 or go to [www.medicare.gov](http://www.medicare.gov).

**TRICARE PHARMACY BENEFITS** – Currently, TRICARE beneficiaries are served by military pharmacies, home delivery and a robust national retail network of over 56,000 pharmacies. Walgreen which left the network as of 31 December 2011 over a pricing dispute has now agreed to a new contract with Express Scripts effective 19 July 2012 to become effective 15 September 2012. **However, it is not yet known how it will impact TRICARE as specific details have not been released.** Many beneficiaries have found the convenient Home Delivery to be a better option than the more expensive retail and have switched. Express Scripts will assist in transferring your current prescriptions to Home Delivery. To learn more about converting your prescriptions, call 1-877-363-1303, or go to [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE) .

**TRICARE PRIME ENROLLMENT FEE UPDATE** – There was a great deal of angst expressed by military organizations and in their publications about the Administration's proposal for dramatically increasing all TRICARE beneficiary costs and begin charging a premium for TFL. This created considerable anxiety among beneficiaries. However, at this time, Congress declined to accept the proposal and instead agreed to a modest increase in the TRICARE Prime enrollment fee and pharmacy copayments not to exceed the annual cost of living adjustment in retired pay. Accordingly, for fiscal year 2013, effective 1 October 2012, the Prime enrollment fees for retirees and their families will be \$269.28/\$538.56. **Pharmacy copayments** have recently

been increased to \$5 (generic) and \$12 (brand name) for a **30 day supply** through the retail option. The costs for a **90 day supply** through Home Delivery are \$0 (generic) and \$9 (brand name). The copayment for a non-formulary drug (unless medical necessity is proven) is \$25 for 30 days retail and 90 days Home Delivery.

**5. UNIFORMED SERVICES FAMILY HEALTH PROGRAM (USFHP):** The USFHP is an excellent TRICARE Prime option serving more than 120,000 Uniformed Services beneficiaries through six regional contractors. It is available in our area through Brighton Marine Health Center (MA and RI) and Martin's Point (NH, ME, VT and upstate NY). **Legislation recently passed by Congress will bar enrollment of any beneficiary age 65 or older, who is not already enrolled by 1 October 2012. In addition, those under age 65 who are enrolled after 1 October 2012 will be disenrolled when attaining age 65. Current members who are already enrolled by 1 October 2012 are not affected. They will be grandfathered and allowed to remain in the plan for life.** As noted in the previous article, beneficiaries lose all TRICARE eligibility when becoming eligible for Medicare Part A with the exception of the USFHP members. Although a TRICARE Prime option, the USFHP is governed by a separate contract with the Department of Defense (DoD) which has allowed it to continue the enrollment of Medicare eligible **up until now**. The legislation and change in enrollment for those over age 65, reflects DoD's recognition of this fact and its attempt to provide consistency throughout the TRICARE program as well as cost considerations. These beneficiaries have eligibility for Medicare and TFL as an alternative. Although more expensive for the individual it is less expensive for DoD. For questions, call Brighton Marine at 1-800-818-8589, Martin's Point at 1-888-241-4556.

**6. DEPARTMENT OF VETERANS AFFAIRS (DVA):** Veterans issues of interest.

**AID AND ATTENDANCE** – Understanding and obtaining this means tested VA benefit to provide a payment to a wartime veteran/spouse/widow in need of financial assistance to help offset the cost of long term care in assisted living facilities or for in home care has resulted in many potential eligible recipients being denied this valuable benefit. It is said the Aid and Attendance benefit is underused with only about 145,000 receiving the monthly benefit out of the 2 million eligible. The complexity of the application process and confusion about financial limitations is part of the reason. The application requires considerable work to complete and the process is time consuming so it is recommended anyone making application seek assistance with completing and submitting it. For MA veterans, consult the local Veterans Agent who is available in each town. Expert assistance is also available in every state through a veteran's organization like the Disabled American Veterans or the American Legion usually collocated with the VA Regional Office for that state. National Service Officers are available who are knowledgeable about working with the VA and do not charge for the service.

Applicants should be aware of possible scams related to assisting with obtaining the benefit. Recently, there has been a huge increase in companies and individuals who are looking to cash in on the desperateness of those in need of assistance and are willing to cross legal boundaries for personal benefit and put the veterans at risk. It is not true that a veteran or widow is 100% guaranteed to be accepted. Offers of deferred rent based on this false assumption and charges for assistance in preparing the application are some of the problems encountered. Some assisted living and retirement facilities are using the promise of the VA benefit as a lure offering deferred rent which creates a hardship for the veteran/widow when the bill comes due. Current Federal law puts a \$10 limit on fees to help with an application although an attorney accredited by the DVA is allowed to charge a consultation fee to discuss publicly-available information regarding Aid and Attendance. For more information go to [www.va.gov](http://www.va.gov) or call 1-800-827-1000.

**7. SURVIVOR BENEFIT PLAN (SBP) AND DIVORCE:** If a retired member with SBP divorces, his/her spouse ceases to be a covered beneficiary as of the date the divorce is final. The coverage and payment of premiums is suspended upon notification to DFAS. However, there are several possibilities the retiree and former spouse need to be aware of to avoid serious problems. (1) Coverage of a Former Spouse (FS) is not mandated in law but may be directed as part of the divorce settlement. The court order must refer to the SBP specifically and not just be a general statement such as "that the FS shall be eligible to receive the member's

retirement benefits”. In addition to the requirement that the decree clearly identify the SBP specifically, **a signed election request must be submitted by the service member to DFAS before the first anniversary date of the divorce.** If the member fails or refuses to submit the decree and election request, the FS may do a “deemed election” by submitting a written request to DFAS **before the first anniversary date. This rule is strictly adhered to. If the deadlines are not made it will be almost impossible to provides coverage to a FS regardless of the court order.** Several Former Spouses found they were not covered because of failure to meet the deadline and even a letter to one’s Congressman cannot negate this provision of the law. (2) If coverage is not ordered by the court, a voluntary FS election may be made with the member requesting a change of status from spouse to Former Spouse within the one year time limit.(3) If neither a court order or voluntary election is made the SBP is suspended but is automatically resumed on the first anniversary date of **a remarriage** unless the member indicates in writing that he/she does not wish to resume coverage. (4) If the FS who is the beneficiary remarries before the age of 55, coverage is suspended but may be is resumed if the subsequent marriage is terminated by death or divorce. (5) as long as a FS beneficiary is alive, the member may not name a current spouse as beneficiary unless in **a voluntary election**, the FS waives the benefit in writing. This article covers only the highlights. It is strongly recommended that any retiree contemplating or involved in a divorce obtain more information at [www.retirees.af.mil](http://www.retirees.af.mil) or call Capt. Love at 781 225-1310.

**8. DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS):** Some tips on dealing with DFAS on a timely basis. Requests for changes to your account can take anywhere from 3 to 60 days depending on how you submit it. The **fastest way is through myPay** which allows you to view, print or save your Retiree Account Statement (RAS), and your IRS Form 1099R; start, stop or change electronic allotments to financial institutions; change your mailing or email address; make changes to your direct deposit information; subscribe to the DFAS Retiree Newsletter and more from your own computer. **Written requests by fax to 1-800-469-6559 or through the mail** require manual work and typically take 30-60 days to process. The more current the request, the less time it takes. **Phone requests to 1-800-321-1080** may seem like the quickest and easiest but there are pros and cons such as spending time on hold, or if a special request, getting to the right person. Some actions may be made in 30 minutes while others might take 30-60 days. Obviously, myPay is the best option and you are encouraged to check it out if not already using it, by going to [www.dfas.mil/](http://www.dfas.mil/).

**9. HEALTH AND WELLNESS CENTER (HAWC) 781 224-6374:** An excellent resource on base for all ID card holders including retirees. An article on healthy living and aging was submitted for this Newsletter which can be summarized by reiterating all the information you are continually reminded of concerning this process. In addition to adhering to a healthy diet, the importance of regular exercise, a social network and a positive mental outlook are also emphasized. It should be remembered that lifestyle factors or things we have control over can make a difference in how we age. By leading an active lifestyle, we are working to preserve our independence by increasing our functional ability. The benefits of regular exercise are many including but not limited to improved cardiovascular and muscular endurance, flexibility, balance, pain control, self-confidence and improved sleep patterns. Barring serious illness, the multiple benefits can make a difference between living independently at home or not. For those who are not currently active, they can begin by reducing sedentary leisure time. Find ways to socialize while pursuing activities and most importantly, we are in charge of our own mental attitudes. The old saw of “use it or lose it” is still valid. Aging happens to everyone unfortunately but our attitude toward it and our own initiative can influence it to our ultimate benefit. For more information on HAWC classes and programs go to [www.hanscom.af.mil](http://www.hanscom.af.mil) and click on the “clinic”, then HAWC to get the calendar and notice of special events.

**10. SCAMS:** To cover all the many scams that abound today would fill a book and more. Charitable giving is the American way yet there are some charities that are better than others in putting your donation to good use. Unfortunately, there are others that should be ashamed of their solicitation methods and use of proceeds. . Perhaps the more despicable charlatans out there are the ones who have found a way to make a personal profit by soliciting under the guise of helping veterans. Many bogus groups have recently arisen as noted by the

Veteran Services Officers in Massachusetts, an organization of local veteran's agents throughout the commonwealth. One outfit, named the "Bay State Vietnam Veterans" was recently exposed as a scam and there are many more out there. It is suggested donors know the organization and how the donated funds are to be distributed before parting with any cash. Telephone solicitations are particularly questionable and usually a request for the caller to put the information in the mail gets rid of them. If you are asked to put the donation in an envelope and tape it to the door for pickup, don't do it. While there is no easy way to know if the solicitation is legitimate, be skeptical and if you have reservations or doubts, don't do it and donate instead to nationally recognized organizations or local veteran's services where you know the proceeds will directly benefit veterans.

**11. BASE LIBRARY:** As noted previously, change is in the air at Hanscom and the Library building will be reassigned for the new "Hanscom AFB STARBASE" youth educational program sponsored by the Office of the Assistant Secretary of Defense. Starting this fall, the program will allow students a "hands-on, minds-on" opportunity to learn about science, technology, engineering and mathematics. The Library will continue to provide commercial computer access and a seating area on weekdays from 1100-1700 in the former facility. Effective immediately, evening and Saturday hours are discontinued.

**12. REOPENING OF MILITARY RETIREE ACTIVITIES OFFICE:** With the closure of the Brunswick NAS, the RAO had nowhere to locate. Retirees in the area have partnered with the Southern Midcoast Maine Chamber for office space, and are now located in the Border Trust Business Center, 2 Main St, Topsham. Open Mon-Fri 1300-1600, (phone is 207 725-8797 ext 8, or 207 841-0582) the dedicated retirees plan on providing all the services previously available and also have a Veteran's Service Officer on staff to assist with claims and/or answer questions.

**13. NEW WEBSITE FOR HANSCOM BARGAINS:** This article is from the last issue but is being run again to correct a mistake in the web address. Apparently, some gremlin messed it up last time. Go to [www.hanscomforsale.com](http://www.hanscomforsale.com) and check out this site for buying and selling within the base community. The site is similar to Craig's List but with a narrowly defined audience. There are 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 free.

**14. NEWS YOU CAN USE:** An assortment of news items you may find useful.

**ID CARD ISSUING FACILITIES** – <https://www.dmdc.osd.mil/rsl/appj/site?execution=e1s1> to find one nearest to you.

**AF TOTAL FORCE SERVICE CENTER** - for active, reserve and retirees call 1-800-525-0102. This number replaces all the separate numbers previously used for the different components.

**NATIONAL PERSONNEL RECORD CENTER (NPRC) NEW ADDRESS** – NPRC, 1 Archives Drive, St Louis MO 63138-1002. Tel: 314-801-0800, Fax: 314-801-9195.

**VETERANS AFFAIRS CLAIMS REVIEW** – To schedule an appointment with an AMVETS representative for help with preparing a VA claim at the Airman and Family Readiness Center, call 617 303-5698.

**15. AN AFTERTHOUGHT:** A senior citizen in Florida bought a brand new Mercedes convertible he had wanted all his life. As he took off down the road at 80 mph, he saw the blue lights of a Florida State Trooper following him. Figuring he could get away from him, he sped at up to 100 mph before he came to his senses and pulled over. The Trooper walked up to the car and said, "My shift ends in 30 minutes and it is Friday. If you can give me a reason why you were speeding that I have never heard before, I'll let you go." The man looked at him and replied, "Years ago my wife ran off with a Florida State Trooper and I thought you were bringing her back." The Trooper replied, "Have a nice day."

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

BASE TELEPHONE NUMBERS

Airman and Family Readiness Center	781 225-2765	Public Affairs	781 225-1684
Base Exchange	781 862-0580	Retiree Activities Office	781 224-1310
Base Commander	781 225-1305	Security Police	781 225-5000
Base Billeting	781 377-2112	Services	781 225-1357/1485
Class VI store	781 225-3963	Shoppette	781 225-3963
Clinic Services (main number)	781 225-6789	Straight Talk	781 225-1380
Pharmacy	781 225-6175	(Commander's Hotline)	
Refills	781 225-6789	Veterinary Clinic	781 225-2772
Appointments	1-888-628-9633	Visitor's Center	781 225-6642
Commissary	781 377-4210	DEERS	1-800-538-9552
Customer Service (ID cards)	781 225-1320	TRICARE	1-877-874-2273
Family Camp	781 225-3953	TRICARE For Life	1-866-773-0404
Fitness Center	781 225-6631	Express Scripts	1-800-363-1303
Fourth Cliff Reservations	1-800-468-9547	VA Affairs	1-800-927-1000
Gas Station	781 225-3982	MA Veteran Services	617 210-5480
Health and Wellness Center	781 225-6374	DFAS	1-800-321-1080
Honor Guard	781 22-6558	Delta Dental	1-888-838-8737
Immunization Clinic	781 225-6172	Medicare	1-800-442-8430
Legal Office	781 225-1410	Social Security	1-800-772-1213
Minuteman Commons	781 225-6501		

**RETIREE ACTIVITIES OFFICE**  
**66 ABG/CVR**  
**20 SCHILLING CIRCLE**  
**HANSCOM AFB MA 01731-2800**

**REQUEST FOR NEWSLETTER  
OR ADDRESS CORRECTION**

**GRADE    LAST NAME            FIRST            MI            SUFFIX**

\_\_\_\_\_

**ADDRESS** \_\_\_\_\_

**CITY/TOWN** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**SERVICE BRANCH**

**ARE YOU A RETIREE? ( ) SURVIVING SPOUSE ( )** \_\_\_\_\_

**TELEPHONE (optional) ( )** \_\_\_\_\_

**CHECK IF THIS IS AN ADDRESS CORRECTION ( )**

**RETURN TO: 66<sup>th</sup> ABG/CVR**

**20 Schilling Circle**

**Hanscom AFB MA 01731-2800**

**66 ABG/CVR**

**20 SCHILLING CIRCLE**

**HANSCOM AFB MA 01731-2800**

**OFFICIAL BUSINESS**