



The Bald Eagles

**Winter 2018 - 2019
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

Note New Phone Numbers

SRAO Telephone: (719) 366-2091
SRAO Email Address: usrao2@gmail.com
ID Cards: (719) 366-2064
ID Card appointments <https://rapids-appointments.dmdc.osd.mil/>

Our apologies - Our phone number has changed and at this time we **no longer** have a **toll-free number**. If a toll free number becomes available we will contact all our subscribers, accordingly.

IF YOU'RE VISITING US

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.

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. Unlike in the past, you'll have to use the 10 digit number.

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.



TRICARE DENTAL PROGRAM [TRDP]

[DIRECTORS' NOTE – WHEN WE WERE APPRISED THAT THE TRDP WAS BEING REPLACED WITH A NEW PROGRAM TITLED THE FEDERAL EMPLOYEE DENTAL AND VISION PROGRAM [FEDVIP], WE EMAILED ALL OUR EMAIL SUBSCRIBERS AND ATTEMPTED TO CALL ALL SUBSCRIBERS WITHOUT AN EMAIL ACCOUNT TO ADVISE THEM OF THE REPLACEMENT PROGRAM. THE REPLACEMENT PROGRAM APPEARED TO BE QUITE COMPLEX AND THEREFORE WE OFFERED OUR ASSISTANCE WITH ENROLLMENT. THE OPEN ENROLLMENT PERIOD FOR THE NEW PROGRAM ENDED ON DECEMBER 10, 2018. HOWEVER, WE JUST RECEIVED NOTICE THAT IT MAY NOT BE TOO LATE TO ENROLL- SEE THE BELOW ARTICLE.]

FEDVIP - MILITARY COMMUNITY GIVEN AN EXTRA 3-MONTHS TO ENROLL

Government officials are giving those in the military community who are eligible for new benefits under the Federal Employees Dental and Vision Insurance Program (FEDVIP) an extra three months to enroll. Originally the deadline to enroll was 10 DEC, but officials with the Office of Personnel Management have recognized there's a need for more time, especially for many retirees who have been getting their dental insurance coverage through the Tricare Retiree Dental Program, said Kathy Beasley, a retired Navy captain who is director of government relations for health affairs for the Military Officers Association of America. She said officials informed her of the "belated enrollment phase" during a meeting 13 DEC.

TRDP coverage ends 31 DEC. If they still want to be covered under a government dental plan, retirees must enroll themselves and their family members in FEDVIP. Coverage begins 1 JAN. As of 13 DEC, there were 639,000 military retirees who had enrolled in FEDVIP dental plans. FEDVIP is available to military retirees whether or not they were enrolled in TRDP. Beasley said officials at the Office of Personnel Management didn't specify a deadline date for those in the military community to enroll in FEDVIP, other than it's an extra three months. Further information was not available from the Office of Personnel Management.

- **FEDVIP dental insurance plans:** Military retirees and their family members enrolled in Tricare Prime, Tricare Select, or using Tricare for Life are now eligible for these programs. There are at least 10 choices available to potential enrollees through FEDVIP. Premium costs vary by geographic area, and among the different insurance carriers. But within each national plan available throughout the country and internationally, the other features and benefits of that national dental carrier will stay the same from one area to another. Visit www.benefeds.com.
- **FEDVIP vision insurance plans.** Most active-duty family members, retirees and reservists and their family members are now eligible for this new vision benefit under FEDVIP that provides extra coverage beyond what they're getting under Tricare plans. The FEDVIP vision coverage is effective Jan. 1. As of Dec. 13, eligible Tricare beneficiaries enrolled in 300,000 FEDVIP vision plans. Visit www.benefeds.com.

Defense health officials have also extended the deadline to 31 DEC for switching between Tricare Prime and Tricare Select. 1 JAN, you'll only be able to change plans or enroll in a plan during the annual open season, or following a qualifying life event, such as marriage, birth, adoption, divorce or retiring. Visit <https://tricare.mil/bwe>.

][Source: MilitaryTimes / Karen Jowers / December 14, 2018]

[NOTE - OUR FORMER OFFER OF ASSISTANCE STILL STANDS.]

2019 PAY SCHEDULE

To help you plan for 2019, below is a list of the days you should expect to receive your retired or annuitant pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees get paid on last business day of the prior month and annuitants get paid on the first business day of month. For example, payment to retirees for December 2018 will be paid on December 31, 2018. However, annuitants will be paid on January 2, 2019. Please see the chart for each month in 2019.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
December 2018	December 31, 2018	January 2, 2019
January 2019	February 1, 2019	February 1, 2019
February 2019	March 1, 2019	March 1, 2019
March 2019	April 1, 2019	April 1, 2019
April 2019	May 1, 2019	May 1, 2019
May 2019	May 31, 2019	June 3, 2019
June 2019	July 1, 2019	July 1, 2019
July 2019	August 1, 2019	August 1, 2019
August 2019	August 30, 2019	September 3, 2019
September 2019	October 1, 2019	October 1, 2019
October 2019	November 1, 2019	November 1, 2019
November 2019	November 29, 2019	December 2, 2019
December 2019	December 31, 2019	January 2, 2020



[Source: DFAS <https://www.dfas.mil/retiredmilitary/manage/allotments.html>]

WHY - Why do ships and aircraft use 'mayday' as their call for help?
BECAUSE -- This comes from the French word m'aidez - meaning 'help me' - and is pronounced, 'mayday.'

DISABLED VETS SPACE "A"



When President Trump signed into law the new National Defense Authorization Act, disabled veterans were granted a huge travel perk that has virtually gone unnoticed. Not only will the new perk save veterans thousands of dollars, but it will increase morale, esprit de corps, and open the door for many veterans to connect with the military again in ways they can only imagine. One veteran said, "I'm shocked! I can't believe the military has opened this door to us."

Under the new Disabled Veterans Access to Space-A Travel Act, veterans with a service-connected, permanent disability rating of 100% can hop on any scheduled or unscheduled military flight within the continental United States (and scheduled overseas flights) operated by Air Mobility Command (AMC).

The new Act would authorize veterans who have a service-connected, and permanent disability rated as 100 percent to travel on Space-A at no additional cost to the Department of Defense (DoD) and without

aircraft modifications, according to military officials. Clarification on whether or not required caregiver accompaniment is authorized has not yet been promulgated. This is a huge benefit to disabled veterans who travel on aircraft. Many veterans find airports unaccommodating, and difficult to get around. Flying from military terminals are much less congested, and will probably be more suitable for disabled veterans.

To sign up for Space A Travel complete AMC Form 140, Space Available Travel Request (<https://www.amc.af.mil/Portals/12/documents/AFD-140926-014.pdf>) form and e-mail it to your desired AMC Passenger Terminal. Info you need to complete the form includes:

- Email address
- Personal information (Rank/Grade, First Middle Last Name)
- Service Branch (AF, Army, Marines, Navy, CG)

- Status (Active, Guard, Reserve, Retired, Disabled Veteran, etc.)
- Other Travelers (dependents names)
- Total number of seats required
- Travel status (See Travel Eligibility-Category I-VI). The form has not yet been modified to reflect 100% disability eligibility. In the interim suggest use Category VI until otherwise advised.
- Overseas Travel Ready Status (Have Required Passports/Visas etc.)
- 5-Destinations (Sign-up for up to 5 Destinations e.g. Germany, USA, Japan, Alaska, or Hawaii)

Note: Do Not Provide Personally Identifiable Information (PII) such as Social Security Numbers (SSNs)

[Source: USVCP | August 15, 2018]

TRICARE FOR LIFE OVERSEAS



TRICARE For Life, or TFL, is Medicare-wraparound coverage for those who are entitled to Medicare Part A and also have Medicare Part B. You must have Medicare Part A and Part B to get TFL coverage overseas, even though Medicare doesn't cover care outside the U.S., U.S. territories or aboard ships outside U.S. territorial waters. This is a requirement based on federal law governing these programs. Medicare covers health care in the U.S. and U.S. territories. In these locations, Medicare pays first and TFL pays second. TFL pays last if you have other health insurance, or OHI. Medicare also pays before TRICARE when TFL beneficiaries get care aboard ships in territorial waters adjoining the land areas of the U.S. and U.S. territories.

Eligible TFL beneficiaries may receive covered services and supplies from a network provider or any authorized-TRICARE provider. You'll be subject to the applicable catastrophic cap, deductibles and cost-shares. If a TFL beneficiary receives covered services from a network provider, the beneficiary's out-of-pocket costs will generally be lower. Prior authorization may be required, except for emergency care. When seeking care from a civilian provider, area- or country-specific requirements may also apply. For TFL deductibles and cost-shares, visit www.TRICARE.mil/tflcosts.

To get reimbursement for overseas care, submit a claim, a copy of the itemized bill with a diagnosis explanation, proof of payment, and any OHI explanation of benefits to the TRICARE Overseas Program claims processor. For more information, go to www.TRICARE-overseas.com.

[Source: <http://www.tricare.mil/podcast> | September 6, 2018]

CONTACT INFO FOR RETIREES

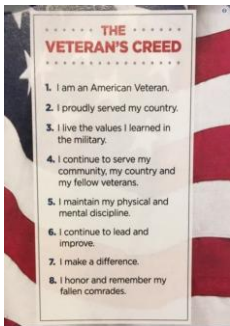
- **Combat Special Related Compensation:** Our office fields a lot of phone calls for Combat Special Related Compensation, but we're not the subject-matter expert, nor do we own this process. Visit the CSRC link at: www.secnav.navy.mil/mra/CORB/pages/crsrb/uycs.aspx.
- **Retiree passing:** To report a passing of a retiree, call the Defense Finance Accounting Service (DFAS) at (800) 321-1080.
- **Reserve Retirements:** For questions about Reserve component (pay and gray-area) retirement questions, contact PERS-912. You can call (866) 827-5672,

email uasknpc@navy.mil or visit the website at: <https://go.usa.gov/xPWbD>.

- **Active Component Retirements:** For all questions and issues about Active Component retirement information, including 30-year retirement certificates after retirement, go to Active Retirements at: www.public.navy.mil/bupers-npc/career/retirement/Pages/default.aspx.
- For more information, visit the Retired Activities Office website at: <https://go.usa.gov/xPWbW>

[Source: Shift Colors | RAO Millington | Fall-Winter 2018]

VETERAN'S CREED



In an effort to promote public service and camaraderie among former service members, advocates unveiled a new “Veteran’s Creed” on 14 JUN 18 designed to provide a familiar mantra as they navigate civilian life. The eight-point creed is backed by a host of well-known veterans groups — among them the Veterans of Foreign Wars, Disabled American Veterans, Iraq and Afghanistan Veterans of America and Wounded Warrior Project — and is set to be heavily promoted at events and conventions throughout the summer.

Organizers behind the project said their goal was to provide a rallying idea for the larger veterans community, which they believe is needed given the disconnect many veterans feel with their communities upon leaving the military. “It can serve as a unifying concept to remind veterans of the value of their military service, to inspire veterans to continue to serve and lead at local, state and national levels, and to push them to continue to excel,” said retired Gen. George Casey, former chief of staff of the Army and one of the leaders of the effort. The creed itself is modeled after the Soldier’s Creed, repeating many of the same themes. While the Army’s version reminds soldiers to “never quit” and “maintain my arms,” the new veterans’ version calls on individuals to “continue to lead and improve” and “honor and remember my fallen comrades.”

Joe Chenelly, national executive director at AMVETS, said veterans he has spoken to in recent weeks about the new creed have lauded the concept, even if the effort is largely symbolic. “This really speaks to the values that every veteran shares,” he said. The idea has also gained support from several veterans in Congress, including Rep. Brian Mast (R-FL) who praised the idea at the Capitol Hill launch of the event. “All the military creeds out there ... we don’t just put those words on paper, we say them, and then we say them again,” he told the crowd of supporters. “We repeat it with each other and we remind ourselves of these things constantly, because they are such an important part of the makeup of who we are. “These are things that define us as service members, and have to continue to define us as veterans.”

Source: MilitaryTimes | Leo Shane III | June 14, 2018]

VET DEATH PREPS - WHAT TO DO BEFORE A VETERAN DIES

One of the eventualities in life that spouses and families of veterans face is the death of their loved one who served America in uniform. To help ease the burden on loved ones, veterans can make preparations in advance. The first step is to make certain the family has easy access to important documents such as:

- The veteran's discharge certificate (DD form 214).
- VA documents, if any, indicating a VA claim number.
- A copy of all marriage certificates and divorce decrees (if any previous marriages).
- Insurance policies, including beneficiary designation.
- A copy of the family will (not required for VA benefits).
- Location of safety deposit boxes (not required by VA).

- Business address, email address, office and cell phone numbers for local American Legion service officer.

Veterans who die on active duty, or with discharges that are other than dishonorable, are entitled by law to:

- A gravesite in any national cemetery with available space, opening and closing of the grave.
- A government headstone, marker, urn, or medallion in a national and/or private cemetery.
- A government-issued U.S. flag to drape over the casket, and for presentation to the surviving spouse or next-of-kin.
- A Presidential Memorial Certificate signed by the president of the United States.

[Source: American Legion/A Guide for Pre-Planning / July 23, 2018]

MEDICARE FRAUD



Medicare fraud wastes a lot of money each year and results in higher health care costs and taxes for everyone. There are con artists who may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Guard your Medicare card like it's a credit card. Give your Medicare Number only to people you know should have it. Medicare, or someone representing Medicare, will never contact you for your Medicare Number or other personal information unless you've given them permission in advance. Learn more about the limited situations in which Medicare can call you.

To help protect your identity, Medicare is mailing new Medicare cards between April 2018 and April 2019. Your new card will have a new Medicare Number that's unique to you, instead of your Social Security Number. Here's how you can get ready: Be on the lookout for your new Medicare card, and watch out for scams AND learn how to protect your Medicare Number and other personal information

Protect yourself and Medicare against fraud by reviewing your Medicare claims for errors, looking for other types of fraud, and reporting anything suspicious to Medicare. To enable you to do this and help protect yourself, your loved ones, and Medicare from fraud click on the following:

- Learn how to spot and report fraud
- Find out what you need to know if you're in, or thinking about joining, a Medicare health or drug plan
- Learn more about protecting yourself from fraud by contacting your local Senior Medicare Patrol (SMP). Find the SMP in your state.

[Source: Medicare.gov / September 27, 2018]



SHINGLES – 2ND SHOT

Shingles is a painful rash that usually develops on one side of the body, often the face or torso. It is caused by the same virus that causes chickenpox. After a person recovers from chickenpox, the virus becomes dormant in the body and can stay dormant for decades. During a shingles outbreak, a rash consisting of blisters forms; it usually fades away in 2 to 4 weeks. The problem with shingles is the nerve pain that may last for months after the rash goes away. The pain can be deep and intense, and most over-the-counter pain killers have little effect. Over time the nerve pain will diminish, but that process can be slow and especially frustrating.

Shingles vaccine is recommended for everyone over 60 by the Centers for Disease Control and Prevention (CDC), but approved by the Food and Drug Administration for those over 50. A newer vaccine, Shingrix, is now available and is considered to be more effective and longer lasting. The CDC recommends Shingrix for shingles and related complications. Usually, two doses of Shingrix are needed with injections 2 to 6 months

apart for adults aged 50 years or older. You should consider being vaccinated with Shingrix even if you have already been vaccinated with the current Zostavax vaccine

Studies have shown that the effectiveness of Zostavax wanes over time. If you have previously had a Zostavax vaccine injection, discuss with your physician whether you should and how soon you can receive a Shingrix vaccination. You should wait at least 8 weeks after a patient received Zostavax to administer Shingrix. One thing: check at your health care facility about availability of Shingrix. Demand is high, and some temporary shortages have been reported. Most people who develop shingles have only one outbreak during their lifetime, but you can have shingles more than once.

[Source: Army Echoes / Ronald Wolfe / OCT 2018]

NOTICE OF PHARMACY BENEFITS



There is usually little or no benefit to purchasing a Medicare prescription drug plan if you have TRICARE. However, if you decide to purchase a Medicare prescription drug plan, please note that TRICARE pays last after Medicare and other health insurance. For details on the TRICARE Pharmacy Program, go to www.tricare.mil/pharmacy.

Learn about TRICARE/Medicare eligibility and exceptions at www.tricare.mil/medicare.

TRICARE beneficiaries may save money on their regular prescription medications by ordering a 90-day supply through TRICARE Pharmacy Home Delivery. Call 1-877-363-1303 or visit www.express-scripts.com/TRICARE.

[Source: Defense Manpower Data Center USPS Notification – Oct 2018]

Lt. Gen. Darryl A. Williams, a 1983 U.S. Military Academy graduate who has held high-ranking Army posts in Europe and Asia, will become the first black officer to command West Point in its 216-year history, academy officials announced.

[Source: Baguio RAO Bulletin 15 July 2018]

FREE CREDIT FREEZES ARE HERE

Starting September 21, 2018, you can freeze and unfreeze your credit file for free.

Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – [Equifax](#), [Experian](#), and [TransUnion](#):

- **Equifax**
Equifax.com/personal/credit-report-services
800-685-1111
- **Experian**
Experian.com/help
888-EXPERIAN (888-397-3742)
- **Transunion**
TransUnion.com/credit-help
888-909-8872

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

NOTE: **If you freeze your credit file, make sure you protect\remember your pin or password.**

For more information about freezing your credit report\file for free and to post\view comments and questions about this new law, please go to <https://www.consumer.ftc.gov/blog/2018/09/free-credit-freezes-are-here>

[Sources: VA Blog and FTC Mailing List and Scott RAO Email 28Sep2018]

RETIREE COLA FOR 2019

Veterans receiving disability pay and military retirees will see a 2.8 percent cost-of-living boost starting in December. This cost of living increase will also apply to those receiving Social Security benefits. Under federal law, the cost-of-living

adjustments to VA's compensation and pension rates are the same percentage as for Social Security benefits. Last year, the increase was 2 percent, and the previous three years were 2 percent combined.

[Source: AFPC/DPFFF Retiree Email 23 October 2018]



SBP PREMIUM - BILLING ERROR

Defense Finance & Accounting Service (DFAS) is saying that many retirees who have VA pay their full or partial Survivor Benefit Plan (SBP) payment may be getting an erroneous bill from the Treasury Department. Current methods of paying for your SBP coverage are: • Deductions from your retired pay • Deductions from your CRSC Pay • Deductions from your VA pay • Direct remittance • Paid Up Status A change in the billing agency from DFAS to the Department of the Treasury Centralized Receivables Service is the cause of the mix-up. Previously DFAS sent the monthly bills to those who choose direct remittance as their payment method, or those whose VA pay isn't enough to cover the monthly SBP premium. Unless you have made a change to your VA remittance for your monthly SBP premium, VA will still pay your recurring monthly premium amount (whether that is the full or a partial amount), so you don't need to pay the monthly premium amount shown on the Centralized Receivables Service bill. DFAS and VA are working with the Treasury to fix the problem, but DFAS warns that you may get an erroneous bill next month as well. In April of this year a new law went into effect requiring DFAS to deduct SBP premiums from CRSC pay. There is no indication that this issue is related to that change. If you have any questions, you should contact DFAS directly at 1-800-321-1080 M-F 8 AM - 5 PM Eastern.

[Source: Military.com / Jim Absher / August 23, 2018]

VA ESSENTIAL EQUIPMENT



For veterans who need things like wheelchairs, walkers, and artificial limbs, getting them from the Department of Veterans Affairs can be a difficult, lengthy process.

According to the agency's own numbers, thousands have waited longer than 30 days for their requests to be fulfilled. Nearly 3.4 million veterans received approximately 21 million prosthetic devices, sensory aids, items, and services from the VA in 2017. The department receives, on average, 657,000 new requests each month for prosthetic items and medical devices.

A VA spokesperson said the agency's goal is to review and fulfill requests as soon as possible, ideally within 30 days. The department now processes them within five days on average nationwide. But the VA reports that about 8,500 equipment requests across its system have waited longer than 30 days. More than 2,500 have been pending for two months or more. The VA says it's improved its processes and cut down on delays. But some patients, still await medical devices and

equipment. A VA spokesperson said the agency's goal is to review and fulfill requests as soon as possible, ideally within 30 days. The department now processes them within five days on average nationwide. But the VA reports that about 8,500 equipment requests across its system have waited longer than 30 days. More than 2,500 have been pending for two months or more. The VA says it's improved its processes and cut down on delays. But some patients still await medical devices and equipment.

Fred Downs, a prosthetics consultant with Paralyzed Veterans of America, said lengthy delays in fulfilling about 8,500 medical equipment requests is cause for concern. "I'm not comfortable with that number," he said. "I need to know more facts. What's it composed of? What type of orders?" Downs was the national director of the VA's prosthetic and sensory aids service for 30 years and has also worked with the department's procurement and logistics arm. He said there are legitimate reasons why some cases drag on. Equipment might require special fabrication, multiple fittings, or coordination with outside vendors. But according to

Downs, complex cases are one thing while bureaucratic obstacles are another. He said he isn't sure which category the VA delays fall into. As it turns out, VA isn't either. Downs said the department is still analyzing the data. "The thing that we all worry about are those cases where a veteran needs a wheelchair. It's prescribed. And so the veteran goes home and doesn't hear anything from the VA," he said. "This is where we hear a lot of problems. Like, 'Well what happened to it? He's still sitting home after two, three, four months and it's not there.' What the heck? Somebody's dropped the ball big time." Last year the VA Inspector general found a host of problems with the way some medical centers were handling prosthetics cases. Understaffing, lack of accountability, and issues with logistics and warehousing often played a role.

VA Secretary Robert Wilkie said that this year's numbers actually represent a marked improvement. "Across the country, last year, 64,000 prosthetic requests were 30 days old or older. We've now gotten that down to 8,500," he said. Since then, the department has changed some of its processes. They've made it easier to track equipment requests and are holding medical center directors more accountable for fulfilling them. The agency is now trying to determine how many delayed requests are acceptable. Wilkie said he's proud of the VA's progress so far. "That is certainly a case where we have moved out, and it shows America that the department does have the potential for agility and adaptability," he said.

[Source: American Homefront Project | Carson Frame | October 22, 2018]

SSA COLA 2019



Social Security and Supplemental Security Income (SSI) benefits for more than 67 million Americans will increase 2.8 percent in 2019, the Social Security Administration announced today. The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 62 million Social Security beneficiaries in January 2019. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2018. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the

Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$132,900 from \$128,400. Social Security and SSI beneficiaries are normally notified by mail in early December about their new benefit amount. This year, for the first time, most people who receive Social Security payments will be able to view their COLA notice online through their "my Social Security account." People may create or access their "my Social Security account" online at www.socialsecurity.gov/myaccount.

Information about Medicare changes for 2019, when announced, will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2019 are announced. Final 2019 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and my Social Security Message Center. The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola.

[Source: SSA Press Release | October 11, 2018]

TRICARE USER FEES



TRICARE enrollment fees and other cost shares were recently changed. As a result, military retirees who entered the military after January 1, 2018, will generally be required to pay more for TRICARE benefits than current military retirees. Military retirees were exempt from most increases in recognition that they have kept their end of the bargain. Now, Congress would like to change the terms of its deal with military retirees by removing that exemption and significantly increasing TRICARE costs for current retirees. The VFW

needs your help in defeating this harmful proposal which would require military retirees to pay more for their earned health care. Contact your Senators and Representative to demand that they reject any proposal that would result in TRICARE fee increases for current beneficiaries, and tell them that they must not balance the budget on the backs of military retirees. To facilitate this the VFW at <http://capwiz.com/vfw/issues/alert/?alertid=80493626> has provided a recommended editable message for readers to use to email or print out in letter format.

[Source: VFW / Action Alert / July 5, 2018]

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VA PENSION PROGRAM

The U.S. Department of Veterans Affairs (VA) recently amended its regulations governing entitlements to VA pension and Parents' Dependency and Indemnity Compensation, which are need-based programs. "The amended regulations bring consistency to the pension process and ensure benefits are available for Veterans and survivors with financial need," said VA Secretary Robert Wilkie. "They will help maintain the integrity of and provide clarity to our needs-based pension program." VA's pension program provides monthly benefit payments to eligible wartime Veterans and their survivors with financial need. The pension regulations, which were updated Oct. 18, cover the following:



- Establish a clear net-worth limit for income and assets for Veterans to qualify for pension,
- Establish a 36-month look-back period to review asset transfers at less than fair market value that reduce net worth and create pension entitlement,
- Establish up to a five-year penalty period to be calculated based on the portion of the covered assets that would have made net worth excessive, and
- Updates medical expense definitions for consistency with VA internal guidelines.

The changes are intended to ensure VA only pays benefits to those Veterans with a genuine need. For more information on VA's pension program, visit www.benefits.va.gov/PENSION.

[Source: VA News Release / October 30, 2018]

WHY is someone who is feeling great 'on cloud nine'?

BECAUSE -- Types of clouds are numbered according to the altitudes they attain, with nine being the highest cloud. If someone is said to be on cloud nine, that person is floating well above worldly cares.

TRICARE RETIREMENT IMPACT - 90 DAY WINDOW

When you retire from active duty, your TRICARE plan options will change. Retiring from active duty is a Qualifying Life Event (QLE). A QLE allows you to enroll in a new TRICARE plan or change your coverage options within 90 days of the life event. As a retiree, you'll need to take action to enroll in a TRICARE plan if you want to continue to receive coverage for civilian care. What actions do you need to take to continue TRICARE coverage?

- First, update your information in the Defense Enrollment Eligibility Reporting System (DEERS). The next steps depend on which TRICARE plans you are eligible to use.
- If eligible, you can re-enroll yourself and eligible family members in TRICARE Prime or TRICARE Select. Depending on the plan you choose, you'll pay the single or family enrollment fee. There is no TRICARE Select enrollment fee for Group A retirees.
- Depending on your eligibility, there may be other TRICARE plans for you and your family after retirement. Visit the TRICARE Plan Finder to learn about your options. For dental or vision coverage, you may also be eligible to enroll in the Federal Employees Dental and Vision Insurance Program beginning in 2019.

When do you need to re-enroll in TRICARE coverage?

If you want to keep TRICARE Prime or TRICARE Select with no break in coverage, you must enroll within 90 days after your retirement date. If you

don't enroll in TRICARE Prime or TRICARE Select within 90 days of retirement, you'll only be eligible for care in a military hospital or clinic on a space-available basis. The effective date of coverage will be your retirement date. If you enroll in a TRICARE plan more than 90 days after your retirement, your request will be considered a new enrollment. If you have a break in TRICARE coverage, you and your eligible family members can only receive care at a military hospital or clinic on a space-available basis until you have TRICARE Prime or TRICARE Select coverage again. Active duty service members pay nothing out of pocket and their family's costs are minimal. However, depending on their TRICARE plan, retirees may see an increase in their enrollment fees, copayments, cost-shares, and other fees.

How do you re-enroll in TRICARE coverage?

- Use the Beneficiary Web Enrollment Beneficiary website (not available overseas).
- Call your regional contractor at:
- <https://tricare.mil/About/Regions>
- Mail your enrollment form. Go to "Forms and Claims at <https://tricare.mil/FormsClaims>" on the TRICARE website to download forms.

Understanding your TRICARE options will help you and your family make the best health care decisions. Learn more at: <https://tricare.mil/LifeEvents/Retiring> about your TRICARE plan options after retiring from active duty.

[Source: TRICARE Communications / August 29, 2018]

NORTH KOREAN MIA RECOVERY TALKS CONTINUE

Negotiators are moving forward with efforts to bring home the remains of more American troops killed in the 1950-53 Korean War, according to a Stars and Stripes article published Sunday. U.S. and North Korean generals met last week in the truce village of Panmunjom to discuss the next step after 55 cases of remains believed to be missing Americans were repatriated in late July. The Defense POW/MIA Accounting Agency currently lists 7,683 Americans missing from the Korean War, with an estimated 5,300 of them in North Korea. Also missing in the vicinity of the Korean Peninsula are 111 Cold War MIAs. American-led recovery teams operated in North Korea from 1996 to 2005, returning some 229 remains, but that mission was suspended due to team safety and security reasons. “The return of our missing is a

humanitarian mission that transcends politics,” said VFW National Commander B.J. Lawrence, whose organization urged President Trump to include the return of American remains as a discussion point when he met with North Korean leader Kim Jong Un in Singapore on June 12. “The VFW is grateful to the president for acting on our recommendation and to the North Korean leader for following through on his part of the summit agreement,” he said. “The VFW will continue working toward the fullest possible accounting of missing Americans on the Korean Peninsula and elsewhere because we leave no one behind. We owe it to their families and we owe to their battle buddies.”



[Source: VFW Action Corps Weekly | September 14, 2018]

OVERSEAS TRAVEL W/TRICARE



Summer vacation is the start of travel season for many military families. TRICARE covers you when you travel on business or take a vacation with family. When traveling overseas, you should know what to do in the event of illness or other health issues.

BEFORE YOU LEAVE

You should get routine and specialty care before you leave for your trip. Otherwise, your care may not be authorized when you're on your trip. When overseas, you can seek urgent and emergency care from any host nation provider. However, your rules for getting care depend on your plan and travel destination. Before you travel, follow these steps:

1. Get Prescriptions Filled or Refilled

- Pack prescription medications in your carry-on luggage.
- Find a network pharmacy where you're traveling (just in case).

2. Pack a List of Phone Numbers

- See the list of overseas numbers for the Military Health System Nurse Advice Line.
- View the list of TRICARE numbers.
- Download the TRICARE Overseas Contact Wallet Card.

3. Update Your Information in (DEERS)

- Log into milConnect.
- Call 1-800-538-9552 (TTY/TDD: 1-866-363-2883).

WHILE YOU ARE AWAY

To get help or to find a provider when traveling, contact the appropriate TRICARE Overseas Program Regional Call Center. You may also call the Medical Assistance number for the area where you're located for assistance. In an emergency, go to the nearest emergency care facility, or call the Medical Assistance number for the area where you are. When overseas, remember these additional points:

- You may need to pay upfront for services and file a claim to get money back.
- Keep all receipts and file claims in the region where you live, not where you get the care.
- If you're admitted to a hospital, call your Overseas Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.
- If you're an active duty service member and admitted to a hospital, call your primary care manager or your Overseas Regional Call Center. You should do this before leaving the facility, preferably within 24 hours or on the next business day. This will help in the event that you need to coordinate authorization, continued care, and payment.
- TRICARE covers air evacuations to the closest safe location that can provide the required care when medically necessary. To be medically necessary means it is appropriate, reasonable, and adequate for your condition.
- See specific rules for getting urgent care overseas based on your TRICARE plan.

Visit the TRICARE website and select your plan for more guidelines when traveling overseas.

[Source: *TRICARE Communications* / July 6, 2018]

BREAD FRESHNESS TIP

If you want to know how fresh the bread is in your grocery store, look at the tie or plastic tab that is holding the wrapper closed. Bread is delivered five days a week, Monday Tuesday, Thursday, Friday, and Saturday, and the bread maker puts a different colored tie or tab on to designate which day of the week the bread was baked. Note that each bread company uses its own color code, so there isn't just one that will apply to everything on the shelf.

[Source: <https://www.truthorfiction.com/> March 17, 2015]

HOME SECURITY CHECK-LIST



Each year, there are reportedly 2.2 million burglaries that occur in the US. That's one every 15 seconds. Security companies use that fact to scare you into purchasing the best alarm and surveillance systems money can buy. If you want to spend all your hard-earned cash on that sophisticated gear, go ahead — that's entirely your choice. But, instead of going out and breaking your bank on enhancing your home's security, former Navy SEAL Clint Emerson, author of *100 Deadly Skills: The SEAL Operative's Guide to Eluding Pursuers, Evading Capture, and Surviving Any Dangerous Situation*, wants to show you a few cheap, simple tricks that'll help protect your family.

1. **Make your property appear unpredictable** -
- Intentionally display evidence of having

children or dogs in your home. When your home has a great element of unpredictability — both

children and dogs can make a lot of noise at a moment's notice — burglars will stay away. Is it a pit bull or a cute, little poodle? There's no way to know.

2. Reinforce your exterior door frames -- Burglars like to kick in entrances or pry them open with crowbars. By drilling in a few extra wood screws into your door's frame, you'll increase its sturdiness. Make sure you reinforce above and below the lock plates. Also, make sure you have solid door locks. Locks don't keep intruders out entirely, but the better the lock, the longer it'll take to bypass, giving you time to prepare.

3. Have some security signage on the perimeter -- Security stickers on your windows and signs posted on your front lawn show thieves that you might have your house wired — even if you don't. You can get these signs simply by having a sales representative come to your home for a consultation. There are some good security companies out there, so you may want to consider purchasing their services. Either way, it's free advertisement for them if you post a sign, so they'll be happy to provide.

4. CCTV cameras -- Closed-circuit television cameras are relatively inexpensive and can be found easily on Amazon. If you're going to spend cash on cameras, make sure they're high enough quality to ID an intruder. If your cameras' video quality is too pixelated, it'll do you no good.

5. Light up your property -- Keeping the exterior portions of your home well-lit takes away any nighttime concealment factor from someone who is looking to break into your home. Since bad guys don't want to be seen, blanketing your home with 360-degrees of light should provide added safety. Good luck not being seen lurking around this well-lit home.

6. Use your neighbors as a security resource -- A burglar will almost always look to your mailbox to see if you've let it pile up for a few days — it often means nobody's home. If you know you're going out of town, ask a trusted neighbor to pick up your mail and to keep an extra eye on the place. If they help you, make sure you repay them in kind.

[Source: Frontlines of Freedom Newsletter | July 27, 2018]

VA COMMUNITY CARE

Veterans may be eligible to receive care from a provider outside of the U.S. Department of Veterans Affairs (VA) in their community when VA cannot provide the care that is needed. This type of care is known as “community care,” and is paid for by VA. Although some changes occurred with community care recently, Veterans continue to have access to this type of care. The process starts at your VA medical facility. Follow the steps below to see if you’re eligible:

1. Go to VA

- Schedule an appointment with a VA provider.
- Your VA care team will work with you to see if you are eligible for community care.
- Eligibility is based on your medical needs, care that is available at VA, and other requirements.
- Important: Make sure VA confirms you are eligible and authorized before you proceed to the next step.

2. Make an Appointment

- VA will work with you to find a community provider and make an appointment.
- You can select a community provider, or VA can select one for you.
- Important: The community provider selected must be in VA’s network and be willing to accept payment from VA.

3. Receive Care

- Arrive promptly for your appointment.
- Important: If you need to schedule a follow-up appointment, check with your community provider to make sure VA authorized the care. If VA did not authorize the care, your community provider should contact VA to arrange the care you need.

Note: Go to <https://www.va.gov/COMMUNITYCARE/programs/veterans/index.asp#FAQs> To see VA’s list of Frequently Asked Questions if you have questions about the above steps.

4. Getting Support

- If you have questions about your specific circumstances, please contact your nearest VA medical facility.
- Go to <https://www.va.gov/COMMUNITYCARE/programs/veterans/VCP/index.asp> or contact (866) 606-8198 for questions about the Veterans Choice Program
- Call the VA Adverse Credit Helpline at (877) 881-7618 for help to resolve adverse credit reporting and debt collection issues from using the Veterans Choice Program.
- Visit <https://www.va.gov/COMMUNITYCARE/programs/veterans/index.asp> for more information,

[Source: *The Rural Connection | Office of Rural Health | Fall 2018*]

SOCIAL SECURITY NUMBER SCAM

A caller says that he’s from the government and your Social Security Number (SSN) has been suspended. He sounds very professional. So you should do exactly what he says to fix things...right?

Wrong.

The FTC has gotten reports about scammers trying to trick people out of their personal information by telling them that they need to “reactivate” their supposedly “suspended” SSNs. The scammers say the SSN was suspended because of some connection to fraud or other criminal activity. They say to call a number to clear it up – where they’ll ask you for personal information.

Thing is, **Social Security Numbers do not get suspended.** This is just a variation of a government imposter scam that’s after your SSN, bank account number, or other personal information. In this variation of the scheme, the

caller pretends to be *protecting* you from a scam while he’s trying to lure you into one. Here are a few tips to protect yourself:

- Never give out or confirm personal information over the phone, via email or on a website until you’ve checked out whoever is asking you for it.
- Do not trust a name, phone number, or email address just because it seems to be connected with the government. Con artists use official-sounding names and may fake caller ID or email address information to make you trust them. Besides, the government normally contacts people by postal mail.
- Contact government agencies directly, using telephone numbers and website addresses you know to be legitimate.

If someone has tried to steal your personal information by pretending to be from the government, report it to the FTC.

[Source: *September 13, 2018 by Lisa Lake, Consumer Education Specialist, FTC*]

PTSD ASSISTANCE

The U.S. Department of Veterans Affairs (VA) has launched a pilot telehealth program that will give rural Veterans with post-traumatic stress disorder (PTSD) remote access to psychotherapy and related services. The project is part of the focus to improve the availability of mental health care for Veterans who live in rural areas. VA's Office of Rural Health, (<https://www.ruralhealth.va.gov>) in partnership with VA's Quality Enhancement Research Initiative (<https://www.queri.research.va.gov>), supports the Telemedicine Outreach for PTSD program to deliver therapy and other care through phone and interactive video contact.

VA researchers worked diligently in recent years to establish the safety and efficacy of PTSD psychotherapy delivered remotely to provide Veterans with the same quality of PTSD care as they would receive in a doctor's office at a VA medical center. This program will help greater numbers of Veterans who live in rural areas, and will save them time and effort to get to a VA facility that is far from their homes. Dr. John Fortney, a research health scientist at the VA Puget Sound Health Care System in Seattle, leads the project. "Long travel distances to urban areas can be a major barrier to care for rural Veterans," Fortney said. "In a prior trial, we were able to use telehealth technologies successfully to engage Veterans in evidence-based, trauma-focused therapy without them having to travel to a distant VA medical center."

According to the VA, some 702,000 veterans, or 12 percent of the country's veteran population, used telehealth or telemedicine in FY 2016, accounting for 2.17 million telehealth episodes. Of that group, 45 percent were living in rural communities. Those encounters led to a 31 percent decrease in hospitalizations for veterans over the previous year, as well as a 39 percent reduction in acute psychiatric VA bed days, former VA Secretary Shulkin pointed out in his order. "What we're really doing is, we're removing regulations that have prevented us from doing this," he said when unveiling the program last year. "We're removing geography as a barrier so that we can speed up access to Veterans and really honor our commitment to them."

To date, more than 680 rural Veterans who do not receive specialty PTSD care have enrolled in the study. Veterans who take part in the program receive frequent phone calls from a care manager who helps participants access services provided by off-site psychiatrists and psychologists. The psychotherapy is delivered via interactive video from a VA medical center to a community-based outpatient clinic (CBOC) or to the Veteran's home. The telephone care manager also monitors the Veteran's progress and helps him/her overcome barriers to care. The program includes 12 clinics across the nation in Charleston, South Carolina; Iowa City, Iowa; Little Rock, Arkansas; Denver, Colorado; San Diego, California and Seattle, Washington. The results, which will be available in 2020, will lay the groundwork for national implementation of the program.

PTSD rates are estimated to be as high as 40 percent among veterans, and as much as 81.5 percent of post-9/11 veterans suffer from acute or chronic pain. Among the mHealth services available to veterans are a self-guided mHealth training program introduced in 2016 and, more recently, the online PTSD Treatment Decision Aid. For more information about PTSD, visit <https://www.ptsd.va.gov/index.asp>. To learn more about VA research on PTSD, visit www.research.va.gov/topics/ptsd.cfm.

[Source: The Rural Connection | Hans Petersen | Fall 2018]

Cellphone Addiction: Do you or your family members suffer from digital dementia? If you or they use a smartphone, **YOU NEED TO SEE** <https://youtu.be/zC2ITcRQzKs> **RIGHT NOW!**

[Source: Baguio RAO Bulletin 15 July 2018]

TOP 10 REASONS TO VOLUNTEER

#10 It's good for you. Volunteering provides physical and mental rewards. It:

- **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.

#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.

#8 Volunteers gain professional experience.

- You can test out a career.

#7 It brings people together.
As a volunteer you assist in:

- Uniting people from diverse backgrounds to work toward a common goal
- Building camaraderie and teamwork

#6 It promotes personal growth and self-esteem:
Understanding community needs helps foster empathy and self-efficacy.

#5 Volunteering strengthens your community
As a volunteer you help:

- Support families (daycare and eldercare)
- Improve schools (tutoring, literacy)
- Support youth (mentoring and after-school programs)
- Beautify the community (beach and park cleanups)

#4 You learn a lot:
Volunteers learn things like these:

- **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.

#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.

#2 Volunteering encourages civic responsibility:
Community service and volunteerism are an investment in our community and the people who live in it.

#1: You make a difference: Every person counts!

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

CO-DIRECTORS' COMMENTS

Most of you will recall that the above article is a repeat from a previous edition of the Bald Eagles Newsletter. We had intended to alter the article by entitling it "**The Top Eleven Reasons to Volunteer.**" Instead we decided to simply make a plea for volunteers with the Eleventh Reason being that unless an additional volunteer or two or three are recruited, we may have to reduce our hours of operation. Therefore, if you have some spare time and can afford to come in to the Post a few hours a week or month, we believe you'll be rewarded beyond belief. While most of you could "*hit the ground running*" with no training at all, we can and will provide you with all the training necessary to meet the demands of our Retiree Community. In addition, you'll find that our sponsor, the 85th Support Command has provided us with excellent office accommodations and support.

Many thanks to our talented, dedicated and hardworking volunteer staff:

Darlene Bauman Nancy Bluver Gregory Bronsberg Wayne Kern David Lindsey & Marvin Selock

Sincerely,
Maj Don Starzyk, USAF (Ret)
Cpt Ross Rizzo, USAF (Ret)
Co-Directors

RETIREES HELPING RETIREES

