



131st BW RAO Newsletter

January - March 2021, 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. 2020 was a bad year due to the Covid-19 pandemic. Our office was closed from March till November 2020. Our alternate plan was to monitor our phone and e-mail to check on calls and messages, this way one of our volunteers was available to help them from their home phone or email until the office reopened. We are now open Monday thru Friday from 9:00 AM till 3:30 PM, as long as the Covid-19 Virus does not close the O’Fallon MO City Hall. Our new office is located on the main floor of City Hall for customers wanting to come in. All customers will need to wear a mask and business will be transmitted through windows with speakers for communication. All customers need to check in with the city administrative staff located on the East Entrance to the building. 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 STAFF:

Bennett, Roger
David, Jim
Detz, Lewis
Dunn, Sheila
Graves, Sandy
Lanzik, Kenneth

Murat, Edward
Riggs, Thomas
Riley, Stephanie
Rowe, Melvin
Wybierala, Thomas

AIR GUARD/REUNION GATHERINGS

The Lindbergh Reunion at Creve Coeur Municipal Airport was held but the Christmas Party cancelled. Hopefully some of the events will be held in 2021.

**MARK YOUR CALENDAR NOW FOR THE CHRISTMAS PARTY IN DECEMBER
2021
ELKS LODGE O'FALLON MO**

VA UPDATES WELCOME KIT FOR VETERANS AND FAMILIES

WASHINGTON — The U.S. Department of Veterans Affairs announced today the addition of 10 ‘quick start guides’ and caregiver resources to the VA Welcome Kit — a guide for service members, Veterans, their families, caregivers, and survivors to access care, benefits and services.

The updated welcome kit makes it easier to obtain information about VA resources by listing each step and document needed in the application or enrollment process.

“Our welcome kit breaks down VA’s care, benefits and services in an easy-to-follow way so Veterans and their families don’t miss out on any VA resources they may be eligible for,” said VA Secretary Robert Wilkie. “This guide is the perfect starting point for anyone interested in what the department has to offer, and I encourage everyone in the Veteran community to download and share it with their networks.”

The VA Welcome Kit is organized around major life milestones, such as separating from military service, retirement or seeking care while aging. The kit now includes a total of 14 ‘quick start guides’ that cover a variety of topics, including:

- Applying for VA health care.
- Getting started with mental health services.
- Getting started with health services for women Veterans.
- Understanding community care.
- Accessing urgent care.
- Applying for a disability rating.
- Applying for education benefits.
- Applying for burial in a VA national cemetery and for memorial products.
- Understanding the modernized decision review process.
- Getting started with services for Veterans ages 65 and older.
- Getting started with Veteran state benefits and service.
- Getting started with Vet Center services.
- Getting started with caregiver benefits.
- Applying for survivor benefits.

More than 1 million copies of the VA Welcome Kit have been downloaded or printed across the country. VA created the kit and follow-on guides using human-centered design

with feedback from hundreds of Veterans and their families. Source: Office of Public and Intergovernmental Affairs, Dec. 22, 2020

WHO WILL GET A COVID-19 VACCINE FIRST?

The U.S. Food and Drug Administration has authorized the first COVID-19 vaccine. We have a limited amount of this vaccine to start.

We've worked with the Centers for Disease Control and Prevention (CDC) and other federal partners to develop a phased plan that will help us do the most good for the most people during this time. Under this phased plan, we'll first offer vaccines to Veterans in our long-term care facilities and frontline VA health care workers. Vaccinating our health care workers first helps us continue providing care for Veterans.

After these groups, we'll begin to offer vaccines to more Veterans who are at high risk of severe illness and death from the Covid-19. Your VA health care team will contact you if you're eligible to get a vaccine during this time.

We will follow CDC guidelines for determining who is considered to be at high risk of severe illness and death from Covid-19. Factors that may influence the risk of severe disease include the following:

- **Age.** The risk of severe illness or death from Covid-19 increases with age.
- **Existing health problems.** People with certain health problems (like diabetes, heart disease, or obesity) have a higher risk of severe illness or death from Covid-19.
- **Other factors** that raise a person's risk of severe illness or death from Covid-19, such as living in a nursing home or other group living facility.

More questions answered at: www.va.gov/covid-19-vaccine/

NEED HEALTH ADVICE? ASK A NURSE 24/7

You woke up with a sore throat and a headache. Could it be a mild cold, the flu, or Covid-19? The Centers for Disease Control and Prevention website can help you understand the differences and similarities between the flu and Covid-19. But when you need advice for any medical concern, TRICARE resources can help. The Military Health System (MHS) Nurse Advice Line is available for you to get health care support from a registered nurse, at no cost, 24/7. Phone, web chat, and video chat options are available to you.

“It can be worrisome to develop cold or flu symptoms during a pandemic,” said U.S. Public Health Service Lt. Bobby Taylor, MHS Nurse Advice Line program manager. “Our team is here to help you navigate your family’s health care needs. A nurse can assess your symptoms and give you advice at any time of the day or night, from the comfort of your home.”

Through the MHS Nurse Advice Line, you can get recommendations for the most appropriate level of care based on your symptoms. If needed, you can get help finding an urgent or emergency care facility. If you’re enrolled at a military hospital or clinic, you can get help scheduling a same or next day appointment. After the call, you can also view a secure summary of your health care advice.

Not sure if you’re eligible to receive MHS Nurse Advice Line services? The MHS Nurse Advice Line is available to you if you’re enrolled in a TRICARE health plan and living or traveling in the U.S., or in a country with a military hospital or clinic. If you’re in the U.S., Guam, or Puerto Rico, you can call 1-800-TRICARE (1-800-874-2273), then choose option 1. You can find all other country-specific phone numbers on the website. This service isn’t available if you’re enrolled in the US Family Health Plan, which has its own nurse advice line.

If you or a family member has a life-threatening condition; the MHS Nurse Advice Line isn’t for emergencies. If you reasonably believe you have an emergency call 911 or your international emergency number or go to an emergency room. The hospital department that provides emergency services to patients who need immediate medical attention..

Take care of yourself and your family this fall and winter. When in doubt, connect with the MHS Nurse Advice Line

SURVIVOR BENEFIT PLAN (SBP) - DEPENDENCY INDEMNITY COMPENSATION (DIC) OFFSET (WIDOWS TAX):

The National Defense Authorization Act for Fiscal Year 2020 changed the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). Under the previous law, a surviving spouse who receives DIC is subject to a dollar-for-dollar reduction of SBP payments, which can result in SBP being either partially or fully offset. The repeal will phase-in the reduction of this offset beginning January 1, 2021, and entirely eliminate the offset on January 1, 2023. For the remainder of calendar year 2020, surviving spouses remain subject to the existing dollar-for-dollar offset of SBP payments by the amount of DIC paid by VA. After January 1, 2021, survivors subject to the “SBP-DIC Offset”

(<https://www.dfas.mil/RetiredMilitary/survivors/Understanding-SBP-DIC-SSIA/>) will

potentially see a change in their SBP payments. This reduction in SBP payments was also known as the “Widows’ Tax”. For additional info go to:
<https://www.dfas.mil/RetiredMilitary/survivors/SBP-DIC-News/>

COMMISSARY SURCHARGE

Is the Commissary Surcharge Going to Increase?

There's good news and bad news. First, the good news is that the surcharge is definitely not going up. And in case you don't believe me, here's a quote straight from the commissary headquarters: Kevin Robinson, a commissary spokesperson, told us, "It would take a change in law to raise the commissary surcharge and, to date, no legislation has been proposed to do so." The commissary surcharge has long been set at 5%. You'll find it noted at the end of your commissary receipt, and it is calculated on your total purchase amount before coupons are deducted. Revenue from the surcharge pays for commissary construction and infrastructure updates.

There is, however a relatively recent additional fee for some shoppers using debit or credit cards. Service connected disabled veterans rated below 100%, Purple Heart recipients and their caregivers registered with the VA's caregiver program are authorized access to the commissary starting Jan.1, 2020. But when adding those users to the system, DeCA also added credit and debit card fees for those users. For credit cards the fee is 1.9% and for debit card use a 0.5% fee. These don't come into play if you pay with cash, check or the Military Star card. [Source: <https://retireenews.org> | November 30, 2020 ++]

PHARMACY BENEFIT MANAGERS

Court Ruling on Middlemen Who Control Drug Prices

The Supreme Court ruled unanimously 10 Dec that states can regulate pharmacy benefit managers, the prescription drug "middlemen" whose actions affect 250 million Americans. The ruling is a victory for 45 states, led by Arkansas, and independent pharmacies that sought to stop so-called PBMs, which process prescription drug claims and then reimburse pharmacies, from keeping reimbursement rates low for generic drugs. That has caused thousands of independent pharmacies to close, particularly in rural areas.

The case, which was argued in October, garnered little attention compared to the major health care dispute over the Affordable Care Act that the high court heard in November. That case – in which a coalition of states led by Texas sought to have the law

declared unconstitutional because Congress eliminated the tax penalty intended to enforce insurance coverage – isn't likely to be decided until the spring. Like three other cases decided Thursday, the pharmacy ruling did not include new Associate Justice Amy Coney Barrett, who was not yet confirmed in October.

During oral argument, several justices expressed concern that state interference in the prescription drug marketplace might subject pharmacy benefit managers to dozens of state laws – something a 1974 federal law was meant to preclude. The Pharmaceutical Care Management Association – the trade group for benefit managers such as CVS/Caremark, OptumRX and Express Scripts – argued that the Employee Retirement Income Security Act of 1974 preempts state laws such as the one Arkansas passed in 2015. The U.S. Court of Appeals for the 8th Circuit agreed with the trade group two years ago.

But during oral argument, held by telephone during the COVID-19 pandemic, Chief Justice John Roberts acknowledged that Arkansas seeks to regulate drug prices, not the insurance plans themselves. The Trump administration sided with Arkansas in the case. It argued that states should be able to regulate the rates that pharmacy benefits managers reimburse pharmacies. The case came to the court at a time when drug prices were an issue in the presidential and congressional elections. Over the past 20 years, spending on drugs has risen by 330%, compared with a 208% increase in health care costs. [Source: USA TODAY | Richard Wolf | December 1, 2020 ++]

EYEGASSES

Ophthalmic Practice Rules

The Federal Trade Commission (FTC) has sent 28 letters to unnamed eyeglass prescribers warning them of potential violations of Ophthalmic Practice Rules, known as the Eyeglass Rule, which ensures consumers the right to comparison-shop for prescription eyeglasses. Under the Rule, prescribers:

- Must provide patients with a copy of their eyeglass prescription immediately after an eye exam that includes a refraction, even when not requested.
- Cannot require patients to buy eyeglasses as a condition of providing them with a copy of their prescription.
- Cannot place a liability waiver on the prescription.
- Cannot require patients to sign a waiver.
- Cannot require patients to pay an additional fee in exchange for a copy of their prescription.
- Cannot refuse to perform an eye exam unless the patient buys eyeglasses, contact lenses, or other ophthalmic goods from them.

Some unnamed prescribers who provide contact-lens fittings in addition to eye examinations were also warned of potential violations of the agency's Contact Lens Rule, which is similar to the Eyeglass Rule. Violations of either rule can result in legal action, including civil penalties of up to \$42,530 per violation. The FTC's Understanding

your prescription rights for glasses and contact lenses provides useful guidance for consumers. [Source: FTC Press Release | December 8, 2020 ++]

TAPS FOR 131ST MOANG PERSONNEL AND SPOUSES WHO PASSED AWAY IN 2020

BARTON, Hugh H, LTC , Aug, 18, 2020.
BODEN, Raymond, March 31, 2020
BRANNUM, Irma, wife of Bobby Brannum, January 3, 2020
BUSSEN, John, September 8, 2020
CROOKS, Frank C, Major Gen, September 20,2020
COOK, Robert L, Lt. Col., Saturday, February 22, 2020,
DITTMEIER, III, Frank L., August 8, 2020
ELDER, Joyce, wife of John Elder, April 28, 2020
FARLEY, Jr., William "Bill" Preston (Happy), June 13, 2019 *
FERNANDEZ, Nancy M., wife of Ronald A. Fernandez, July 12, 2020
FRIOLI, Donald, (Don), January 10, 2020
GHIO, John J. (Jack), REV, October 22, 2020.
GOING, Caroline, wife of Gale Going, September 22, 2020
HALLER, Jr., Vernon W, CMS, January 24, 2020
HILL, Walt E, MSGT, January 12, 2020
HUSLEY, James, March 27, 2020
HUNGERFORD, Richard C., Capt., November 27, 2019 *
JONES, Gerald A. (Jerry), August 12, 2020
LAND, Terry I, .December 11 2020\
MAISAK, David J., April 29, 2020
MAYNARD, Richard L., October 19, 2020
MILLER, David A., April 29, 2020
QUADE, Douglas, October 8, 2020
SCHUCHARDT, Gary O., April 15, 2020
STEGE, Robert W., December 4, 2020
URSCHLER, Sr., Charles F., October 10, 2020
WINKLE, Charles R., CMSGT, July 14, 2020
WEINRICH, Arnold V., CMSGT, October 1, 2020
ZAIGER, SR., Daniel W., CMSGT July 14, 2020

*Several are from previous years that we had not received before.

Note: These are the only people that we know passed away. If you have any knowledge of others, contact Larry Kelley with the information at lk001@mail.win.org.

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.

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