



The Bald Eagles

**Winter 2017-2018
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

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

In this Issue

ARTICLE	PAGE	ARTICLE	PAGE
TRICARE PAYMENT OPTIONS	2	LOCATING MILITARY RECORDS Q&A /	10
VA DID YOU KNOW ITEMS / VA LEGAL SERVICES – VET PRO BONO ACCESS	3	NOTIFY DFAS UPON LIFE CHANGING EVENTS / PROBLEM SOLVING PROGRAM	11
TRICARE REFORM CHANGES / VA CAREGIVER FREE ON-LINE COURSE	4	ASSISTED LIVING OPTIONS UNDER TRICARE / SSA COLA 2018	12
VA CAREGIVER PROGRAM / WHAT TO DO BEFORE A VETERAN DIES	5	RETIREE ANNUAL COLA / VA PHOTO ID CARDS	13
TRICARE CHANGES – TRICARE FOR LIFE IMPACT / TRICARE BENEFITS AFTER AGE 65	6	RELIEF FROM THOSE ANNOYING ROBOCALLS / OPERATION GRATITUDE	14
VA FAMILY BENEFITS YOU SHOULD BE AWARE OF	7	PRESCRIPTION FILLING OPTIONS / VACCINES	15
IS CARD COPYING RESTRICTIONS / DOD DISABILITY SEVERANCE	8	NO COST FLU SHOTS AT WALGREENS / NATIONAL PERSONNEL RECORDS CENTER	17 18
WHITE HOUSE VA HOTLINE / HEARING AIDS – MILITARY RETIREE DEPENDENT'S ELIGIBILITY	9	NATIONAL ANTHEM FYI / VOLUNTEERING	18 / 19 20 / 21

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.



TRICARE 2018 PAYMENT OPTIONS



With the Jan. 1, 2018 changes to new stateside regions and contractors, you may need to update your payment option to guarantee continued payment of your TRICARE enrollment fees and monthly premiums. There are currently three TRICARE regions in the United States. In the new year:

- **TRICARE North and TRICARE South** will combine to form **TRICARE East**. Humana Military will manage the East region. Under the new regional contracts, the East Region is a merger of the North and South Regions and includes:

Alabama, Arkansas, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa (Rock Island area), Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri (St. Louis area), New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas (excluding El Paso area), Vermont, Virginia, West Virginia, and Wisconsin. Contract Health Net Federal Services, LLC will manage the West region Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excludes Rock Island arsenal area), Kansas, Minnesota, Missouri (except St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (southwestern corner including El Paso), Utah, Washington and Wyoming.

- **TRICARE West** will largely remain the same.

You will no longer be able to make payments via paper check. Acceptable methods of payment will continue to be allotment, electronic funds transfer,

and debit or credit card. If you sign in to your regional contractor’s website to make payments online, this option will also still exist. If you currently pay your enrollment fees or premiums by allotment through a Defense Financing and Accounting Service (DFAS) or other Uniformed Services Pay Center, you will not need to update your payment information. Your payments will automatically transfer to the new regional contractor on Jan. 1, 2018. Unless you cancel your allotment, TRICARE will continue to deduct your enrollment fees and premiums.

If you live in an area where a new regional contractor will be delivering services, you’ll need to update your payment information to go to your new regional contractor. This applies if you currently pay enrollment fees or premiums by electronic funds transfer from your checking or savings account or via a debit or credit card. Your new regional contractor will contact you with instructions on how to update your payment information. You must proactively update your payment information to make sure payments start going to your new regional contractor and stop going to your previous regional contractor. This action will help you avoid disenrollment from TRICARE.

Are you ready for the upcoming TRICARE changes? The best way to prepare is to update your information in DEERS:

<https://tricare.mil/Plans/Eligibility/DEERS>).

Sign up for TRICARE benefit updates at;

https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new?topic_id=USMHSTMA_347

and visit the TRICARE Changes page:

<https://tricare.mil/changes>).

[Source: TRICARE Benefits Update | October 13, 2017]

VA Did You Know ITEMS



New Death Confirmation Policy

The Department of Veterans Affairs (VA) has implemented a new policy change that affects all veterans. The VA is currently in the process of updating its procedure to request further confirmation of a veteran’s death before it terminates any and all payments to the veteran. Basically, the process will now involve more exhaustive confirmation of a veteran’s death before payments are stopped. For instance, when VA officials believe that a veteran has died, the VA will send a letter to his or her address on file and request confirmation of the death from a surviving family member. If the VA doesn't receive a response from the family — or from a veteran erroneously believed to be dead — only then will the VA terminate payments permanently.

Veterans Who Receive Separation Pay Will Not Receive VA Compensation

Under federal law, until veterans pay back their involuntary separation pay, they can have their VA disability compensation withheld. The reason for this is due to 10 USC 1174, a federal law precluding duplication of benefits. The law requires that the VA recoup military separation benefits paid by the Department of Defense in cases where a veteran is subsequently awarded VA compensation. VA disability benefits can be withheld if a veteran receives readjustment pay, non-disability severance pay, separation pay, reservist involuntary separation pay, special separation benefits, voluntary separation pay, or disability severance pay. The VA is required to withhold some or all of a veteran’s monthly compensation until recoupment is complete. The process can take months or years to complete.

[Source: U.S. Veteran Compensation Programs | July 10, 2017]

VA LEGAL SERVICES - VET PRO BONO ACCESS

On 13 NOV 2017, the Department of Veterans Affairs (VA), together with the American Bar Association, The Veterans Consortium and National Law School Veterans Clinic Consortium, signed a Memorandum of Agreement aimed at improving Veterans’ access to free legal services. Veterans often face stressful legal problems — such as eviction, foreclosure, child support, or drivers’ license revocations — that can affect their ability to gain or maintain employment and housing or focus on medical treatment. In VA’s annual Community Homelessness Assessment, Local Education and Networking Groups survey, legal assistance repeatedly tops the list of homeless Veterans’ unmet needs.

Legal Partnerships to address Veterans’ legal needs that threaten their health and well-being,” said VA

Secretary Dr. David J. Shulkin. “By signing this agreement, we are documenting a shared commitment to better facilitate Veterans’ access to legal services.” Currently, VA hosts at least 165 free legal clinics in its VA Medical Centers, Community Based Outpatient Clinics and Vet Centers across the country by partnering with external, legal-service providers, such as local bar associations, legal-aid organizations and law school clinics. More information on VA’s coordination of legal services for Veterans at VA facilities may be found at:

<https://www.va.gov/OGC/LegalServices.asp>.

[Source: VA News Release | November 13, 2017]



TRICARE REFORM CHANGES - WHAT YOU NEED TO KNOW TO PREPARE

Administrative and structural changes to the TRICARE program will accelerate in the very near future, and will affect most beneficiaries **except those using TRICARE for Life**. For those beneficiaries who are under age 65, to include active duty family members, it is time to listen up and take the required action if you need to.

Some of these changes are happening simultaneously, which adds to the complexities of this large scale system transformation. There are key system transitions which necessitate modified technology adjustments to beneficiary data in the DEERS system - commonly called file transfers and new identifiers changing TRICARE Standard to the new TRICARE Select. In addition, the three current TRICARE Regions will be reduced to two, and the TRICARE contractors will be changing in both the East and West regions.

If you want to make changes to your TRICARE coverage, TRICARE officials are urging beneficiaries to do so as soon as possible.

What you need to know:

Beginning December 1, DoD will “freeze” enrollment files as they will be transferred to the new TRICARE contractors and revise the plan options (Standard to Select) in the DEERS system.

Beneficiaries can still send enrollment forms to the contractors and they will be processed in DEERS when the file transfer is complete. This will take 3 weeks.

By **November 20, 2017**, beneficiaries should complete any and all enrollment actions. Beneficiaries will not be able to use the Beneficiary Web Enrollment website to enroll in or dis-enroll from TRICARE Prime options. Additionally, beneficiaries will not be able to use the web enrollment to enroll in TRICARE Young Adult or TRICARE dental options while this website is unavailable.

Regional contractors will accept enrollment applications through other channels, for example by phone and mail. The contractors will be able to process these enrollments after the freeze is complete.

This will not affect any care you receive during the enrollment freeze. Remember to keep any and all receipts for purchased care.

Remember, keep your DEERS information up to date as beneficiaries must be registered in DEERS to enroll in TRICARE Prime or a Prime option online, by phone or by mail.

[Source: West Suburban Chapter eNews 11th 2017]

VA CAREGIVER PROGRAM FREE ONLINE COURSE

The Department of Veterans Affairs partnered with PsychArmor Institute to provide a free online course to break down VA’s Caregiver Program. The course takes approximately 10 minutes and includes information about how VA is organized, who is eligible for the Caregiver Program, how to enroll in it, what documents are needed and where to apply. The course also offers tips and guidance on what actions to take after enrollment is complete, and what resources are available to help veterans and their caregivers. To take the online course, go to: <https://psycharmor.org/courses/understanding-va-caregivers>.

[Source: VFW Action Corps Weekly | September 22, 2017]



VA CAREGIVER PROGRAM

On 20 JUN, DAV launched its "Unsung Heroes Initiative," a public awareness campaign to honor the dedication and sacrifice of veterans' family caregivers. The successful Capitol Hill event was attended by more than 100 congressional staffers, veterans and military groups and other nonprofit organizations. During a panel discussion at the launch event, Iraq War veteran and U.S. Senator Tammy Duckworth, DAV National Commander Dave Riley and his wife and caregiver Yvonne, as well as two other pre-9/11 disabled veteran-caregiver couples, shared personal stories related to the challenges and needs of caregivers. DAV released its new report, America's Unsung Heroes: Challenges and Inequities Facing Veteran Caregivers, which features results from DAV's Veteran Family Caregiver Survey. Some of the findings from DAV's Caregiver Survey were:

- Most caregivers are female and more than three fourths are spouses; many are concerned aging will limit their abilities to perform care giving duties.
- Over 80 percent of caregivers believe their role has limited their financial stability, friendships,

family life, physical and mental health, and career.

- About 75 percent indicate that without their assistance their loved one would be institutionalized now or in the future.
- Nearly 90 percent of respondents indicate they have no access to respite care, home health aides, educational tools for care giving, stipends, or medical training-but most indicate such services would be helpful to them in better managing the care of their loved one.

To access the America's Unsung Heroes: Challenges and Inequities Facing Veteran Caregivers report and for more background on the inequity of federal support provided to veterans injured prior to 9/11, go to www.unsungheroesinitiative.org. As part of this initiative, 43 veterans, military and other nonprofit organizations joined DAV in writing Congress a letter urging passage of the bipartisan Military and Veteran Caregiver Services Improvement Act. To support this critical legislation (H.R. 1472/S. 591) and send a message to your representatives refer to www.dav.org/can/?vvsrsrc=%2fcampaigns%2f52515%2frespond.

[Source: Military.com | Richard Sisk | June 16, 2017]

WHAT TO DO BEFORE A VETERAN DIES

One of the eventualities in life that spouses and family of veterans face is the death of their loved one who served America in uniform. To help ease the burden on loved ones, retirees and veterans can make preparations in advance.



The first step is to make certain the family has easy access to important documents such as:

1. The veteran's discharge certificate (DD form 214).
2. VA documents, if any, indicating a VA claim number.
3. A copy of all marriage certificates and divorce decrees (if any previous marriages).
4. Insurance policies, including beneficiary designation.
5. A copy of the family will.
6. Location of safety deposit boxes.

[Source: Courtesy of the Missouri Legionnaire March 2017]



TRICARE CHANGES 2018 - TRICARE FOR LIFE IMPACT

Almost all types of Tricare coverage will face sweeping changes, upgrades and reforms in 2018 resulting from legislation passed last year and a contractor changeover. The only part of Tricare that won't be dramatically impacted is Tricare for Life. That's because Tricare for Life, used by military retirees over age 65, isn't like the Defense Health Agency's other plans. Rather than provide stand-alone comprehensive coverage, Tricare for Life pairs with Medicare Part B as wrap-around coverage. Quick facts:

- Tricare's major changes impact almost all plans, including active-duty families and military retirees.
- Tricare for Life is almost entirely exempt for the changes.
- The only change to Tricare for Life is a shift in the annual date deductibles and cost caps reset.

Like many of Tricare's other plans, Tricare for Life includes an annual deductible that users must pay out-of-pocket when receiving care. Tricare for Life users pay a deductible of \$150 per individual or \$300 per family. Also like other plans, those beneficiaries have a maximum amount they will pay out-of-pocket in any given year of \$3,000, known as a "catastrophic cap." In the past, both of those costs -- the deductible and the cap -- reset every 1 OCT with the new fiscal year. But starting in 2018, that will no longer be the case.

That means for the remainder of 2017 only, all users who have hit their cap have an extra three months -- October, November and December of this year -- to receive care without additional fees. Those who have not yet hit their cap or deductibles will continue to pay toward the fee ceilings. Like Tricare's other plans, starting in 2018 Tricare for Life will instead reset every 1 JAN, bringing the plans in line with the annual calendar used by most health insurers, as well as Medicaid and Medicare.

[Source: *Military.com* | Amy Bushatz | October 26, 2017]

TRICARE Benefits After Age 65



Retirement is something we all work hard for. It's the time in our lives we can relax and enjoy the benefits we worked so hard for. TRICARE For Life is one of those benefits. TRICARE For Life is Medicare-wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Part A and B.

There are a couple of things you need to do ensure your transition to TRICARE For Life is smooth. As with all TRICARE Plans, the first thing you must do is ensure DEERS is up-to-date. You'll receive a post card from DMDC, the Defense Manpower Data Center, four months before your 65th birthday. This postcard is your reminder to ensure your eligibility information is current.

Next, the Medicare initial enrollment period is seven months. If you miss your initial enrollment period, your next chance to sign up for Medicare Part B is during the general enrollment period which is from January 1st through March 31st. Your coverage will begin July 1st, and your monthly premium for Part B may go up 10 percent for each 12-month period that you could have had Part B, but didn't sign up for it. Also, there will be a lapse in your TRICARE coverage until Part B is effective.

For more information about TRICARE For Life, visit www.TRICARE.mil/TFL. You can get information about Medicare Parts A and B on www.Medicare.gov.

[Source: *TRICARE BENEFICIARY BULLETIN #417* – September 29, 2017]



VA FAMILY BENEFITS YOU SHOULD BE AWARE OF

If your family has transitioned from the military to civilian life, you may be navigating the whole new benefits world of the Department of Veterans Affairs. While it's likely most of the VA benefits are specifically for your veteran, some of them might be for you, too. And if your veteran is receiving any amount of disability pay, the benefits likely impact the whole family because they change what cash comes into your family bank account each month. Whether or not you're new to the VA, it's likely that there are benefits that you just don't know you or your veteran has. Take a look at the following to ensure you're taking advantage of everything you can.

1. Free counseling

You knew about the free counseling offered through Military OneSource while your service member was active duty, but did you know the VA has a similar program? Unlike the Military OneSource service, which works with local therapists, the VA readjustment counseling service is operated out of the VA's veteran centers. For veterans or their family members to use the service, the veteran must qualify under a set of guidelines. But they are broad, and most post-9/11 troops meet the basic requirements. There are plenty of emotional or life-change battles to face as you move from military to civilian life. And as long as your family qualifies, you may be able to sit down with a counselor to tackle working through PTSD, military-to-civilian transition issues and more.

2. Appointment travel reimbursements

. Unless you happen to live right down the street from the VA hospital or clinic or are using VA Choice, your veteran is likely traveling for any medical appointments he has through the VA. That means he or she qualifies for a travel reimbursement for each and every trip to and from those



appointments. Filing for reimbursement is easy -- simply fill out the form at:

<https://www.va.gov/vaforms/medical/pdf/vha-10-3542-fill.pdf> and hand it in at the VA or mail it to the address provided.

3. Shopping and MWR on base

If your service member has been ruled 100 percent service-connected disabled, your family still has access to commissary Exchange shopping and MWR activities on base. If your veteran is not 100 percent disabled, he or she can have access to the Exchanges online. Although you won't be able to have your own login, you can shop under your veteran's account.

4. Caregiver support

Depending on your veteran's injury and how involved you are in his everyday care, you may qualify for the Program of Comprehensive Assistance for Family Caregivers. That program gives qualifying users a cash stipend for taking care of their veteran. But even if you don't qualify for the payments, the VA offers other caregiver support resources and information that you might find helpful.

5. Free health care

If your veteran has been ruled permanently and totally disabled, you could qualify for free healthcare through the CHAMPVA program.

6. State benefits

Did you know all states have their own benefits for disabled veterans? New Jersey, for example, offers veterans state employment hiring preference, while Alaska gives major breaks on property taxes. Benefits vary widely by state, so check out the guide at:

<http://www.military.com/benefits/veteran-state-benefits/state-veterans-benefits-directory.html>.

[Source: Military.com | <http://www.military.com/benefits/spouse-family> | August 25, 2017]



ID CARD COPYING RESTRICTIONS - U.S. CODE VIOLATION

****NOTE: The below proscription does not apply to medical establishments (i.e. doctor’s office, hospitals, etc...) who are allowed take a copy for the purpose of filing insurance claims; and other government agencies performing official government business.***

Recent incidents regarding the photocopying of military identification cards and common access cards (CAC), by commercial establishments to verify military affiliation or provide government rates for service, have been reported. Personnel are reminded that the photocopying of US Government Identification is a violation of Title 18 (Crimes and Criminal Procedure), US Code Part I (Crimes), Chapter 33 (Emblems, Insignia, And Names), Section 701 (Official badges, identification cards, other insignia) and punishable by both fine and/or imprisonment.

“Whoever manufactures, sells, or possesses any badge, identification card, or other insignia, of the design prescribed by the head of any department or agency of the United States for use by any officer or employee thereof, or any colorable imitation thereof, or photographs, prints, or in any other manner makes or executes any engraving, photograph, print, or impression in the likeness of any such badge, identification card, or other insignia, or any colorable imitation thereof, except as authorized under regulations made pursuant to law, shall be fined under this title or imprisoned not more than six months, or both.”

Many military members, family members and DoD employees are unaware of this law. Please pass this information along to your fellow retirees and veterans. Criminal elements and terrorist organizations place U.S. government identifications as a high value logistical element when planning acts against the U.S. military.

Although commercial establishments are not prohibited from asking for military/government identification, many government personnel and commercial establishments are unaware of the prohibition on duplication of government identification. Unfortunately, there are no safeguards in place to ensure a government identification card won’t be counterfeited or “cloned” based on a photocopy by a commercial establishment. It is recommended that military/DoD personnel provide a state driver’s license or other form of photo identification to be photocopied if an establishment insists on a photocopy of the traveler’s identification.

[Source: Shift Colors | Fall-Winter 2017]

DoD DISABILITY SEVERANCE

Airmen medically separated between Sept. 11, 2001, and Dec. 31, 2009, who had a combined disability rating of 20 percent or less and received separation pay rather than a medical retirement may request a review of their disability rating, according to Air Force officials. Modifications to assigned ratings can potentially allow veterans and their families to receive benefits that were previously unavailable to them. “The intent is to ensure fairness and accuracy as well as consistency across the services,” said Troy McIntosh, president of the Physical Disability Board of Review. Those who are eligible and wish to have their rating reviewed may do so by including any documents supporting their case, including: briefs, statements and medical records, according to an Air Force news release. However, they may not appear before the board in person. Applicants will be notified of the board’s decision after all documents have been reviewed, according to the release. For more information, visit www.health.mil/PDBR.

[Source: AirForceTimes | Ashley Bunch | June 26, 2017]



WHITE HOUSE VA HOTLINE

On 29 NOV the U.S. Department of Veterans Affairs (VA) announced that the White House VA Hotline, first launched in June as part of President Donald J. Trump’s commitment to reforming VA, is now fully staffed with live agents working to serve Veterans 24-hours a day, 365 days a year. The hotline, which became 24-hour operational in mid-October, is now staffed by a team consisting of 90 percent Veterans or employees who have a Veteran family member, and is in response to Veterans’ requests to talk to agents who could relate to their experiences.

“The White House VA Hotline provides our nation’s Veterans with a direct, dedicated contact line that allows them to interact with highly trained, live agents to answer their needs and concerns,” said VA Secretary David J. Shulkin. “Since the initial launch of the hotline in June, we listened to our Veterans, who indicated that they prefer speaking with other Veterans and Veteran family members, and we adjusted our hiring based on that feedback,” added Shulkin. “We’re proud that the hotline is now staffed 24/7 by a team of mostly Veterans or Veteran family members who have direct knowledge of their particular concerns and can use their experience to address them in the best

way possible with the resources of the VA. This represents a true win-win for Veterans and their loved ones.” Since 24/7 coverage began in October, the hotline has served more than 10,000 callers.

Hotline agents answer inquiries, provide directory assistance, document concerns about VA care, benefits and services, and expedite the referral and resolution of those concerns. Agents undergo regular updates and training on VA services based on hotline trends and are assisted by newly implemented tracking software to help VA capture and improve its response, referral and resolution processes to best support Veterans. The hotline can be accessed at 855-948-2311 and is VA’s first non-clinical, non-emergency around-the-clock call center. It provides Veterans a supplemental option to report issues if they are not being addressed through VA’s normal customer service channels. The hotline’s agents are located at a VA facility in Shepherdstown, West Virginia. Agents have access to a multitude of resources and contact information to help Veterans. The hotline also generates real-time reports to VA experts who can help address the specific issues of Veterans as well as make better-informed decisions on where program improvements are needed.

[Source: VA News Release | November 29, 2017]

HEARING AIDS - MILITARY RETIREE DEPENDENT'S ELIGIBILITY

A provision in last year's National Defense Authorization Act gave DoD permission to provide hearing aids, at government cost, to dependents of military retirees. This is great news for retired beneficiaries, who are already eligible for hearing aids through the Retiree At-Cost Hearing Aid Program, popularly known as RACHAP. Now retiree dependents are eligible to use this program too. Key features of the program:

- Eligible beneficiaries directly purchase hearing aids, utilizing the government contract price through manufactures (at cost). Available at military treatment facilities (MTFs) only.
- Cost at the MTF is \$300-\$400 per hearing aid; the average savings to the beneficiary is \$1,600 to \$3,600 per hearing aid.
- This is a voluntary program for MTFs. This means individual MTFs are allowed to determine whether they will participate.
- Currently, there are 27 MTFs participating in the program, representing all three services and located only in the continental U.S. (CONUS).

- Capacity is limited at most MTFs. Active duty service members and their family members have priority.
- The program is not a TRICARE benefit.

A hearing aid is considered a medical device, and getting one typically requires a series of three or four appointments with a qualified audiologist or technician for an evaluation, fitting, and follow-up. It's a bit more complicated than obtaining a new pair of eyeglasses. It's also more resource intensive, which is why many MTFs may have limited capacity. Military Health System officials have approved the new policy and indicated they intend to do a supply-and-demand analysis to determine how and where to expand this popular program. If you are a retiree or retiree dependent interested in the RACHAP program, contact your closest MTF to determine whether they participate and find out how to get an appointment.

[Source: MOAA Leg Up | July 21, 2017]

LOCATING MILITARY RECORDS Q&A

Q. Does anyone know where I can find my military records?

- U.S. Navy phone: 314-538-3935, Saint Louis Records, Federal Information Center phone: 1-800-6878-9889
- National Personnel Records Center (NPRC), Navy-USMC Records, 9700 Page Blvd., St. Louis, MO 63132-5100

A1: Military records are stored in several locations based on your branch of service, and whether you were active or not. National Guard records are stored in each respective state. Active duty records are stored based on your date of discharge, with most of them being in St Louis at the National Personnel Records Center. Page 3 of the SF 180 lists the addresses of the repositories. (AP) 12/2/16

In letter request give: Name, Service Number, Social Security Number, Years Served Copy of Navy DD-21 takes 8 weeks to get them. (JRM) 12/3/16

A2: It sounds like your trying to get this information without going thru a VSO (Veterans Service Organization). They will help you fill out the proper forms and send them in to get this done. Better to go thru them if planning a claim as well as getting the records. Don't leave out getting all your medical records for the VA as well as all outside sources as well. Keep these records handy. Where you request the records for branch of service would help to know which one for there are different locales where they are stored.

Armed Forces Locator is an offline computer-based search system. It was developed to help veterans, active duty, service members, Reservists, National Guard members and ROTC members locate old friends, current colleagues, and family members who serve or have served in the armed forces. Their mission is to provide an opportunity for those who served to reconnect again with war buddies. Also, locate many topics that are of interest to veterans, active duty service members, and veterans organizations.

Military Records Requests

[Source: <http://www.armedforceslocator.com> | August 31, 2017]

~ David Letterman...

“America is the only country where a significant proportion of the population believes that professional wrestling is real but the moon landing was faked.”



NOTIFY DFAS WHEN LIFE-CHANGING EVENTS HAPPEN

As you move through your retirement years, be sure to keep us informed whenever changes happen that could affect your retired pay. Keep your contact information and check payment information in *myPay* current. And if you experience a life-changing event, contact us directly at Retired and Annuitant Pay to let us know.

The following are examples of life-changing events and how these events could impact your account:

- **Marriage:** Survivor Benefit Plan (SBP), arrears of pay beneficiary, federal income tax
- **Divorce:** SBP, arrears of pay beneficiary, federal income tax
- **Death of a spouse:** SBP, arrears of pay beneficiary, federal income tax
- **Birth of a child:** SBP, arrears of pay beneficiary, federal income tax
- **Moving to a new place of residence:** (even if just for the winter months): general correspondence delivery, 1099-R and retiree account statement mailing, state income tax withholding
- **Opening, changing or closing a bank account:** net pay and allotment direct deposit

- **Changing your e-mail address stored in myPay:** *myPay* account change notifications, retiree newsletters, *myPay* notifications for 1099-R and retiree account statement availability
- **Paying off and/or closing an insurance policy:** net pay and allotment direct deposit

If you keep your information current in *myPay* and submit the appropriate paperwork when a life-changing event occurs, you will help us improve the service we provide to you and your loved ones. By reporting these events when they happen, your beneficiaries will have fewer issues and concerns to resolve later.

Please remember to report life-changing events to our new mailing address:

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

You can also report life-changing events by using our fax number: 800-469-6559, or by calling our Customer Care Center: 800-321-1080.

[Source: DFAS Retiree Sept 2017 Newsletter]

PROBLEM SOLVING PROGRAM (PSP)

Have a question about the VA? Need help with benefit questions? Need answers to your compensation questions? Use the Problem Solving Program (PSP) to get answers. Submit your question at <http://www.veteranprograms.com/compensation.html> and allow an experienced veteran(s) or VSO to answer your question. Use the PSP as often as you like. Your question will be sent to over 125,000+ registered USVCP veterans, government employees, veteran organizations, and military supporters.

[Source: USVCP | <http://www.veteranprograms.com/id2460.html> | October 31, 2017]

Advice from a Wise Old Man
- Life is simpler when you plow around the stump.



ASSISTED LIVING OPTIONS UNDER TRICARE

As you or a loved one ages, you may find that getting to doctors' offices is more difficult or more frequent. TRICARE offers several options to help you get the care you need.

Skilled nursing care is covered by TRICARE in the U.S. and U.S. Territories within skilled nursing facilities if you have a hospital stay of three or more days. Remember, you're an outpatient until the doctor formally admits you into the hospital. You become inpatient on the day you're formally admitted to a hospital with a doctor's order. The day of discharge also doesn't count as an inpatient day.

If you can stay home, but still need assistance, you may decide home health care is best for you. Home health care is provided by nurses, nurses' aides, or therapists who come into your home to help you with medication or other services. Physical, speech and occupational therapists can visit to help you function better.

Medical social service workers can visit to make sure you receive proper care. Coverage is the same as Medicare for these services.

Hospice care is care for those who are terminally ill. It emphasizes supportive services such as pain control and home care. When you choose hospice care, you've decided that you no longer want care to cure your terminal illness or your doctor has determined that efforts to cure your illness aren't working.

TRICARE and Medicare don't cover assisted living facilities or long term care. Remember, long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability or the aging process. Plan ahead and research long-term care insurance, like the Federal Long Term Care Insurance Program before you need it.

SSA COLA 2018



The Social Security Administration announced that the annual Cost of Living Adjustment (COLA) will increase your Social Security benefits by 2% next year. Although this year's COLA increase is the largest in five years, it is not keeping up with the increasing living costs seniors are facing. That's because the COLA is currently tied to the CPI-W, a measure of inflation that tracks the spending patterns of young, urban workers – not Social Security beneficiaries.

According to The Senior citizen's League's (TSCL) research, the CPI-W does NOT accurately measure the inflation older Americans experience. This year, your Social Security benefits probably only grew by \$3 or \$4, if at all. But the average senior saw household expenses grow by \$80 or more per month! Years of inaccurate COLAs have resulted in a major loss of buying power for Social Security benefits. Since 2000, your benefits have lost 30% of their purchasing power. In the last year alone, they've lost 7%!

It's time for Congress to act and adopt a more adequate Social Security COLA – one that's based on the inflation seniors actually experience, using the CPI-E. The CPI-E measure takes into account the growing costs older Americans are facing, like Medicare premiums, prescription drug costs, and housing expenses. NOW is the time to make your voice heard. Demand a fair and just COLA based on the CPI-E! TSCL has a petition at: http://wfc2.wiredforchange.com/o/8854/p/dia/action3/common/public/?action_KEY=10173 you can sign asking Congress to reverse the growing retirement crisis.

[Source: TSCL | Arthur Cooper | October 13, 2017]



RETIREE ANNUAL COLA

The final COLA for the 2017 fiscal year is 2 percent. This means retired pay will be increased by 2 percent starting in January of 2018. In other words, you will see a \$20 increase for every \$1000 of retired pay received. The final COLA is determined by comparing the average CPI of the final three months of the fiscal year to the same quarter of the prior year.

The Consumer Price Index (CPI) is a measure of the average change over time in the prices paid by urban consumers from around the country for a market basket of consumer goods and services. The market basket includes the prices of food, clothing, shelter, and fuels, transportation fares, charges for doctors' dentists' services, drugs, and other things people buy for day-to-day living. Prices are collected from about 50,000 housing units and

approximately 23,000 retail establishments - department stores, supermarkets, hospitals, filling stations, and other types of stores. All taxes directly associated with the purchase and use of items are included the index. Prices of most goods and services are obtained by personal visits or telephone calls to the Bureau of Labor and Statistics' (BLS) trained representatives.

Collectively, the CPI is also used to adjust annuities for other federal retirees, survivors, and Social Security recipients. The CPI for November 2017 is scheduled to be released on December 13, 2017. To learn more about the CPIO go to the Bureau of Labor Statistics "Frequently Asked Questions" at <https://www.bls.gov/cpi/questions-and-answers.htm>.

[Source: Extracted from the MOAA Legislative Update | November 17, 2017]

VA PHOTO ID CARDS

All honorably discharged veterans of every era will be able to get a photo identification card from the Department of Veterans Affairs starting in November [2017] due to a law passed in 2015. The law, known as the Veterans Identification Card Act 2015, orders the VA to issue a hard-copy photo ID to any honorably discharged veteran who applies. The card must contain the veteran's name, photo and a non-Social Security identification number, the law states. A VA official on 4 OCT confirmed the cards are on track to be available nationwide starting in November. Veterans may apply for the card online, but a timeline for how long it will take to receive a card after application has not been finalized, the official said.

Although the law states that the VA may charge a fee for the card, the official said no fee is planned. The change comes as the military exchange stores prepare to open online shopping to all honorably discharged veterans starting 11 NOV. Veterans who wish to use that new benefit must be verified through VetVerify.org. Congress passed the ID law as a way to help veterans prove their service without showing a copy of their DD-214. "Goods, services and promotional activities are often offered by public and private institutions to veterans who demonstrate proof of service in the military, but it is impractical for a veteran to always carry Department of Defense form DD-214 discharge papers to demonstrate such proof," the law states.

Some veterans already carry such proof of service. Those who receive health care from the VA or have a disability rating can get a photo ID VA health card, also known as a Veteran Identification Card. Military retirees also hold an ID card issued by the Defense Department. Veterans are also able to get a proof of service letter through the VA's ebenefits website. And some states will include a veteran designation on driver's licenses if requested.

[Source: Military.com | Amy Bushatz | October 4, 2017]

RELIEF FROM THOSE ANNOYING ROBOCALLS

FTC rolls out new system to track - and block - calls by Brandon Gobel, AARP, August 3, 2017/ Getty Images

Every day Americans report tens of thousands of illegal robocalls. Have you been getting more and more robocalls on your phone? If so, you're not alone, but relief could be on the way. The Federal Trade Commission (FTC), cellphone providers and industry experts have unveiled a new system to track - and more quickly block - these annoying and often illegal calls on your landline and cellphones.

Complaints about the calls have been pouring into the FTC - so much so that they are the No. 1 complaint the agency receives. The FTC plans to process your complaint within one business day and immediately turn over information you gathered from the caller to phone carriers and other industry partners. As part of the partnership, the groups will work to quickly block the unwanted number from calling you and others.

"Sharing the critical information from consumers' unwanted call complaints to enable industry innovators to stop illegal robocalls is exactly the type of public-private partnership the FTC champions," said Acting Chairman Maureen K. Ohlhausen.

[Source: <http://www.aarp.org/money/scams-fraud/info-2017/ftc-phone-carriers-tackle-robocalls-fd.html>]

OPERATION GRATITUDE

Operation Gratitude, a 501(c)(3), volunteer-based organization, annually sends 200,000+ care packages to Veterans, First Responders, New Recruits, Wounded Heroes, their Care Givers, and to individually named U.S. Service Members deployed overseas and their families waiting at home. Each package is filled with food, entertainment, hygiene and hand-made items, as well as personal letters of support. Their mission is to lift the spirits and meet the evolving needs of the Military and First Responder communities, and provide volunteer opportunities for civilians anywhere in America to express their appreciation to all who serve our nation. Each package contains donated product valued between \$45 and \$100 and costs the organization \$15 to assemble and ship. Since its inception in 2003, Operation Gratitude volunteers have shipped more than 1.8 million care packages. Go to <https://www.operationgratitude.com/can-help/> to find out how you can say "Thank You" to our Military Heroes.

[Source: *Veteran Resource* | Donnie La Curan | October 4, 2017]

Here's how you can help:

- Make sure you subscribe to the Do Not Call list. If not, you have to wait 31 days to file a complaint.
- If you receive unwanted calls or robocalls in violation of the FTC policy, take notes. You'll want to gather this information from the call: incoming phone number, date and time of call, what the call was about, and whether it was a recording or live person.
- File a complaint on the FTC website. The agency has made its complaint form simple, with numerous drop-down menus to help you through the process.

The FTC says your complaint is crucial because many of today's call-blocking solutions rely on "blacklists" - databases of telephone numbers that have received significant consumer complaints.

Robocalls can be more than irritating. They also can be a scam and cost you plenty. TrueCaller, a caller ID and blocking app, reports that an estimated 22.1 million Americans lost \$9.5 billion in phone scams in 2016.



PREScription FILLING OPTIONS

Beginning Sept. 1, 2017, Express Scripts will need annual consent from patients who want to receive automatic refills of their maintenance medications enrolled in TRICARE Pharmacy Home Delivery. This means that just before one of your prescriptions runs out of refills, Express Scripts will reach out to you to know if you would like your doctor to be contacted to renew the prescription and if you'd like to continue in the Automatic Refill program. If not, Express Scripts will not refill your prescription. "This new process gives beneficiaries more control over their medications and keeps the convenience of automatic refills," said Amy Aldighere, Express Scripts Sr. Director – DoD Program Management. "It also makes it easier to opt out of the Auto Refill program and helps to prevent beneficiaries from receiving medications that they no longer need or shouldn't receive."

What to Expect

When the last refill of a medication enrolled in the Automatic Refill program ships, Express Scripts will reach out to you by telephone and/or email (depending on the preference you indicated) and ask the following:

- Would you like Express Scripts to reach out to your doctor for a new prescription?

- Do you want to keep your medication enrolled in the Auto Refill program?

How to Respond

Express Scripts will not re-enroll your medication unless they hear from you. You have several ways to respond:

- Online at www.Express-Scripts.com/TRICARE
- Via the automated phone call from Express Scripts
- By calling an Express Scripts Patient Care Advocate (PCA) at 1-877-363-1303

If Express Scripts does not receive your consent within 10 days of reaching out to you, they will remove your medication from the Auto Refill program. However, re-enrolling is simple. You can re-enroll your medication at any time online, or through a PCA. For more information or if you have questions, go to the Express Scripts website.

<https://www.express-scripts.com/TRICARE/index.shtml>.

You can also call Express Scripts at 1-877-363-1303 to speak with a PCA.

[Source: TRICARE Communications | August 16, 2017]

VACCINES

There are two main vaccines recommended for all adults. Getting these vaccines can prevent illness, missed work, increased medical bills and not being able to take care of family. The following vaccines are recommended:

- Seasonal flu vaccine
- Tdap (tetanus, diphtheria and pertussis, also known as whooping cough) followed by a Td (tetanus and diphtheria) booster every 10 years

Adults 19-26 years old

The HPV vaccine can protect against the human papillomavirus, a virus that causes cervical cancers, anal cancer and genital warts. This vaccine is recommended for the following groups:

- Women up to age 26
- Men up to age 21
- Men ages 22-26 who have sex with men



Adults 60 years and older

Our immune system gets weaker as we get older. This may put us at higher risk for certain diseases including shingles and pneumonia. To protect against these diseases, the following vaccines are recommended:

- Pneumococcal vaccine (65 years and older) to protect against pneumonia
- Zoster vaccine (60 years and older) to protect against shingles

Adults with Health Conditions

Adults with certain health conditions may be at a higher risk for certain illnesses or diseases. These health conditions include the following:

- Diabetes
- Heart disease, stroke or other cardiovascular disease
- HIV infection
- Liver disease
- Lung disease (including asthma)
- Renal disease
- Weakened immune system

If you have any of the above conditions, talk with your doctor to find out which vaccines are recommended for you. Take a quiz at <https://www2.cdc.gov/nip/adultimmsched> to find out which vaccines you may benefit from: What Vaccines are recommended for you from the Center for Disease Control and Prevention at:

<https://www.cdc.gov/vaccines/schedules/hcp/adult.html>.

[Source: Vantage Point Blog / August 31, 2017]



LONG TERM CARE W/TFL

Like Medicare Supplemental Insurance, TRICARE for Life (TFL), formerly CHAMPUS, picks up where Medicare leaves off. TFL will pay the co-insurance and deductibles but does not pay for the monthly Medicare Part B premium. TFL serves as the secondary payer to minimize military retiree, seniors' out-of-pocket expenses by covering Medicare's co-insurance and deductibles. Care is provided by a network of both military and civilian health professionals. Participants manage their TRICARE enrollment through the Defense Enrollment Eligibility Reporting System known as DEERS, which can be done on their website. To enroll in TRICARE for Life, a veteran must confirm that their Medicare Part B status is current in DEERS. Their record will then show they are "eligible for TRICARE for Life." Following is an overview of TFL's benefits which are relevant to caring for an aging individual.

- **Assisted Living / Senior Living** -- TFL does not pay for long term care or custodial care as defined by assistance with activities of daily living such as bathing, dressing, feeding or supervision of the cognitively impaired. This type of care is not covered by TRICARE for Life regardless of the participant's place of residence be that at home or in assisted living.
- **Skilled Nursing Homes** -- TFL will pay for skilled nursing care to an extent. Like Medicare, there must be a medical condition that was treated in a hospital for three consecutive days, and the senior must be admitted to a skilled nursing facility within 30 days following discharge from the hospital. Medicare has a 100-day limit on skilled nursing and TFL will be the primary payer after that 100-day limit, but will not cover the full amount. Make note, pre-authorization is required. Co-payment from

the insurance holder in the amount up to \$250 / day should be expected.

- **Home Health Care** -- For persons confined to their homes, who are unable to visit a medical facility without extensive assistance, TFL will cover home health visits for medical purposes but not to provide personal care.
- **Adult Day Care** -- TFL does not pay for either medical care or supervision in adult day care centers.
- **Hospice** -- TFL covers hospice care but it is offered as an alternative to further medical treatment.

TRICARE for Life Qualifications:

- **Age** -- Veterans or their family members must be at least 65 years of age to be eligible for TRICARE for Life. However, there is an exception for younger individuals if they are enrolled in Medicare already as a result of a disability.
- **Disabilities / Health Requirements** -- A senior veteran’s disability status, service-connected or otherwise does not affect their eligibility for TRICARE for Life.

- **Family Status** -- Family or marital status does not play a role in TRICARE for Life eligibility. One exception is surviving spouses that have re-married, which means they are no longer eligible. Divorce or death of the new spouse does not enable them to re-gain their eligibility as it does with the CHAMPVA for Life program.
- **Financial Requirements** -- Applicants and / or their surviving spouses with any level of financial resources and income are eligible for TRICARE for Life.
- **Veteran Status** -- One cannot have been dishonorably discharged.
- **Other Requirements** -- Military retirees and / or their spouses must be enrolled in Medicare Part A, which is Medicare’s hospital insurance, and Medicare Part B, which is Medicare’s medical insurance, to be eligible for TRICARE for Life.

[Source: PayingforSeniorCare.com | Jun 2017]

NO COST VA FLU SHOTS AT WALGREENS

Flu Season is here! Veterans protect yourselves and get a NO COST flu shot! The cold and flu season is upon us and the Department of Veterans Affairs has once again teamed up with Walgreens Pharmacies nationwide to allow all veterans who are currently enrolled in the VA healthcare system to be able walk into any of the over 8000 Walgreens nationally (and the Duane Reade pharmacies in the New York metropolitan area) to receive a vaccination at no cost. Vaccinations will be available through March 31, 2018.

Veterans wishing to receive the no cost vaccination simply need to present a Veterans Identification Card and a photo ID, at any participating Walgreens to receive the vaccination. The Group ID is: VAFLU In addition, after the Walgreens pharmacist administers the vaccine Walgreens will transmit that information securely to VA where it becomes part of the patient’s electronic medical record. VA is committed to keeping Veteran patients healthy, and during this flu season, vaccination is the best way to prevent the spread of flu. No matter where you live, visit your local VA clinic or Walgreens to get a no cost flu shot.

To find your local VA, visit www.va.gov/directory/guide/home.asp. To locate a Walgreens store near you, call 800-WALGREENs (800-925-4733), or go to www.com/findastore. To learn more about the partnership visit: <https://www.va.gov/COMMUNITYCARE/programs/veterans/immunization.asp> or call 1-877-771-8537. To get more information on flu and flu vaccine, visit: www.publichealth.va.gov/flu or www.cdc.gov/flu.

[Source: eBenefits Online Application | September 26, 2017]



NATIONAL PERSONNEL RECORDS CENTER (NPRC)

On July 12, 1973, approximately 16-18 million Official Military Personnel Files were destroyed when a fire ripped through the National Personnel Records Center (NPRC) in St. Louis. More than 40 years later, staffs at the NPRC still are attempting to piece together those records. Kevin Pratt, NPRC’s assistant director for Military Records, told American Legion Department Service Officers School attendees that teams at the facilities are reconstructing 2,000-3,000 records per week. Using information that was not destroyed, and working with other agencies and the military branches to get additional information, close to 6 million records have been reconstructed since the fire.

“It is probably the most painful thing I have to deal with on a day-to-day basis,” Pratt said. “It’s very difficult to tell a veteran and family members that we don’t have their records and that it was destroyed in the fire. It’s frustrating to deal with, but we’ve done a lot of things over the years to try to ... satisfy the requirement for the service veterans. “We’re at about 90 percent-plus able to do produce a document they can use for the (Department of Veterans Affairs) and other benefits. That’s a good thing, but there’s obviously a lot of history lost in that fire.”

The NPRC houses military records of individuals who served in the Army, Navy, Marine Corps, Air Force and Coast Guard dating as far back as 1886 and as recently as 2008. No National Guard records are stored at the NPRC unless a Guardsman served on active duty or was federalized. Those who were never called up to active duty will likely be referred to their respective state. No military unit information is housed at the facility, though Pratt said staff there has contacts with agencies that can help locate that info. “A lot of what we do at the NPRC is liaising with both the (military branches) and the VA in order to provide benefits for the veterans,” Pratt said. “In many cases, there’s a lot of complexity associated with it, and have to kind of weed through it to find out what we need to do to provide the benefits for the veteran.”

Pratt urged anyone seeking a veterans’ records for the sake of receiving VA benefits makes sure to state that is the reason for the request. There is a fee of \$25 per five pages to receive a record, but there is no fee if the request is to secure a veteran benefits. With 77 million records that include several of the same names, Pratt urged providing the most specific information possible when submitting a records request. But, “if a veteran sends it to us on a cocktail napkin, we’ll honor that request as long as they sign it,” he said.

[Source: The American Legion | Steve Brooks | July 27, 2017]

National Anthem FYI



Most of us are aware of how to conduct ourselves when the National Anthem (the composition consisting of the words and music known as the Star-Spangled Banner) is being played. This is simply a reminder to all.

According to Title 36, Part A section 301 United States Code – National Anthem:

- 1) During the rendition of the national anthem when the flag is displayed:
 - individuals in uniform should give the military salute at the first note of the anthem and maintain that position until the last note;
 - members of the Armed Forces and veterans who are present but not in uniform may render the military salute in the manner provided for individuals in uniform; and

- all other persons present should face the flag and stand at attention with their right hand over the heart, and men not in uniform, if applicable, should remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart.
- 2) During the rendition of the national anthem when the flag is not displayed, all present should face toward the music and act in the same manner they would if the flag were displayed.

[Source: Title 36, Subtitle 1, Part A section 301 of the US Code | September 2017]

TOP 10 REASONS TO VOLUNTEER

- | | |
|---|---|
| <p>#10 It's good for you. Volunteering provides physical and mental rewards. It:</p> <ul style="list-style-type: none"> ➤ Reduces stress: Experts report that when you focus on someone other than yourself, it interrupts usual tension-producing patterns. ➤ Makes you healthier: Moods and emotions, like optimism, joy, and control over one's fate, strengthen the immune system. | <ul style="list-style-type: none"> ➤ Support families (daycare and eldercare) ➤ Improve schools (tutoring, literacy) ➤ Support youth (mentoring and after-school programs) ➤ Beautify the community (beach and park cleanups) |
| <p>#9 It saves resources. Volunteering provides valuable community services so more money can be spent on local improvements. The estimated value of a volunteer's time is \$15.39 per hour.</p> | <p>#4 You learn a lot:
Volunteers learn things like these:</p> <ul style="list-style-type: none"> ➤ Self: Volunteers discover hidden talents that may change your view on your self worth. ➤ Government: Through working with local non-profit agencies, volunteers learn about the functions and operation of our government. ➤ Community: Volunteers gain knowledge of local resources available to solve community needs. |
| <p>#8 Volunteers gain professional experience.</p> <ul style="list-style-type: none"> ➤ You can test out a career. | <p>#3 You get a chance to give back: People like to support community resources that they use themselves or that benefit people they care about.</p> |
| <p>#7 It brings people together.
As a volunteer you assist in:</p> <ul style="list-style-type: none"> ➤ Uniting people from diverse backgrounds to work toward a common goal ➤ Building camaraderie and teamwork | <p>#2 Volunteering encourages civic responsibility: Community service and volunteerism are an investment in our community and the people who live in it.</p> |
| <p>#6 It promotes personal growth and self-esteem: Understanding community needs helps foster empathy and self-efficacy.</p> | <p>#1: You make a difference: Every person counts!</p> |
| <p>#5 Volunteering strengthens your community
As a volunteer you help:</p> | |

[SOURCE: <https://students.ucsd.edu/student-life/involvement/community/reasons.html>]

General McAuliffe's Christmas Message

The Battle of the Bulge, 1944

DIRECTOR'S COMMENTS

On Christmas Eve of 1944, the 101st Airborne Division was completely surrounded by German units. Just a couple of days before, the Germans realizing that they ostensibly had complete control of the military situation, demanded the surrender of the Division, under the acting command of Brigadier General Anthony C. McAuliffe.

A mimeographed "Greeting Card" was distributed by McAuliffe to his fighting men. We know his famous answer to the German demand for surrender – "NUTS!" We were unable to reproduce the art work on the "Greeting Card" but below is an italicized transcript of the content of the card.

*Headquarters 101st Airborne Division
Office of the Division Commander*

24 December 1944

What's Merry about all this, you ask? We're fighting - it's cold - we aren't home. All true but what has the proud Eagle Division accomplished with its worthy comrades of the 10th Armored Division, the 705th Tank Destroyer Battalion and all the rest? just this: We have stopped cold everything that has been thrown at us from the North, East, South and West. We have identifications from four German Panzer Divisions, two German Infantry Divisions and one German Parachute Division. These units, spearheading the last desperate German lunge, were headed straight west for key points when the Eagle Division was hurriedly ordered to stem the advance. How effectively this was done will be written in history; not alone in our Division's glorious history but in World history. The Germans actually did surround us. Their radios blared our doom. Their Commander demanded our surrender in the following impudent arrogance.

December 22nd 1944

To the U. S. A. Commander of the encircled town of Bastogne:

The fortune of war is changing. This time the U. S. A. forces in and near Bastogne have been encircled by strong German armored units. More German armored units have crossed the river Ourthe near Ortheuville, have taken Marche and reached St. Hubert by passing through Hombres Sibret-Tillet. Libramont is in German hands.

There is only one possibility to save the encircled U. S. A. Troops from total annihilation: that is the honorable surrender of the encircled town. In order to think it over a term of two hours will be granted beginning with the presentation of this note.

If this proposal should be rejected one German Artillery Corps and six heavy A. A. Battalions are ready to annihilate the U. S. A. Troops in and near Bastogne. The order for firing will be given immediately after this two hours term.

All the serious civilian losses caused by this Artillery fire would not correspond with the well known American humanity.

The German Commander

The German Commander received the following reply:

22 December 1944

To the German Commander:

NUTS!

The American Commander

Allied Troops are counterattacking in force. We continue to hold Bastogne. By holding Bastogne we assure the success of the Allied Armies. We know that our Division Commander, General Taylor, will say: Well Done!

We are giving our country and our loved ones at home a worthy Christmas present and being privileged to take part in this gallant feat of arms are truly making for ourselves a Merry Christmas.

*McAuliffe
Commanding*

The letter on the previous page is a Christmas card to our readers. With the beginning of winter and the holidays coming, some are already looking forward to spring. Should you feel a little down just remember what our troops faced at Christmas so many years ago. That may help put things back in their proper perspective. When you think you have it hard, look around and you'll see someone has it worse.



So a very Merry Christmas and a healthy and prosperous New Year to all.

If you have the time we always welcome volunteers. See page 19, and our contact information on the cover page.

SMS Frank Krus, USAF (ret)
Director



RETIRES HELPING RETIRES