



# 131<sup>st</sup> BW RAO Newsletter



*Serving all branches*

## October - December 2019, 4th Quarter Issue

The O’Fallon Veterans Office/131<sup>st</sup> BW Retirees Activities Office, MOANG, is committed to providing its retirees the best support possible. The office is staffed with former members of the Air Force, Army, Navy and Marines. We have been lucky in having these veterans and retirees volunteer to provide this support. The RAO has an on-going need for volunteers to assist and inform the retiree. We offer service five days a week from 9 AM till 4 PM Monday thru Friday.

\*\*\*\*\*

### Upcoming Events

On each Wednesday there is “Coffee Talk” for the veterans at Grace Baptist Church, 3601 Ehlmann Road, St. Charles Mo. At 9:00 AM.

October 17 Thursday --- Monthly Luncheon 1100 Hrs. Firehouse Bar and Grill, 3500 Lemay Ferry Road, 314-892-8903

October 19 Saturday --- Scott AFB Retiree Appreciation Day, 7 am – 3 pm. At the Event Center (Club)

October 16, Saturday --- Whiteman AFB Retiree Appreciation Day, 7 am At Mission End ( The Club) 660-687-6457

November 11, Monday--- Veterans Day, O’Fallon Veterans Memorial Walk, 11 am. On Belleau Creek Rd.and Veterans Memorial Hwy.

December 7, Saturday --- Pearl Harbor Day Ceremony, 6 pm Krekel Civic Center , 305 Civic Park Road, O’Fallon MO

December 11, Wednesday --- Christmas Air Guard/Reunion Gathering, 11 am – 3 pm.,O’Fallon Elks Lodge, 1163 Tom Ginnever, O’Fallon MO

\*\*\*\*\*

### 2019 CHRISTMAS AIR GUARD/REUNION GATHERING

Save the date for the 2019 Christmas Air Guard Party/Reunion.

It will held on **11** December 2019 from 1100 -1500 at the O’Fallon Elks Lodge. The menu will be the same as last year’s. I hope to have the website up in the next month or as soon as

possible. More information will be forthcoming. Our 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 who would like to come to the party, please in touch with them

Also, please keep us updated on your contact information.

\*\*\*\*\*

## **Get Ready: TRICARE Open Season, Federal Benefits Open Season Begins Nov. 11, 2019**

Open season is an annual period when you can enroll in or change health plans for the next year. Now is the time to think through whether you or your family members want to make changes to your current health, dental, and vision plan coverage.

Two open seasons run at the same time this fall: TRICARE Open Season and Federal Benefits Open Season. TRICARE Open Season applies to anyone enrolled in or eligible for TRICARE Prime (including the US Family Health Plan) or TRICARE Select. Federal Benefits Open Season is for enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP). Both the TRICARE and FEDVIP open seasons begin on Nov. 11 and end on Dec. 9. Enrollment choices made during this period will take effect on Jan. 1, 2020.

“Every year your health coverage needs may change,” said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “Open season is your chance to think about the kind of coverage you’ll need for the upcoming year and make any changes.”

To get ready for open season, you can use tools on the TRICARE website, like the TRICARE Plan Finder and TRICARE Compare Cost Tool. These resources help you see which plans you’re eligible for and help you to compare plans and costs. On the FEDVIP enrollment website, you can enroll in or make changes to your FEDVIP plan. The website also provides tools to help you find the right dental and/or vision plans for you and your family.

### **What can you do during TRICARE Open Season?**

If you’re eligible to participate in TRICARE Open Season, you have three choices for your 2020 health coverage:

- **Do nothing.** If you want to stay in your current TRICARE health care plan, you don’t have to take any action. You’ll continue in your current health plan through 2020 or as long as you’re eligible.
- **Enroll in a plan.** If you’re eligible for TRICARE Prime or TRICARE Select but not enrolled, you can enroll in a plan now.
- **Change plans.** If you’re already enrolled in a TRICARE Prime or TRICARE Select plan, you can switch plans and switch between individual and family enrollment.

TRICARE Open Season doesn’t apply to TRICARE For Life (TFL). TFL coverage is automatic if you have Medicare Part A and Medicare Part B. Open season also doesn’t apply to premium-based plans:

- TRICARE Retired Reserve
- TRICARE Reserve Select
- TRICARE Young Adult
- Continued Health Care Benefit Program

As described in the [TRICARE Plans Overview](#), you can purchase premium-based plans any time. Outside of TRICARE Open Season, you can only enroll in or make changes to your TRICARE Prime or TRICARE Select plan following a [Qualifying Life Event \(QLE\)](#). A QLE is a certain change in your life, such as marriage, birth of a child, change of address, or retirement from active duty. Different TRICARE health plans may be available to you and your family members after a QLE.

### **What can you do during Federal Benefits Open Season?**

Your chance to enroll in FEDVIP is during the [Federal Benefits Open Season](#). FEDVIP, managed by the U.S. Office of Personnel Management, offers eligible TRICARE beneficiaries a choice between multiple vision and dental plans and carriers. Some plans offer both high and standard options.

If you're already enrolled in a FEDVIP dental and/or vision plan, your enrollment will automatically continue in 2020. If you wish to make changes to your existing plan, you must do so during open season.

Those eligible for FEDVIP dental coverage include:

- Retired service members and their eligible family members
- Retired National Guard and Reserve members and their eligible family members
- Certain survivors
- Medal of Honor recipients and their immediate family members and survivors

Those who may qualify to purchase FEDVIP vision coverage include:

- Active duty family members
- National Guard and Reserve members and their eligible family members
- Retired service members and their eligible family members
- TRICARE For Life beneficiaries

To enroll in a FEDVIP vision plan, you must be enrolled in a TRICARE health plan or have TFL coverage.

Take command of your health and learn about this year's [TRICARE Open Season](#) and [Federal Benefits Open Season](#). If you want to change your 2020 coverage, you must take action during open season. Sign up for email updates about open season on the [TRICARE website](#).

Last Updated 9/9/2019

\*\*\*\*\*

## **RESERVE VA COUNSELING**

### **Availability During Training or Drill Weekends**

The U.S. Department of Veterans Affairs (VA) and the Department of Defense formalized a partnership 28 JUN between VA's Vet Centers and the National Guard Bureau, to provide Vet Center counseling, outreach staff and other services to members during training or drill weekends. "This relationship between VA and the National Guard further advances the department's efforts to decrease service member and Veteran suicide," said VA Secretary Robert Wilkie. "Vet Center staff will provide counseling and referral to those who may be under stress and at risk for self-harm."

VA's 300 Vet Centers, 80 Mobile Vet Centers and a 24/7 call center provide community-based counseling for a wide range of social and psychological services, including confidential readjustment counseling and outreach and referral to eligible Veterans, active-duty, and National Guard and Reserve members and their families. Vet Center counselors and outreach staff, many of whom are Veterans themselves, are experienced and prepared to discuss the tragedies of war, loss, grief and transition after trauma. Suicide prevention is a top priority for the National Guard, which experienced the highest rate of suicide among military components in 2017. Since then, VA has seen a 38% increase in National Guard service members seeking Vet Center services.

"This is an important and historic day for the National Guard and Veterans Affairs," said Gen. Joseph L. Lengyel, chief of the National Guard Bureau, "This partnership will increase our ability to offer access to services to our Guard Soldiers and Airmen and their families who live in remote locations. Ultimately, this partnership will positively impact the readiness of our force." Suicides across the Guard have dropped to the lowest point than they have been in the past 5 years when comparing annual data from January to August. NGB is carefully examining the information to determine whether a direct correlation exists between the reduction of suicides so far in 2019, and this type of strategic engagement.

Nearly 300,000 Veterans and active-duty service members received Vet Center services in 2018. To find out more about Vet Centers, or to locate a nearby Vet Center, visit [www.vetcenter.va.gov](http://www.vetcenter.va.gov). [Source: VA News Release | August 27, 2019 ++]

\*\*\*\*\*

## **DFAS FIANANCE AND ACCOUNTING SERVICE (DFAS)**

<https://www.dfas.mil/retiredmilitary.html>

DFAS on Facebook: <https://www.facebook.com/DefenseFinanceandAccountingService/>

This is the 'Go To' place for Retired Military & Annuitants.

There is a wealth of information to assist retirees with most of their questions.

- News and Events
- Retired & Annuitant Pay
- Retirement (Plan – Apply – Manage)
- Disability Entitlements
- Provide for Loved Ones
- Survivors and Beneficiaries
- Secondary Dependency

\*\*\*\*\*

## **TRICARE PRIME**

## **Annual Enrollment Fee Payers Could be in Line for a Refund**

Retirees who paid annual Tricare Prime enrollment fees in 2018 or 2019 could be in line for a refund. That's thanks to a change in how yearly out-of-pocket maximum payments are calculated, according to a Tricare manual policy update released on 29 AUG. The change, which is retroactive to 2018, allows annual enrollment payments to be applied towards maximum out-of-pocket expenses and is expected to lower costs for retirees. "For the 2018 and 2019 enrollment fees credited to the catastrophic cap, the contractor shall notify the beneficiaries by letter of the credit, how the credit was applied, and how a refund can be requested," instructs the manual update.

Those who joined the service before Jan. 1, 2018, have a \$3,000 maximum out-of-pocket cost. Those who joined after Jan. 1, 2018 have a cap of \$3,600 and pay around \$600 per year to enroll in Tricare Prime. Retirees who pay their enrollment fees via a monthly allotment will have those payments automatically stopped next year when they hit their out-of-pocket maximums, according to the update. Future retirees who joined the service after Jan. 1, 2018 also benefit as a result of the change. They pay a \$1,000 enrollment fee for Tricare Select while current retirees aren't charged an enrollment fee for that plan.

Active duty service members or Tricare for Life users are not impacted by the changes since they are not assessed enrollment fees. Tricare Reserve Select, Tricare Retired Reserve or Tricare Young Adult users who pay a monthly premium are also not impacted by the changes. [Source: ConnectingVets.com | Julia LeDoux | August 30, 2019 ++]

\*\*\*\*\*

## **B-2 STEALTH BOMBER**

### **First Arctic Circle Mission**

In a clear message to Russian forces, three US B-2 Spirit stealth bombers flew an extended sortie over the Arctic Circle for the first time on 5 SEP, the Air Force's 509th Bomb Wing confirmed to Insider. "This familiarization was the B-2's first mission this far north in the European theater," according to a Facebook post from the US Air Forces in Europe and Air Forces Africa. Details about the sortie over the Norwegian Sea are scarce, but the aircraft involved completed a night refueling over the Arctic Circle as part of Bomber Task Force Europe. In March, Norway accused Russia of jamming its GPS systems and interfering in encrypted communications systems. "Training outside the U.S. enables aircrew and Airmen to become familiar with other theaters and airspace, and enhances enduring skills and relationships necessary to confront a broad range of global challenges," US Air Force spokesman Capt. Christopher Bowyer-Meeder told Insider.

The B-2s are part of the 509th Bomb Wing from Whiteman Air Force Base in Missouri. They are deployed to Royal Air Force Base Fairford near Gloucestershire, England where last month

they flew with non-US F-35s for the first time. RAF Fairford is the forward operating location for US Air Force in Europe's bombers. Four KC-135 Stratotanker aircraft from the 100th Air Refueling Wing stationed at RAF Mildenhall joined the B-2s on the mission over the Norwegian Sea. A spokesperson from the 509th Bomb Wing told Insider that no other NATO aircraft were involved in the mission, and the bombers did not have any ammunition on board.

Last month, the B-2 also made its very first visit to Iceland, establishing the Air Force's presence in a region Russia considers its dominion. Iceland's Keflavik Air Base was established during the Cold War as a deterrent to the Soviet Union, and the B-2s' brief stopoff there demonstrated its ability to operate in cold-weather conditions. In the past year, US forces have completed several missions from the region to deter Russian aggression against NATO allies, including B-52 training near the Crimean Peninsula, which Russia forcibly took in 2014. That aggression kicked off the European Deterrence Initiative to ensure quick reaction to threats and assure NATO allies of the US's commitment to defense. [Source: Business Insider | Ellen Ioanes | September 10, 2019 ++]

\*\*\*\*\*

## **VA S-DVI**

### **Life Insurance for Vets w/Disability Ratings**

The Service-Disabled Veterans Insurance (S-DVI) program was established in 1951 to meet the insurance needs of certain Veterans with service-connected disabilities. S-DVI is available in a variety of permanent plans as well as term insurance. Policies are issued for a maximum face amount of \$10,000. You can apply for S-DVI if you meet the following 4 criteria:

1. You were released from active duty under other than dishonorable conditions on or after April 25, 1951.
2. You were rated for a service-connected disability (even if only 0%).
3. You are in good health except for any service-connected conditions.
4. You apply within 2 years from the date VA grants your new service-connected disability.

Note: An increase in an existing service-connected disability or the granting of individual unemployability of a previously rated condition does not entitle a Veteran to this insurance.

At <https://www.insurance.va.gov/Sdvi/AreYouEligible/3e69ae75-8215-4c03-8f16-30a60b59b3e1> you can apply for basic S-DVI using the S-DVI Online Application. You can also download VA form 29-4364, Application for Service-Disabled Veterans Life Insurance, from VA's forms page. Be sure to also download VA Pamphlet 29-9 from this site for premiums rates and a description of the plans available.

Under certain conditions, the basic S-DVI policy provides for a waiver of premiums in case of total disability. Policyholders who carry the basic S-DVI coverage and who become eligible

for a waiver of premiums due to total disability can apply for and be granted additional Supplemental S-DVI of up to \$30,000. The Veterans' Benefits Act of 2010, provided for \$30,000 of supplemental coverage to S-DVI policyholders. Premiums may not be waived on this supplemental coverage. S-DVI policyholders are eligible for this supplemental coverage if they:

- Are eligible for a waiver of premiums.
- Apply for the coverage within one year from notice of the grant of waiver.
- Are under age 65

To apply for Supplemental S-DVI, you must file VA Form 29-0188, Application for Supplemental Service-Disabled Veterans (RH) Life Insurance or send a letter requesting this insurance over your signature. You must apply for the coverage within one year from notice of the grant of waiver of premiums. [Source: VA Benefits Bulletin | August 2019 ++]

\*\*\*\*\*

## **EMERGENCY MEDICAL BILL CLAIMS**

### **Federal Appeals Court Rules VA Must Pay**

The Department of Veterans Affairs must reimburse veterans for emergency medical care at non-VA facilities, a federal appeals court ruled 9 SEP in *Wolfe v. Wilkie* — a decision that could be worth billions of dollars to veterans. The U.S. Court of Appeals for Veterans Claims said the VA has been wrongfully denying reimbursement to veterans who sought emergency medical care at non-VA facilities, and struck down an internal VA regulation that blocked those payments. "All of this is unacceptable," said the ruling, which ordered the VA secretary to "readjudicate these reimbursement claims." Plaintiffs' lawyers say that based on past estimates by the VA, the department is now on the hook for between \$1.8 billion and \$6.5 billion in reimbursements to hundreds of thousands of veterans who have filed or will file claims between 2016 and 2025.

The first thing the VA tells people to do when calling is to hang up and dial 911 if it's an emergency," said VFW National Commander William J. "Doc" Schmitz. "So the VA must reimburse the actual cost of emergency medical care, regardless of whether the veteran has secondary insurance or not," he said. "VA Secretary Robert Wilkie must make these veterans financially whole again, correct its policies and practices regarding non-VA emergency room billing immediately, and fully adopt the IG report's 11 recommendations to improve the accuracy of the non-VA emergency room claims processing."

Former Coast Guardsman Amanda Wolfe, one of the plaintiffs in the case, told NBC News on 10 SEP, "I'm just overjoyed. I think it means change, it means that veterans don't have to be afraid of receiving care, emergency care. They can have that sense of security that sense of peace knowing they are covered if they have emergency care." "I served side by side with some of these veterans who were impacted and to think that this is going to make a difference for them is

what is most important to me." The VA told NBC News in a statement that the department, "is aware of this decision and reviewing it."

In 2015, the court struck down a previous version of the internal VA regulation that refused any coverage for an emergency claim when another form of insurance covered even a small part of the bill. The court said the regulation violated a 2010 federal law. Monday's ruling found the department had violated the same federal law with its revision of the reimbursement regulation. The panel said the new rule, issued in January 2018, actually created another obstacle for veterans by forbidding the VA from reimbursing medical expenses for emergency services at non-VA facilities.

### **Hard-won victory**

In September 2016, Wolfe went to the emergency room because her appendix was about to burst. After a speedy recovery, she figured she was all set — she had two kinds of insurance, a private plan she paid for and her Veterans Affairs benefits. Her private insurance covered most of the more than \$20,000 bill for her hospital stay. But six months later, the VA denied her claim for the roughly \$2,500 that remained, putting her in an unexpected financial bind. She paid off the bill in 2017, but had been fighting for reimbursement ever since. This year, her case made it all the way to the Court of Appeals for Veterans Claims.

When the VA's Inspector General released a report in August revealing major problems in the way the VA reimburses veterans for emergency care at non-VA facilities, Wolfe was shocked to learn how many other veterans were in unnecessary binds just like hers. The August report found that in just one recent six-month period, the VA left roughly 17,400 veterans to pay out-of-pocket for \$53 million in emergency medical treatment the government should have covered.

"The Court's decision rights a terrible injustice and its order ensures that veterans who were unjustly denied reimbursement for critical emergency treatment at non-VA facilities will finally be reimbursed," said Bart Stichman, executive director of the National Veterans Legal Services Program, which represented Wolfe in the case. "It is a hard-won victory for hundreds of thousands of veterans." Wolfe's lawsuit is only the second case the Court of Appeals for

Veterans Claims has ever granted class action status. The first was earlier this year. [Source:

NBC News | Courtney Kube, Mosheh Gains & Adiel Kaplan | September 10, 2019

\*\*\*\*\*

## **DFAS Finance and Accounting Service (DFAS)**

<https://www.dfas.mil/retiredmilitary.html>

DFAS on Facebook:

<https://www.facebook.com/DefenseFinanceandAccountingService/>

This is the 'Go To' place for Retired Military & Annuitants.

There is a wealth of information to assist retirees with most of their questions.

- News and Events
- Retired & Annuitant Pay
- Retirement (Plan – Apply – Manage)
- Disability Entitlements
- Provide for Loved Ones
- Survivors and Beneficiaries
- Secondary Dependency

\*\*\*\*\*

## **GUARD/RESERVE RETIREMENT PROCESSING ISSUES:**

Many of you Guard/Reserve retirees, at least on the Air Force side, may be aware of (or personally experienced!) retirement processing issues that have caused delays in receiving your retirement orders and first pension payments. For AF at least, this may be due to processing failures at HQ ARPC, DFAS or both. I have talked to quite a few folks experiencing these issues, which can result in retirement package processing delays from weeks to many months. For example, in one example I recently worked the individual received his first pension payment 10 months late. You should know HQ ARPC is well aware of the issues related to them and is working to correct them. Last week they told me they are currently processing retirement applications for retirees turning 60 in mid-June. I can also tell you there was a meeting a few weeks ago between the HQ ARPC

retirement team and a few O-6s to discuss ARPC's plan to fix the timeline of processing retirement applications. One of the O-6s attending was from SAF/MR, the SecAF's office overseeing manpower and reserve affairs . This issue is getting a lot of attention and ARPC believes they are making progress to meet their goal of processing age 60 retirements in time for DFAS to start the pay on their birthdate.

If you experience problems in this area please contact us and we will do all we can to assist  
Source: Buckley AFB, CO -RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER – July 2019]

\*\*\*\*\*

## **HQ ARPC STREAMLINES RETIREMENT APPLICATION PROCESS:**

HQ ARPC recently made some changes to streamline the Air Force Guard/Reserve retirement process. Below is a link to their website where they announced the new application process.

There are several links within the text of the page that are good for all retirees.

The first is a link to myPers where the retirement application is found

The second is a link to information about applying for a reduced retirement pay age. The third is a link to a how to video on You Tube

Finally there is a pdf document for those users unable to view the video.

<https://www.arpc.afrc.af.mil/News/Article-Display/Article/1833020/hq-arpc-streamlines-retirement-application-process/>

If you have any questions on the process you can contact HQ ARPC at 800-525-0102

[Source: Buckley AFB, CO -RETIREE ACTIVITIES OFFICE (RAO) NEWSLETTER – June 2019]

\*\*\*\*\*

## **LINK TO RETIREE PUBLICATIONS**

*Army Echoes*

<http://soldierforlife.army.mil/retirement>

*Navy Shift Colors:*

[www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil)

*Air Force Afterburner:*

[www.retirees.af.mil/afterburner](http://www.retirees.af.mil/afterburner)

*Marine Corps Semper Fidelis:*

[www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MM/SR/RET\\_ACT/](http://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/)

*Semper Fidelis*

*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

**Retirees Affairs Office**

Telephone: 636-379-5577

E-Mail: [veteransaffairs@ofallon.mo.us](mailto:veteransaffairs@ofallon.mo.us)

Address: 131BW/CVR Retiree Activities Office  
100 N. Main St., Rm. 3133  
O'Fallon, MO. 63366

FAIR USE NOTICE: This newsletter may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. The Editor/Publisher of the "Newsletter" at times includes such material in an effort to advance reader's understanding of veterans' issues. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, the material in this newsletter is distributed without profit to those who have expressed an interest in receiving the included information for educating themselves on veteran issues so they can better communicate with their legislators on issues affecting them. For more information go to: <http://www.law.cornell.edu/uscode/17/107.shtml>. If you wish to use copyrighted material for this newsletter for purposes of your own that go beyond 'fair use' you must obtain permission from the copyright owner.

#### DISCLAIMER

Information and views expressed by writers in the Newsletter are their own and should not be construed to be the official position or policy of DOD, USAF, MONG, Scott AFB or 131<sup>ST</sup> BW. Every effort is made to verify information provided in this publication, the RAO "Volunteer" staff cannot guarantee the accuracy of information furnished by other agencies.