



# The Bald Eagles

**Summer 2017  
Edition**

**ARLINGTON HEIGHTS NEWSLETTER**  
*\*\*A Satellite of Scott Air Force Base, Illinois\*\**

This office continues to serve as a link between retirees, dependents/annuitants, and their entitlements. Our host organization is **85th SUPPORT COMMAND**. Volunteers staff the office from 0900 to 1500 hours, Monday through Friday. Our mailing address and other contact information is presented below:

85th SUPPORT COMMAND  
 1515 W. CENTRAL ROAD  
 Bldg 203, Retiree Office  
 ARLINGTON HEIGHTS, IL 60005-2475

SRAO Telephone: (847) 506-7625 or (800) 741-4650 Ext 7625

**SRAO Email Address: [usrao2@gmail.com](mailto:usrao2@gmail.com)**

ID Cards: (847) 506-7616 or (800) 741-4650 Ext 7616

**ID Card appointments <https://rapids-appointments.dmdc.osd.mil/>**

Use our toll-free number when calling any of the Arlington Heights U. S. Army Reserve Center phone numbers to save toll charges. Call 1-800-741-4650 and listen to the prompts or enter an extension number.

### IF YOU'RE VISITING US

Our building has an electronic entry system. Please use the yellow telephone outside the entrance to call any office for entry and escort to your destination. (Use only the last four digits of any telephone number).

The DCMA/USAR Building 203 is located behind the flagpole and completely accessible to those handicapped. Parking spaces are near the door and the building has elevators for your use.

**Contact us for a strip map to help you find the Arlington Heights Army Reserve Center**

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This Satellite Retiree Assistance Office [SRAO] newsletter is authorized under Air Force Instruction (AFI) 36-3106. While every effort is made to provide accurate information, we cannot be responsible for errors or omissions in material from other sources. Any opinion or beliefs found in this newsletter do not reflect the opinion or beliefs of the Department of Defense, the Department of Homeland Security or any other government agency. We invite input from our readers and reserve the right to edit content.



## DISPOSAL OF UNUSED PRESCRIPTION DRUGS

If you're preparing for a move this summer, one area of your home you shouldn't overlook is your medicine cabinet. Now is the perfect time to get rid of items that are expired or no longer needed. With the Military Health System Drug Take Back program, you can safely and easily dispose of unwanted and expired medications at U.S. military pharmacies. Beneficiaries have two free options to dispose of their prescription and over-the-counter drugs safely. They can drop off old or expired drugs in secure collection boxes at military pharmacies or send them by mail in a special envelope available at the military pharmacy. To find out which Drug Take Back option your pharmacy has, contact your military hospital or clinic.

than 60,000 children in the United States go to the emergency room every year for accidentally swallowing medications. And over 70 percent of prescription pain drug abuse involves drugs obtained from a friend or relative. Getting rid of unused drugs keeps them out of the hands of children and others. Practicing good drug disposal habits benefits you, your family, and your community. If your medicine cabinet is full of expired or unneeded drugs, participate in a Drug Take Back option near you. While moving season is an easy time to do it, you can safely dispose of unwanted drugs year round. For more information on how to safely dispose of drugs through the Drug Take Back program, visit:

[www.TRICARE.mil/drugtakeback](http://www.TRICARE.mil/drugtakeback).

[Source: TRICARE Podcast 399]

Removing medications from your home helps prevent accidental drug misuse and drug abuse by family members and visitors to your home. More

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## ONLINE EXCHANGES OPEN TO HONORABLY DISCHARGED VETERANS

Effective 11 November 2017 the Exchange will welcome Honorably Discharged Veterans to online shopping”

Assist a veteran by logging on to [www.shopmyexchange.com](http://www.shopmyexchange.com) and click the link VetVerify.org to participate in this program!

We at the Exchange, “Thank you for your service!”

[Source: Exchanges Notice, 31 May 2017]



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## GULF WAR MEMORIAL

The Senate passed a joint resolution on 8 MAR which would authorize a national memorial dedicated to those who served in the campaign that liberated Kuwait from an Iraqi invasion to be built on the National Mall. The House passed its version of the language in January and the VFW has committed \$500,000 to support the construction.



Refer to <https://www.congress.gov/bill/115th-congress/senate-joint-resolution/1/text> to read the Senate's joint resolution. The establishment of the memorial was authorized in the 2015 NDAA.

[Source: VFW Actin corps Weekly | March 10, 2017]

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## HOW TO GET A MEDICAL ID BRACELET & PENDANT



Medical IDs are an important benefit that veterans can claim, free of charge. It is Veterans Health Administration policy ([file:///C:/Users/User/Downloads/12009007%20\(1\).pdf](file:///C:/Users/User/Downloads/12009007%20(1).pdf)) that medical ID bracelets and pendants are made available for veteran patients at no cost. Medical ID is jewelry that could save your life. Medical conditions like diabetes, heart problems, PTSD, and injuries like embedded metal fragments can be engraved onto the surface of a medical ID bracelet or necklace. A veteran's medical ID can also include prescribed medicines and emergency contacts. Veterans can choose from the below veterans' medical alert bracelets and necklaces from American Medical ID, free of charge.

In the event of an emergency, this important information can help first responders and/or doctors in providing veterans with the precise treatment at the right time. Wearing a medical ID protects against potentially harmful medical errors and eliminates unnecessary trips to the hospital. It is easy to claim your veteran medical ID with the help of your clinician. Follow these simple steps to obtain this benefit:

- Step 1: Download and print the VA information sheet to bring to your VA clinician by pasting the following address on to your browser:  
<https://www.americanmedical-id.com/media/wysiwyg/PDFs/AMI-VAHandout2016v3.pdf>.
- Step 2: Select from the available medical ID styles on the information sheet.
- Step 3: Visit your clinician to discuss the engraving information on your medical alert bracelet or necklace.
- Step 4: Submit the VA information sheet to your clinician who will process your order with a Purchasing Agent.

Your medical ID will ship to your desired address once the order is complete.

*[Source: Veteran Resources | March 3, 2017]*

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## DFAS MAILING ADDRESS CHANGE

The Defense Finance and Accounting Service [DFAS] mailing addresses for retired and annuitant pay are changing May 1, 2017. Mail sent via the U.S. Postal Service will be sent to Indianapolis where it will be processed and sent electronically to the DFAS facility in Cleveland.

The new addresses for retired and annuitant pay are:

*[For Retirees]*

**Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis IN 46249-1200**

*[For Annuitants, Beneficiaries & Survivors]*

**Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis IN 46249-1300**

Rather than have different post office boxes as in the past, the difference now is reflected in the different ZIP codes. As of May 1, the previous post office boxes in London, Kentucky, will no longer be valid for mailing transactions.

*[Source: Spring-Summer Afterburner]*

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## 7 SOCIAL SECURITY FACTS YOU NEED TO KNOW

Planning ahead and getting an accurate picture of your options may be key to getting the most out of your retirement. However, a survey commissioned by Massachusetts Mutual Life Insurance Company (MassMutual) aimed to better understand how much Americans know about Social Security retirement benefits suggests many may be leaving Social Security retirement benefits they're entitled to on the table, or incorrectly assuming what benefits may be available in retirement. Here are some of the most common questions and answers for people of all ages:

**My spouse can qualify for Social Security retirement benefits, even if he or she has no earnings history.**

**True!** Many spouses choose to stay at home to raise children or otherwise spend extended periods of time outside the paid workforce. This can affect a spouse's ability to qualify for Social Security benefits. In such cases, the spouse who earns less may be eligible for a Social Security spousal benefit. A spousal benefit can be as much as 50 percent of the higher earning spouse's full retirement age benefit. The exact percentage will depend on whether or not each spouse has reached his or her full retirement age.

**As a divorced person, I can collect Social Security retirement benefits based on my ex-spouse's earnings history.**

**True!** You may be eligible to receive retirement benefits based on your ex-spouse's earnings record, provided your marriage lasted at least 10 years, you are currently unmarried, you are at least 62 years old and the benefit you would receive based on your personal earnings history is less than the benefit amount you would receive if you filed for benefits based on your ex-spouse's earnings record. If your ex-spouse has not yet applied for retirement benefits, but qualified for them, you can collect benefits based on his or her record provided that you have been divorced for at least two years.

**Under current Social Security Law, full retirement age is 65.**

**False!** Your full retirement age is based on the year you were born. For people born between 1943 and 1954, the full retirement age is 66. If you were born in 1960 or later, the full retirement age is 67. For anyone born between 1955 and 1959, the full retirement age increases gradually.

**Once I start collecting Social Security, my benefit payments will never change.**

**False!** The Social Security Act of 1973 included a provision for cost-of-living adjustments (COLAs) to help Social Security benefits account for inflation. Each year, the Social Security Administration uses specific indexes and formulas mandated by this legislation to determine whether a COLA will apply to benefits paid in the coming year and if so, how much the increase will be.

**If I file for retirement benefits and have minor dependent children, they also may qualify for Social Security benefits.**

**True!** When you file for Social Security retirement benefits, your children may also qualify to receive benefits based on your record. An eligible child can be your biological child, adopted child or stepchild. A dependent grandchild may also qualify. Normally, benefits stop when children reach age 18 unless they are disabled. However, if the child is still a full-time student at a secondary school at age 18, benefits will continue until the child graduates or until two months after the child becomes age 19, whichever is first.

**I must be a U.S. citizen to collect Social Security retirement benefits.**

**False!** You do not have to be a U.S. citizen to qualify for Social Security retirement benefits. Resident aliens who pay into the Social Security system may qualify to receive retirement benefits, assuming they earn enough credits and meet additional criteria. To become part of the Social Security system, non-U.S. citizens must have lawful alien status, permission by the U.S. Citizenship and Immigration Services (USCIS) to work in the U.S. and a Social Security Number.

**I can continue working while collecting my full Social Security retirement benefits - regardless of my age. False!** You can work and receive Social Security retirement benefits. However, if you have not reached full retirement age, your earnings will be subject to the retirement earnings test. If your income exceeds the test limit, Social Security may withhold all or a portion of your benefits. Withheld benefits are repaid over your lifetime once you reach full retirement age.

Final decisions about Social Security filing strategies always rest with you and should always be based on your specific needs and health considerations. It is important to acquire as much information as possible in order to make an informed Social Security claiming decision because one year after the Social Security claiming decision is made, it cannot be changed.

[Source: <http://www.brandpointcontent.com/printsite/seniors/7-social-security-facts-you-need-to-know,22585>]

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### **GOLD STAR ID CARD**

Immediate family members of fallen troops now can receive long-term access cards for Air Force bases thanks to a program launched this month. The Gold Star Base Access ID program started at Joint Base Andrews, Maryland, on 1 MAY and was implemented service wide 15 MAY, officials said. "The chief of staff of the Air Force expressed consideration for more outreach to Gold Star families so they know they will always be part of the Air Force family," said Brooke Brzozowske, an Air Force spokesperson. "These families have had access to and have received long-term care and support through the Air Force Families Forever program located with Airman and Family Readiness Centers," she added. "The base access cards will make it easier to access support services, attend ceremonies and events."

In the past, Gold Star family members had to be escorted on Air Force bases by a current ID card holder, despite the presence of survivor services programs on base specifically for their use. The new card will allow families to come on base without an

escort. The Army and Navy have similar programs, officials with those services said. The Navy's program, in place since 2014, has issued 559 cards, officials said. Army officials said their program, launched in 2015, issues cards through the DA Form 1602 or "civilian ID card" system. Officials with the Marine Corps did not respond by deadline for requests for information.

Air Force officials said surviving family members will be notified about the new program through mail sent from their closest base. Family members eligible for the card are the same as those eligible to receive the official Gold Star lapel button, including parents, siblings and adult children of those killed in combat. Widows and minor dependents already have base access through the dependent ID card system. The ID cards allow only base access and are not good for entrance into Morale, Welfare, Recreation (MWR) activities, medical facilities, and exchange or commissary services, officials said. Card applicants are run through a background check before they are issued the ID.

[Source: *Military.com* / Amy Bushatz / May 17, 2017]

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### **INDEBTEDNESS TO VA - IT COULD HAPPEN TO YOU**



Every month since June 2009, Tad Steckler has received a disability benefits check from the Department of Veterans Affairs. Steckler retired from the Army at age 40 as a master sergeant with a Soldier's Medal for heroism, and he'd built a new life on the foundation of his checks. The money covered rent on a three-bedroom

home in Nebraska that he shared with his wife and her two daughters and the lease on the family's Nissan Leaf electric car. It was all part of the agreement he'd made with the government when he enlisted out of high school: In exchange for his service, he'd be taken care of. Last June, Steckler's wife, Robyn Loveland, opened what she thought was just another envelope from the VA. Except this one wasn't a check — it was a bill for more than \$10,000. A letter stated that Steckler had received thousands of dollars in disability compensation in error, and the VA was going to withhold future payment until the debt was paid.

Under the current system the burden of proof is on the veteran to prove that he has not been overpaid. This could easily be you if you're a veteran receiving VA compensation. To read this rather lengthy article on how the VA has treated Steckler and others like him go to <https://news.vice.com/story/va-veterans-overpayment>.

[Source: VICE News | Sara Jerving | Mar 27, 2017]

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## MEDICARE CARD UPDATE

Changes are coming to your Medicare card so keep your mailing address updated. By April 2019, your card will be replaced with one that no longer shows your Social Security number. Instead, your card will have a new Medicare Beneficiary Identifier (MBI) that will be used for billing and for checking your eligibility and claim status. And it will all happen automatically – you won't have to pay anyone or give anyone information, no matter what someone might tell you. Having your Social Security number removed from your Medicare card helps fight medical identity theft and protect your medical and financial information. But even with these changes, scammers will still look for ways to take what doesn't belong to them. Here are some ways to avoid Medicare scams:

- Is someone calling, claiming to be from Medicare, and asking for your Social Security number or bank information? Hang up.

That's a scam. First, Medicare won't call you. Second, Medicare will never ask for your Social Security number or bank information.

- Is someone asking you to pay for your new card? That's a scam. Your new Medicare card is free.
- Is someone threatening to cancel your benefits if you don't give up information or money? Also a scam. New Medicare cards will be mailed out to you automatically. There won't be any changes to your benefits.

For more on the new changes to your Medicare card, visit Centers for Medicare & Medicaid Services.

<https://www.cms.gov/medicare/ssnri/index.html>. Also, report scams to the Federal Trade commission at: <https://www.ftccomplaintassistant.gov/#&panel1-1>.

[Source: FTC | May 18, 2017]

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## VIETNAM VETERANS DAY SIGNED INTO LAW

On March 29, 1973, the last American combat troops left Vietnam and returned home. Unlike troops of more recent wars, the vast majority of those brave service members did not receive a warm welcome. In fact many were spat upon, called names and treated with disdain. Vietnam Veterans bore the horrors of battle in Vietnam only to come home to shoulder the burden of an unpopular war that was no fault of their own. The way they were treated has often been called a national disgrace and rightly so. They did their duty because their country asked them to. That's what patriots do, they serve when their nation calls. Today, 44 years later, they are getting

some of the recognition they earned so long ago. On 28 MAR, the president signed the “Vietnam War Veterans Recognition Act of 2017” into law designating March 29 as National Vietnam War Veterans Day.

The law amends title 4 of the U.S. Code “to encourage the display of the flag of the United States on National Vietnam War Veterans Day” – the simple language creates both the day and encourages the flag to be flown in their honor each year. Finally. The bipartisan legislation, co-authored by Indiana Sen. Joe Donnelly and Pennsylvania Sen. Pat Toomey, is the first federal statute to both recognize Vietnam Veterans and create an annual recognition. The legislation passed in the House 21 MAR and in the Senate 3 FEB. To read the full texts of the bill go to:

<https://www.congress.gov/bill/115th-congress/senate-bill/305/text>. VA recognized March 29 with wreath-laying ceremonies at national cemeteries and other facilities across the country.



*[Source: Vantage Point | arch 29, 2017]*

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### USMC REUNIONS

Marine Corps Commandant Gen. Robert Neller has emphasized that reunions are an important tool in curbing suicides, and now the Corps has launched a website to help currently serving Marines and veterans keep connected. The “Year of the Reunion” website <http://www.usmc-mccs.org/reunion> is meant to help Marines organize reunions and announce upcoming events, Neller said in a recent message to the Corps. “We learn, share, mourn, celebrate, and protect each other by coming together and telling stories,” Neller said in ALMAR 006/17. “Reunions, and the connections strengthened by them, offer an environment in which we are reminded of who we are.” The website is meant to provide a template to help arrange the logistics and planning for reunions, Neller wrote in the message. He also encouraged Marines and veterans to post photographs, anecdotes and after-action reports from their reunions on the website. “I ask all Marines to get connected,” Neller said in the message. “Find your fellow Marines. Reach out, catch up, and when needed, help others. While hosting a reunion may

be a complicated undertaking, I know Marines are up to that task.”

Last year, Neller told Marine Corps Times that reunions offer currently serving Marines and veterans an opportunity to share their stories. He praised the April 2016 reunion of 3 rd Battalion, 5th marines — who lost 25 Marines during its 2011 deployment to Afghanistan — as a model that other units could follow. “Other units have been in tough fights and they’ve come back and they’ve had a significant number of Marines take their lives,” Neller said in a May 17 interview. “This battalion has had two [suicides].” Reunions allow Marines to relive the sense of camaraderie they experienced when they served together, he said. Sharing experiences is an age-old tradition common to warrior cultures. “The old men tell their stories of war — the young warriors listen and they learn and they get ready mentally for what they’re going to face,” Neller said. “History teaches us a lot of things.”

*[Source: MarineCorpsTimes | Jeff Schogol | February 27, 2017]*

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## BABIES & UPDATING DEERS

Welcoming a new child into your family is an exciting time. Here are a few important reminders about the steps you must take within a year to ensure TRICARE coverage for your child.

First, you must register your child in the Defense Enrollment Eligibility Reporting System or DEERS. You can do this at any ID card-issuing facility. A birth certificate, certificate of live birth, or adoption papers are required. And while a Social Security number is not required to register your child in DEERS, you will need to update the DEERS record as soon as you get it. Only a sponsor, or a sponsor-appointed individual with valid power of attorney, can add family members in DEERS. Visit [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl) to find a uniformed services ID card-issuing facility near you.

Once your child is enrolled in DEERS, you can also enroll your child in a TRICARE Prime option if he or she is eligible. To do this, call your regional contractor, enroll online using Beneficiary Web Enrollment or submit the TRICARE Prime enrollment form to your regional contractor. If you do not enroll your newborn or newly adopted child in a TRICARE Prime option prior to day 61, he or she will be covered under TRICARE Standard and TRICARE Extra. If your child is not registered in DEERS within one year after the date of birth or adoption, DEERS will show "loss of eligibility," and your child will lose all TRICARE coverage until he or she is registered in DEERS. Visit [www.TRICARE.mil/baby](http://www.TRICARE.mil/baby) for more information.

[Source: <http://www.tricare.mil/podcast> / May 5, 2017]

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## REQUESTING NON-ELECTRONIC COPIES OF MILITARY RECORDS

### ARMY

Veterans or retirees separated from the U.S. Army, Army Reserve, or Army National Guard before October 1, 2002, and those who do not have a Common Access Card (CAC) should submit a SF 180 <<http://roa.us7.list-manage2.com/track/click?u=0715db98ee6b11c1903a18744&id=8cec3dc97d&e=55a0faa57c>> to: National Personnel Records Center (Military Personnel Records)

1 Archives Drive  
St Louis, MO 63138-1002

[www.archives.gov/veterans/evetrecs](http://www.archives.gov/veterans/evetrecs) <<http://roa.us7.list-manage1.com/track/click?u=0715db98ee6b11c1903a18744&id=f87ec54bcc&e=55a0faa57c>>

Or for Army National Guard Records mail the SF 180 <<http://roa.us7.list-manage.com/track/click?u=0715db98ee6b11c1903a18744&id=989030e8f9&e=55a0faa57c>>

To the Veterans State Affiliation <<http://roa.us7.list-manage.com/track/click?u=0715db98ee6b11c1903a18744&id=331893db3d&e=55a0faa57c>> .

### NAVY

One of the most often handled member service requests has to do with helping members and families obtain copies of lost records. For many of the services, there is a very straight-forward process to get these copies, and the common source is the National Personnel Records Center, Military Personnel Records (NPRC-MPR).

NAVY - Navy Personnel Command has a very easy to understand matrix <<http://www.public.navy.mil/bupers-npc/career/recordsmanagement/Documents/How%20To%20Request%20Navy%20OMPF%20Records.pdf>> which will point you toward the proper process given your dates of service, and nature of discharge. (Click on matrix above to get details).

## AIR FORCE

Once a member separates and/or retires, they can access their entire master personnel file <<http://www.arpc.afrc.af.mil/Service-Center/Information-on-eBenefits/>> (which includes DD Form 214's, NGB 22's and evaluation reports), without a Common Access Card, through a Department of Veterans Affairs web site call eBenefits. The web site is: <https://www.ebenefits.va.gov> <<https://www.ebenefits.va.gov/>>.

## MARINES

A former Marine may request a copy of his/her records directly from the National Personnel Records Center (NPRC) by writing:

National Personnel Records Center  
1 Archives Drive  
St. Louis, MO 63138

Telephone: [314-801-0800](tel:314-801-0800) Fax: [314-801-9195](tel:314-801-9195) E-mail: [MPR.center@nara.gov](mailto:MPR.center@nara.gov)

## COAST GUARD

The USCG Military Records Section creates and maintains headquarters level military personnel data records. Please email or FAX your requests to the Military Records Section at:

Email: [MR\\_CustomerService@uscg.mil](mailto:MR_CustomerService@uscg.mil)

FAX: [202-372-8440](tel:202-372-8440)

*[Source: ROA RESERVE VOICE via NAVFAC MIDLANT, MFR FST email 3 June 2017]*



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## **VETERANS BENEFITS YOU MAY NOT KNOW ABOUT**

Many veterans know about the basic health care and education benefits available to them through the Department of Veterans Affairs: Tricare and the GI Bill. While these benefits alone are substantial, numerous other programs help provide more benefits to veterans and their families. Even within the health care and education programs are little-known benefits to improve the lives of veterans and help ease the financial burden of medical care or other expenses.

**1. Long-term Care** | Long-term care is expensive, but often necessary to provide care for aging relatives. Through the Aid and Attendance program, many veterans are eligible to receive money to cover the cost of nursing homes, assisted living programs and other long-term care options. With the ability for couples to receive up to \$25,020 a year, the Aid & Attendance benefit will help take care of a significant portion of long-term care costs. Surviving spouses of veterans are also eligible to receive up to \$13,560 a year to cover their long-term care costs.

**2. Caregiver Support** | Should you choose to take care of an ailing Veteran at home, the Department of Veterans Affairs offers a caregiver support program. While this program does not offer any monetary support to

caregivers, they are provided with a free support line and a caregiver support coordinator to help navigate military benefits and the stress of care giving.

**3. Death Benefits** | When a veteran dies, families have a few unique benefits available to them. A U.S. flag may be requested to drape over the casket and families may request a Presidential Memorial Certificate to honor the deceased loved ones service. The Department of Veterans Affairs also provides free headstones or grave markers.

**4. Certification Programs** | In addition to receiving credits to use toward a college degree, the GI Bill offers up to \$2,000 to help cover the cost of certification courses or other vocational training programs. This benefit will work well for veterans who wish to change careers or pursue a career path that does not require a college degree.

Read more: <http://militarybenefits.info/10-veterans-benefits-you-may-not-know-about/>

*[Source: Guam Retiree Activities Office Newsletter – Apr 17 / Vol 7, Issue 4]*

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### SKIN PROTECTION

**Ultraviolet Radiation:** Protecting your skin from the harmful effects of the sun is very important during the spring and summer months. During the warmer months, the Earth is tilted in a way that allows more of the sun’s Ultraviolet B (UVB) rays to make it to the surface. More UVB rays means hotter temperatures and an increased risk to skin. The sun’s Ultraviolet A (UVA) rays reach the Earth’s surface year round.

**Harmful Effects:** Ultraviolet A and B radiation from the sun can cause or contribute to a number of harmful effects to your skin including painful

sunburn, cancer and aging. For those with fair skin, lupus, or those who take medications such as antibiotics or antihistamines, the risks are greater.

**Protection:** To protect yourself from the harmful effects of the sun, consider wearing protective clothing such as hats, long sleeves, pants, or even sun-safe clothing, which is designed to provide even more protection. Also, consider sunblock for UVA radiation or sunscreen for UVB radiation. To ensure maximum protection, choose a product that will protect against both UVA and UVB.

*[Source: VA Press Release | Matthew E. Freeman | June 1, 2017]*

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### VA BURIAL PRE-ENROLLMENT



Since first announced last December, more than 10,000 eligible veterans have taken advantage of a new VA benefit that allows them to pre-enroll for interment in a VA national cemetery, which means less paperwork that survivors will have to complete following their loved one’s death. Interested veterans can submit VA Form 40-10007, *Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery* (<https://www.va.gov/vaforms/va/pdf/VA40-10007.pdf> ), and supporting documentation, such as a DD Form 214, if readily available, to the VA National Cemetery Scheduling Office by toll-free fax at 1-855-840-8299; email to Eligibility.PreNeed@va.gov; or by regular mail to the National Cemetery Scheduling Office, PO Box 510543, St. Louis, MO 63151.

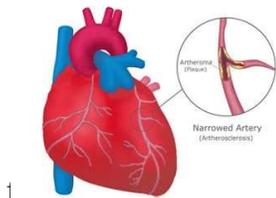
VA will review applications and provide written notice of its determination of eligibility. VA will save determinations and supporting documentation in an electronic information system to expedite burial arrangements at the time of need. Because laws and personal circumstances change, upon receipt of a burial request, VA will validate all pre-need determinations in accordance with the laws in effect at that time. VA operates 135 national cemeteries and 33 soldiers' lots in 40 states and Puerto Rico. More than 4 million Americans, including Veterans of every war and conflict, are buried in VA's national cemeteries. VA also provides funding to establish, expand and maintain 105 Veterans cemeteries in 47 states and territories including tribal trust lands, Guam, and Saipan. For Veterans buried in private or other cemeteries, VA provides headstones, markers or medallions to commemorate their service. In 2016, VA honored more than 345,000 Veterans and their loved ones with memorial benefits in national, state, tribal and private cemeteries.

Eligible individuals are entitled to burial in any open VA national cemetery, opening/closing of the grave, a grave liner, perpetual care of the gravesite, and a government-furnished headstone or marker or niche cover, all at no cost to the family. Veterans are also eligible for a burial flag and may be eligible for a Presidential Memorial Certificate. Information on VA burial benefits is available from local VA national cemetery offices, from the Internet at [www.cem.va.gov](http://www.cem.va.gov), or by calling VA regional offices toll-free at 800-827-1000. To make burial arrangements at any open VA national cemetery at the time of need, call the National Cemetery Scheduling Office at 800-535-1117.

[Source: VFW Action Corps / April 13, 2017]

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## RECOGNIZING HEART ATTACKS



1 If you were having a heart attack, would you know? According to the Centers and Prevention, the major symptoms of a heart attack are pain or discomfort in the jaw, neck, or back; feeling weak, lightheaded, or faint; pain or discomfort in arms or shoulder; and shortness of breath. But sometimes symptoms aren't what you'd expect. For example, women are more likely to have other symptoms, including unusual or unexplained tiredness and nausea or vomiting. Sometimes symptoms may have a gradual onset, come and go, or be mild. You may confuse your chest pain for heartburn. If you have diabetes, then you may have no symptoms at all.

blocked, causing a heart attack. Remember, the sooner you get to an emergency room after a heart attack, the less damage that will be done, and the higher your likelihood of survival. Don't feel embarrassed if your symptoms turn out to be something less serious. Heart disease is the leading cause of death, and one out of every five heart attacks is silent. If you think you may be having a heart attack, call 9-1-1 immediately. You must go to the emergency room to prevent and reduce heart muscle damage. TRICARE covers emergency care. Go to [www.TRICARE.mil/emergency](http://www.TRICARE.mil/emergency). But TRICARE also covers preventive services that can help you avoid, diagnose, and possibly even reverse heart disease. Go to: [www.TRICARE.mil/preventive](http://www.TRICARE.mil/preventive).

Find out your heart attack risk from your doctor. If you have heart disease, then there is a greater danger that part of your heart's blood flow could be

[Source: TRICARE Podcast 385]

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## THINGS YOU PROBABLY ALREADY KNOW BUT ARE WORTH REPEATING

- **UPDATE DEERS WHEN YOU HAVE A LIFE CHANGE** - The Defense Enrollment Eligibility Reporting System (DEERS) database informs and manages your eligibility status. DEERS is used for all active duty, National Guard and Reserve, and retired service members worldwide, as well as their family members and others. The information you provide in DEERS confirms your eligibility and your family members' eligibility for TRICARE coverage and programs, and determines your assigned TRICARE region. It's important to keep your information current, especially during life changes, such as moving, getting married or divorced, and having children. Only sponsors, or a sponsor-appointed individual with valid power of attorney, can add family members in DEERS. When there is a change in information, each family member's DEERS record must be updated separately. Family members age 18 and older may update their own contact information. For more information, visit [www.tricare.mil/deers](http://www.tricare.mil/deers).
- **REGISTER NEW SPOUSES AND CHILDREN IN DEERS**  
It is important for sponsors to register new spouses and children in DEERS to ensure their TRICARE coverage. To register a new spouse or child in DEERS, the sponsor needs to provide a copy of the marriage or birth certificate and/or adoption papers to the nearest uniformed services ID card office, or to a DEERS representative in remote locations. To find an office, visit [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl). New spouses and children are also required to show two forms of ID (for example, any combination of Social Security card, driver's license, birth certificate and/or adoption papers, current uniformed services ID card or Common Access Card).
- **UPDATE DEERS AFTER A DIVORCE** |  
Sponsors must update DEERS if they divorce. For information about documentation requirements, call your nearest uniformed services ID card office. Visit [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl) to find an office in your area. Certain former spouses who have not remarried may be eligible for continued coverage. Check with the sponsor's service personnel office to verify eligibility and find out what documentation is necessary to continue TRICARE coverage. Former spouses who are not eligible for TRICARE may not continue getting health care services under a TRICARE program. If an ineligible former spouse continues using TRICARE for health care services, the former spouse and/or the sponsor may have to pay back TRICARE for those services. Excerpt from the TRICARE Health Matters 2017 February Yearly E-Newsletter.

[Source: Guam Retiree Activities Office Newsletter – Apr 17 / Vol 7, Issue 4]

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### MEDAL OF HONOR DAY

National Medal of Honor Day on March 25 is dedicated to all Medal of Honor recipients. It was on March 25, 1863, when the first Medals of Honor were presented. Secretary of War, Edwin Stanton presented Medals of Honor (Army) to six members of "Andrews Raiders" for their volunteering and participation during an American Civil War raid in April of 1862. Created in 1861, the Medal of Honor is the United States of America's highest military honor. It is awarded only to US military personnel, by the President of the

United States in the name of Congress, for personal acts of valor above and beyond the call of duty. There are three versions of the Medal of Honor; one for the Army, one for the Navy and one for the Air Force, with personnel of the Marine Corps and the Coast Guard receiving the Navy version. Since its creation, there have been 3,468 Medals of Honor awarded to the country's soldiers, sailors, airmen, Marines and coast guardsmen. In 1990, the United States Congress designated March 25th of each year as National Medal of Honor Day.

This year a third of the nation's living Medal of Honor recipients gathered at the White House on 24 MAR to commemorate Medal of Honor Day with President Donald J. Trump. Defense Secretary Jim Mattis also attended the ceremony, conducted in the Oval Office, which the president called a great tribute to everyone and a great tribute to the nation. "Each of you has risen above and beyond the call of duty in defense of our country, our people, and our flag," Trump told them. "You have poured out your hearts, your sweat and your tears like few others, and your blood -- most importantly your blood -- for the United States of America. We thank you, very much thank you."

Trump said the Medal of Honor recipients are "the soul of our nation, and a grateful republic salutes you. Constantly we're saluting you. We have great admiration and respect, believe me, I know what you've been through." America writes the

recipients' names and deeds in its national memory, and will forever remember those who did not come home, but who died for the cause of freedom, he said. "In this room hangs the portrait of our 26th president, Theodore Roosevelt. He was awarded the Medal of Honor for his courage alongside his band of Rough Riders at the Battle of San Juan Hill. ... His medal, which is also displayed here, is a reminder of how blessed we truly are to live in the land of heroes. And you are our greatest heroes," Trump told the Medal of Honor recipients.

"To all of those gathered here today, and to all of those warriors who could not be with us, we thank you. Your acts of valor inspire us -- and they show us that there is always someone on the night watch to ensure a bright sun rises on America each and every morning," he said.

**Note: There are over 1,200 national days which are identified at:**  
<http://www.nationaldaycalendar.com/calendar-at-a-glance>.

*[Source: DoD News & <http://www.nationaldaycalendar.com> | Terri Moon Cronk | March 25, 2017]*

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## HOW TO GET A GOOD NIGHT'S SLEEP

Being older doesn't mean you have to be tired all the time. You can do many things to help you get a good night's sleep. Here are some ideas:

- **Follow a regular sleep schedule.** Go to sleep and get up at the same time each day, even on weekends or when you are traveling.
- **Avoid napping in the late afternoon or evening,** if you can. Naps may keep you awake at night.
- **Develop a bedtime routine.** Take time to relax before bedtime each night. Some people read a book, listen to soothing music, or soak in a warm bath.
- **Try not to watch television or use your computer, cell phone, or tablet in the bedroom.** The light from these devices may make it difficult for you to fall asleep. And alarming or unsettling shows or movies, like horror movies, may keep you awake.
- **Keep your bedroom at a comfortable temperature,** not too hot or too cold, and as quiet as possible.
- **Use low lighting in the evenings** as you prepare for bed.
- **Exercise at regular times each day** but not within 3 hours of your bedtime.
- **Avoid eating large meals close to bedtime**—they can keep you awake.
- **Stay away from caffeine late in the day.** Caffeine (found in coffee, tea, soda, and chocolate) can keep you awake.
- **Remember—alcohol won't help you sleep.** Even small amounts make it harder to stay asleep.

For more on the subject refer to NIH's Age Page at:

[https://www.nia.nih.gov/health/publication/good-nights-sleep?utm\\_source=201601226\\_sleep&utm\\_medium=email&utm\\_campaign=ealert](https://www.nia.nih.gov/health/publication/good-nights-sleep?utm_source=201601226_sleep&utm_medium=email&utm_campaign=ealert).

*[Source: NIH Health and Aging | December 27, 2016]*



## PTSD AND MARRIAGE | 5 THINGS SPOUSES SHOULD KNOW

You never invited combat stress or post-traumatic stress disorder to be a part of your marriage. But there it is anyway, making everything harder. Sometimes you want to give up. Why does everything have to be so, so hard? Other times, you wish someone would just give you a manual for dealing with the whole thing. Surely there's a way to know how to handle this disease? Like the rest of marriage, loving someone who suffers from PTSD or who is trying to work through the ghosts of combat doesn't come with a guidebook. And although the whole thing can feel very isolating (everyone else seems fine! Is my marriage the only one in trouble?) that doesn't mean you're alone. Therapists who specialize in PTSD know that while some couples may put on a good show for the outside world, dealing with trauma is hard work and, no, everything is not perfect.

If you're dealing with PTSD at home, you are not alone. Husband and wife team Marc and Sonja Raciti are working to help military couples work through how PTSD can impact their marriages. Marc, a veteran, has written a book on the subject, "I Just Want To See Trees: A Journey Through PTSD." Sonja is a licensed professional counselor. The Racitis say there are five things that a spouse dealing with PTSD in marriage should know.

**1. It's normal for PTSD to impact the whole family --** If you feel like your life has changed since PTSD came to your home, you're probably right. The habits that might help your spouse get through the day, like avoiding crowded spaces, may become your habits too. "PTSD is a disease of avoidance -- so you avoid those triggers that the person with PTSD has -- but as the partner you begin to do the same thing," Sonja Raciti said. Remember that marriage is a team sport, and it's OK to tackle together the things that impact it.

**2. Get professional help --** The avoidance that comes with PTSD doesn't just mean avoiding certain activities -- it can also mean avoiding dealing with the trauma head on. But trying to handle PTSD alone is a mistake, the Racitis said. "We both are really big into seeking treatment, getting a professional to really help you and see what treatment you're going to benefit from," Sonja said. "Finding a clinician who you meet with, and click with and really specializes in PTSD is so, so important."

**3. No, you're not the one with PTSD. But you may have symptoms anyway --** The Racitis say it is very common for the spouses of those dealing with PTSD to have trouble sleeping or battle depression, just like their service member. That's why it's important for everyone in the family to be on the same page tackling the disease -- because it impacts them too.

**4. Be there --** As with so many issues in marriage, communication is key, the Racitis say. But also important is being supportive and adapting to whatever life built around living with PTSD looks like for you. "You have to adapt -- the original man you married has changed. The experience has changed him and that's part of life," Sonja says. "He has gone through something that has been horrific, and life altering and life changing, and together you're going to adapt to that and you're going to help support each other in that."

**5. Don't give up --** It can seem very tempting to just give up and walk away, they said. After all, the person you married may have changed dramatically. And while splitting may ultimately be the right answer for you, it doesn't have to be only solution on the table. "Don't give up," Marc said. "It's so easy to do. It's the path of least resistance. But people who engage, people who actively engage -- these are the marriages that survive."

*[Source: Military.com | Amy Bushatz | January 17, 2017]*

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## HEARING PROTECTION

**Activities:** Warmer months mean more opportunities to engage in activities that could result in noise-induced hearing loss. These activities include boating, motorcycling, sporting events, music concerts, or even mowing the lawn.

**Harmful Effects:** The Occupational Health and Safety Administration (OSHA) sets safe noise levels at 85 dB. Noise levels higher than this can result in Noise Induced Hearing Loss (NIHL) or tinnitus. Those with NIHL have difficulty understanding other people when they talk, especially on the phone or in a noisy room. Tinnitus is a constant ringing, buzzing or roaring sound in one or both ears. The bad news is NIHL and tinnitus can be permanent, but the good news is they are preventable.

- Typical Lawn Mower – 85 to 90 dB, hearing damage occurs in 8 hours at this level
- Speedboat – can exceed 90 dB
- Motorcycle – can exceed 95 dB
- Sporting Event – as much as 115 dB, hearing damage can occur in 15 minutes

As a rule of thumb, if you have to shout to be heard by the person standing next to you or notice your ears are ringing after exposure, your environment is too loud.

**Protection:** Hearing protection is useful when you cannot or choose not to avoid noise exposure. The two most popular forms of hearing protection are earplugs and earmuffs. Earplugs are inserted into the ear canal and earmuffs cover the ears. You can use one or both to protect your hearing. Both forms of protection work by decreasing the volume, or dB, of the noise reaching the sensitive structures in your inner ear.

*[Source: VA Press Release | Matthew E. Freeman | June 1, 2017]*

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## HACK THE ARMY



Statistics are in from the Army’s first bug bounty program, and the program appears to have been a success. Bug bounty programs award cash prizes to hackers who reveal security holes in the organization's products and infrastructure. During a three-week program that ended 21 DEC, the Army received 118 valid vulnerabilities to patch. Though payouts are currently still being assessed, hackers earned "around \$100,000" for their troubles, according to a press release from the company that administered the program. Like the “Hack the Pentagon” program that ran April 18, 2016 until May 12, 2016, the hackers that participated in the “Hack the Army” program were vetted in advance. Unlike Hack the Pentagon, Hack the Army focused on more valuable

systems — online databases and recruitment sites rather than websites not designed to manage data.

The Hack the Pentagon program was administered by HackerOne, a company that facilitates bug bounty programs. It was the first known bug bounty program in the history of the federal government. Of the 1,410 hackers who registered, 250 successfully found vulnerabilities. Out of all the submissions, 138 were found to be "legitimate, unique and eligible for a bounty," according to Defense Secretary Ash Carter. Those vulnerabilities earned \$75,000, paid promptly by HackerOne in June, 2016. Each validated report was rapidly turned over to Defense Media Activity (DMA) for remediation. The entire cost of the Hack the Pentagon pilot was \$150,000, of which half went to

the hackers. The program, according to Carter, is a cost-effective way to supplement and support the people who defend the government's computer networks. In October, the Department of Defense

announced a contract with HackerOne and the firm Synack to expand the bounty programs in the months ahead.

[Source: *The Hill* & <https://hackerone.com> | Joe Uchill | January 20, 2017]

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**DIRECTOR'S COMMENTS**

I recommend saving printed copies of the newsletter for later reference when all details are desired for something you recall reading about. This paper comes out twice a year so it should not take up too much space.

Remember that we're always looking for volunteers so if you have a day or days you can be here for a rewarding way to help fellow military and dependents, please contact us. Your pay is when you know you have helped someone that did not know where to turn for help. There are many people out there that were not informed, or they may have forgotten after a few years.

We primarily refer people to subject matter experts such as TRICARE, or contacts with military sources for the very latest information. You may know more than you realize about what we do.

**AND ON A HAPPIER NOTE:**

**HAVE A GREAT FOURTH AND TAKE THE TIME TO THINK ABOUT ALL THOSE WHO HAVE SERVED OUR GREAT NATION SINCE THE BEGINNING.**

**A SNAPPY HAND SALUTE TO OUR MOST RECENT VETERANS, THAT HAVE ENDURED THINGS MOST OF US NEVER HAD TO, AND TO THOSE STILL SERVING UNDER THE SAME RESTRAINTS.**

**REMEMBER!**

**THERE IS NO SUBSTITUTE FOR VICTORY**



*Frank Krus  
SMS, USAF (Ret)  
SRAO Director*



**RETIRES HELPING RETIRES**