

131st BW RAO Newsletter

January - March 2019, 1st Quarter Issue



The O'Fallon Veterans/131BW Retirees Activities Office (RAO) would like to wish all Veterans, Retirees and families a safe, healthy and Happy New Year.

Our staff of former members of the 131st and tenant units, Air Force, Army, Navy and Marines have put in 2013 hours for the past year and have serviced over 396 inquires either by phone, email or personal visits to our Office.

The RAO has an on-going need for volunteers to assist and inform the retiree community. If you are a retired military member or spouse from any military branch, and you are available 4 hours for 1 day a week from either 9 a.m. to 1 p.m. or noon to 4 p.m., contact the office to volunteer. Additional volunteers are needed substituting for staff needing to miss a day for other needs. Our phone number is 636-379-5577, or, emails us at veteransaffairs@ofallon.mo.us

Our office is open from 9 AM to 4 PM Monday thru Friday.

OUR STAFF:

Palermo, Mark Bennett, Roger David, Jim Riggs, Thomas Davis, Michael Riley, Stephanie Rowe, Melvin Detz. Lewis Springer, William Lamzik, Kenneth Meier, Donald Wybierala, Thomas

Murat, Edward

2018 CHRISTMAS AIR GUARD/REUNION GATHERING

Thanks to everyone for another successful Christmas Party Reunion.

We had 106 people who enjoyed lunch and socialize. It appeared fun was had by all. Door prizes were 3 131st Wing 30oz, tumblers each containing a prize, 1 \$50, 1\$25, 1 free admission to next year's Christmas Gathering. Fisher House will receive \$454.

Thanks to all the people that help making the party a success.

We don't have email addresses or phone numbers for everyone, if you know someone that isn't receiving an invitation that might be interested in coming, please ensure we get their contact information. Preferred method of contact is email & Facebook when we send out announcements; however, we know not all have the internet or computers. So, again, if you know of anyone not being notified have them/you shoot us an email to: 131christmas@gmail.com

Also, please keep us updated on your contact information.

If anyone has any recommendations for next year, please let us know. Additionally, if you would be interested in helping, let us know.

Morris Swofford/Scooter <u>swoff757.scooter@charter.net</u> 636-294-6084, Cell: 573-552-7986

Lisa Muschler <u>lisa.muschler@yahoo.com</u> 636-297-4870 or 636-357-5384

Any Christmas Party emails: <u>131christmas@gmail.com</u>

MARK YOUR CALENDAR NOW FOR NEXT YEAR – 11 Dec 2019 ELKS LODGE O'FALLON MO

Thank you, again, to all who came out to the party.

DANIEL MCFARLAND

On December 14, 2018, the veterans lost a friend. Dan has helped so many veterans with their process of getting help from the Veterans Administration. Dan attended Fee Fee Baptist Church and was ordained as a Minister. He was employed as a Service Officer for the Missouri Veteran's Commission for twenty years. He served as a Police Officer for the Woodson Terrace Police Department over thirty years attaining the rank of Lieutenant. Dan served in the Marines and was a Vietnam Veteran with an Honorable Discharge. He retired with over 26 years of military service from the 131 FW-Missouri Air National Guard.. Dan as the Missouri Veterans Service Officer and would spend one Friday each month at the Veterans/131st RAO in O'Fallon City Hall. He normally would have a line of veterans and their family waiting to see him for assistance. He will be missed by all.

HEADSTONE AT THE NATIONAL CEMETERY

There have been times when the headstone installed at the national cemetery has the incorrect rank of the serviceman engraved. Some of the problem lies with the cemetery or funeral home using the DD214 form when the individual has served in the National Guard after serving active duty in the regular military and has been promoted to a higher rank than when they served active duty. The Traditional Guardsman would have received a Form 22 from the guard at their time of completion of service which is not included on the DD214 form.

Part of the problem is that the archived records for the Guardsman are retained in different locations than the active duty records.

Members of Reserve Components and Reserve Officers' Training Corps

(1) Reservists and National Guard members who, at time of death, were entitled to retired pay under Chapter 1223, title 10, United States Code, or would have been entitled, but for being under the age of 60. Specific categories of individuals eligible for retired pay are delineated in section 12731 of Chapter 1223, title 10, United States Code.

- (2) Members of reserve components, and members of the Army National Guard or the Air National Guard, who die while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while performing active duty for training or inactive duty training, or undergoing such hospitalization or treatment.
- (3) Members of the Reserve Officers' Training Corps of the Army, Navy, or Air Force who die under honorable conditions while attending an authorized training camp or on an authorized cruise, while performing authorized travel to or from that camp or cruise, or while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while engaged in one of those activities.
- (4) Members of reserve components who, during a period of active duty for training, were disabled or died from a disease or injury incurred or aggravated in line of duty or, during a period of inactive duty training, were disabled or died from an injury or certain cardiovascular disorders incurred or aggravated in line of duty.
- (5) Members of reserve and Guard components who have met minimum active duty service requirements, as applicable by law, and who were discharged under conditions other than dishonorable are also eligible provided they were called to active duty and served the full term of service.

 Not eligible

h. Active or Inactive Duty for Training

A person whose only service is active duty for training or inactive duty training in the National Guard or Reserve Component, unless the individual meets the eligibility criteria listed in Section III.1.b. of this information sheet.

Active Military, Inactive Reserves or National Guard personnel records *are not* maintained by the NPRC. Click <u>Location of Military Service Records</u>, <u>Official Military</u> Personnel Files (OMPFs) and Health and Medical Records for additional information.

Discharged, deceased or retired from active duty on or after October 1, 2004 to December 31, 2013	All Personnel	Air Force Personnel Center HQ AFPC/DPSSRP	Department of Veterans Affairs
Discharged, deceased or retired from active duty on or after January 1, 2014	All Personnel	Air Force Personnel Center HQ AFPC/DPSSRP	AF STR Processing Center
Active (including National Guard on active duty in the Air Force), TDRL, or general officers retired with pay	All Personnel	Air Force Personnel Center HQ AFPC/DPSSRP	
Reserve, retired reserve in non-pay status, current National Guard officers	Various Personnel	Air Reserve Personnel Center	

not on active duty in the Air Force, or National Guard released from active duty in the Air Force

Current National Guard enlisted not on All active duty in the Air Force Personnel

HQ ARPC/DPTOCW (Contact Center)

The Adjutant General (of the appropriate state, DC, or Puerto Rico)

Air Force

• Air Force Personnel Center

HQ AFPC/DPSSRP 550 C Street West, Suite 19 Randolph AFB, TX 78150-4721

Telephone: 1-800-525-0102

Air Reserve Personnel Center

HQ ARPC/DPTOCW (Contact Center) 18420 E Silver Creek Ave Bldg 390 MS 68 Buckley AFB, CO 80011

Telephone: 1-800-525-0102

[Source: cem.va.gov/dem/burial_benefits/eligibile.asp]

VA's CHANGES TO PENSION AND DIC RULES MAY MAKE GETTING BENEFITS EASIER

The VA has made changes to regulations governing <u>VA pension</u> and <u>Parents'</u> <u>Dependency and Indemnity Compensation</u>, which are need-based programs. According to the VA, these changes will ensure that only those with a genuine need receive these benefits.

There were four major changes to the qualifications for these benefits:

Establishment of a clear net-worth limit for income and assets

Establishment of a 36-month look-back period to review asset transfers at less than fair market value that may reduce net worth

Establishment of up to a five-year penalty period to be calculated based on the portion of the *covered assets* that would have made net worth excessive, and

Updates to medical expense definitions for consistency with VA internal guidelines.

Establishment Of A Clear Net-Worth Limit

Previously, the VA used a complicated formula to compute net worth. The new regulations create an arbitrary amount. VA says this will make computation easier, faster, and fairer.

Under the new regulations, the net worth limit for 2019 is \$123,600. This limit will be increased by the same percentage as the annual social security COLA increase, if there is

one. A primary residence does not count as part of net worth, also a mortgage does not count as a liability.

Establishment Of A 36-Month Look-Back Period

This rule should keep people from hiding money in order to qualify for benefits. Some bad actors would sell stocks or other assets at a loss in order to qualify for pension benefits, others would "gift" money to a friend or family member in order to bring their net worth down to the qualifying limits.

The new rule requires VA to look at an applicant's finances for the 36 months prior to the application for pension to determine if there are any financial irregularities.

Establishment Of Up To A Five-Year Penalty Period

This rule is related to the 36-month look-back period.

If an applicant transfers money to a non-qualified source as determined above, the VA will withhold the pension based on the amount of money transferred. So, if an applicant transferred \$12,000 to an uncle in order to qualify for pension and their monthly pension amount is \$2,000, the VA will withhold 6 months of pension (\$2,000 x 6=\$12,000). This new rule allows the VA to withhold pension for up to 5 years in such cases.

Updates To Medical Expense Definitions

Medical costs have long been used in computing net-worth for pension benefits, however there has been much argument as to what really constitutes a "medical cost".

Previously, the VA didn't include some medical care such as custodial care, assistance with getting around in one's home, and in-home supervision. While this type of care isn't "medical" by definition, it is related to an underlying medical condition, therefore the VA has added it as a cost.

These new rules add these and other types of types of care as qualifying expenses.

Veteran's Pension

Veteran's pension is a monthly payment to certain veterans with income below levels.

The veteran must have served at least one day during a wartime period and be:

65 years or older, or permanently and totally disabled, or in a nursing home, or receiving social security disability, or receiving supplemental security income

Survivor's Pension

Survivor's pension, also known as the "death pension", is paid monthly payment to low-income, un-remarried surviving spouses and certain children of deceased wartime veterans.

Parents' Dependency and Indemnity Compensation (DIC)

Parents' DIC is a tax-free income-based monthly benefit for the parents, or parent, of a military service member or veteran who has died from:

A disease or injury incurred or aggravated while on active duty or active duty for training, OR

An injury incurred or aggravated in line of duty while on inactive duty for training, OR A service-connected disability.

<u>VETERANS ADMINISTRATION INTRODUCES NEW</u> ADMENDMENTS THAT IMPACT VETERANS PENSION

On September 18, 2018, The Department of Veterans Affairs ("VA") officially published the amendments to certain regulations in 38 CFR Part 3. The proposed changes, initially rolled out in January 2015, address perceived issues regarding the adjudication of VA Pension claims and the need to implement recent statutory changes. After receiving public comments, the VA finalized the regulations that released this week. The regulation changes are effective October 18, 2018 and focus on eligibility determination for needs-based benefits, such as pension benefits. The VA pension program provides a monthly tax-free benefit for veterans or surviving spouses of veterans who meet the service, medical, and financial requirements. The 2018 amendments impact both the financial and medical aspects of eligibility determination.

An estate planning and elder law firm has analyzed the new rules and summarized some of the key changes to the financial and medical eligibility requirements below:

- Net Worth: Will be evaluated against a fixed limit of \$123,600. The limit is based on the Medicaid maximum community spouse resource allowance and will rise slightly over time in accordance with Social Security cost of living adjustments.
- Look-back Period: A claimant who makes an uncompensated transfer after October 18, 2018 and within 36 months prior to their date of application may be subject to a penalty period not to exceed 5 years.
- Primary Residence: The claimant's primary residence will remain an exempt asset regardless of value, however, the new regulation states that the residential lot area cannot exceed 2 acres.
- Medical Definitions: The amendments include clarification on certain medical definitions and allowable medical deductions.

There are a number of other important changes that may drastically impact a claimant's eligibility as well as their planning options. If you have questions about your current VA pension benefits or about obtaining VA pension benefits, please contact a VA accredited attorney today.

TRICARE WEST REGION e-UPDATES ► **DEC 2018**

In case you missed it the following TRICARE West Regions e-Updates for DEC are available:

1. New enhancements to the Nurse Advice Line. The military health system (MHS) Nurse Advice Line has been extended throughout Europe, the Pacific, and Latin American regions in addition to the continental United States. Additionally, beneficiaries can now access the MHS Nurse Advice Line through a new website, MHSNurseAdviceLine.com. Get your health care questions or concerns answered via phone call, web chat or secure video chat.

- **2. ECHO benefit changes from fiscal year to calendar year.** Beginning Jan. 1, 2019, those who are receiving services through the <u>TRICARE Extended Care Health Option</u> (ECHO) program need to be aware of an important change. The ECHO benefit cap will now apply to covered costs during a calendar year instead of a fiscal year. The calendar year runs from Jan. 1 to Dec. 31.
- **3. TRICARE costs for 2019 are now online.** New TRICARE costs for 2019 are now available at www.tricare.mil. The Health Net Federal Services TRICARE West region website, www.tricare-west.com, will be updated with the new copayments, cost-shares and catastrophic cap amounts soon.
- **4. Keep DEERS up to date.** Have you experienced a qualifying life event (QLE)? Changes in marital status, birth of a child, change of address etc., could impact your eligibility, TRICARE communication contact information, and other information in the Defense Enrollment Eligibility Reporting System (DEERS). Be sure to check your personal information in DEERS periodically to make sure the most updated data is reflected.
- 5. **Reminder Use self-service tools on the web.** At www.tricare-west.com you can save time, and a call, by using self-service tools. Many of these tools allow you to web. Whether you need to change your primary care manager, view your payment history or check authorization status, you can do so by simply logging in to your secure portal and taking advantage of several time-saving tools 24 hours a day, seven days a week.
- **6. Review authorization letters and explanation of benefits (EOBs) online through your secure inbox.** Though Health Net Federal Services, LLC (HNFS) <u>no longer mails authorization letters or EOBs via postal mail</u>, you can still access these documents through your secure inbox at <u>www.tricare-west.com</u>. By logging in, you can view these documents, or even make changes to existing authorizations. Additionally, you can set your preferences so you can receive text or email notifications when your authorization has processed.
- 7. There are two easy ways to learn about your health. One, register for group teleclasses. January classes are Preparing to Quit Tobacco and The Basics of Depression Management, and February class topics are heart health and diabetes management. Two, learn at your own pace with online programs. Topics include: readiness for making change, self-care, tobacco cessation, and weight management.
- **8.** <u>Choose Wisely</u> with *Choosing Wisely*®. Learn how to get the most value for your health. Choosing Wisely offers guidance on many topics you can discuss with your doctor to help get the best care for you and your health.

[Source: TRICARE West Region | HNFS | December 7, 2018 ++]

TAPS FOR 131ST MOANG PERSONNEL AND SPOUSES WHO PASSED AWAY IN 2018

ANACHER, Beverly R. Bobbie, wife of CMS Eugene Anacher, December 16, 2018.

BARNETT, Barney, MSG, March 27 2018

COPELAND, Barbara (Barb., /Unnerstall, May 2, 2018.

DEVINCENT, Barbara, wife of Joe DeVincent, December 18, 2018

ELDER, John D., January 17, 2018

FISH, Gerald A., Sr. CMS, March 14, 2018

FOSHAGE, John Jack 69, January 10, 2018

GEILER, Edward R. SMS, March 29, 2018

HANSEN, "Jerry" Gerald B. CMS, January 27, 2018

HARTMANN, William A. "Bill", August 3, 2018

HENDRIX, Russell D. Dave Wed., January 17, 2018

KELLEY, Barbara, May 14, 2018, wife of nearly of Larry Kelley;

MAXEY, Myron A. CMS, July 2, 2018

MCFARLAND, Daniel (Dan) December 14, 2018

MILES, Dale Eugene, February 24, 2018

MONNIG, Donald G., Sr. LTC, February 5, 2018

MUSANTE, Elmo "John", October 25, 2018

NACRELLI, George Anthony Chief LTC, June 30th 2018

OESTEREICH, Esther, February 1, 2018, wife of the late Arthur E. Oestereich

OCCHI, Richard, November 5, 2018

SANDERS, John Dale, Jr., January 11, 2018

SOUTIEA, Wilfred "Bill" G., August 15, 2018

TUSTISON, Ronald Morris, July 22, 2018,

WADE, Charles A., September 09, 2018

WELKER, Paul Allen, SMS, October 28, 2018

WILLIAMS, Rick TSGT, November, 2018.

ZUMWALT, Harding R., Brig. Gen. January 8, 2018

LINK TO RETIREE PUBLICATIONS

Army Echoes http://soldierforlife.army.mil/retirement

Navy Shift Colors: www.shiftcolors.navy.mil

Air Force Afterburner: www.retirees.af.mil/afterburner

Marine Corps Semper Fidelis:

www.manpower.usmc.mil/portal/page/portal/M_RA_HOME MM/H_SR

Coast Guard Evening Colors: http://www.uscg.mil/hq/cg1/psc/ras

INPUT: If you have any suggestions for any type of additional articles you may like to have included in the future newsletters please email us. We look forward for more input from you and other agencies.

We will publish this newsletter four times a year if the supply of information is available.

Jim David, SMSgt, USAF (Ret) Director, RAO Ed Murat, MSgt, USAF (Ret) Newsletter Editor

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