



NEWSWIRE JANUARY- FEBRUARY 2020

The Volunteer staff of the Jefferson Barracks Satellite Retiree Activities Office publishes this NEWSWIRE to inform all military retirees, spouses, widows, widowers and their families of changes to their benefits, the status of current legislation impacting their retirement, health related information, defense policies and other matters affecting their military rights, benefits and other obligations. It contains information about Scott AFB; Jefferson Barracks AFS and the local retired community.

Schedule of Events for: January-February 2020

January 16 Thursday --- Monthly Luncheon **Firehouse Bar and Grill**, 34-500 Lemay Ferry Road (1/2 Mile north of Lindbergh). 314-892-6903. www.firehousebarandgrillstl.com

February 20 Thursday --- Monthly luncheon 1100 Hrs. **Olive Garden**, 5529 South Lindbergh. 314 849 2553. Located near South Lindbergh and Tesson Ferry Rd

Medicare Hospital Coverage Inpatient vs. Outpatient | If You Have It – Ask!!!

Source: *MoneyTalksNews | Chris Kissell*

Did you know that even if you stay in a hospital overnight, you might still be considered an “outpatient?” Your hospital status (whether the hospital considers you an “inpatient” or “outpatient”) affects how much you pay for hospital services (like X-rays, drugs, and lab tests) and may also affect whether Medicare will cover care you get in a skilled nursing facility (SNF) following your hospital stay.

- You're considered an inpatient starting when you're formally admitted to a hospital with a doctor's order. The day before you're discharged is your last inpatient day.
- You're an outpatient if you're getting emergency department services, observation services, outpatient surgery, lab tests, X-rays, or any other hospital services, and the doctor hasn't written an order to admit you to a hospital as an inpatient. In these cases, you're an outpatient even if you spend the night at the hospital.

Note: Observation services are hospital outpatient services given to help the doctor decide if you need to be admitted as an inpatient or can be discharged. Observation services may be given in the emergency department or another area of the hospital. The decision for inpatient hospital admission is a complex medical decision based on your doctor's judgment and your need for medically necessary hospital care. An inpatient admission is generally appropriate for payment under Medicare Part A when you're expected to need 2 or more midnights of medically necessary hospital care, but your doctor must order this admission and the hospital must formally admit you for you to become an inpatient.

Read on to understand the differences in Original Medicare coverage for hospital inpatients and outpatients, and how these rules apply to some common situations. If you have a Medicare Advantage Plan (like an HMO or PPO), your costs and coverage may be different. Check with your plan.

- **What do you pay as an inpatient?**
Medicare Part A (Hospital Insurance) covers inpatient hospital services. Generally, this means you pay a one-time deductible for all of your hospital services for the first 60 days you're in a hospital.

(Medical Insurance) covers most of your doctor services when you're an inpatient. You pay 20% of the Medicare-approved amount for doctor services after paying the Part B deductible.

What do you pay as an outpatient?

- Part B covers outpatient hospital services. Generally, this means you pay a copayment for each outpatient hospital service. This amount may vary by service. Note: The copayment for a single outpatient hospital service can't be more than the inpatient hospital deductible. However, your total copayment for all outpatient services may be more than the inpatient hospital deductible.
- Part B also covers most of your doctor services when you're a hospital outpatient. You pay 20% of the Medicare-approved amount after you pay the Part B deductible.
- Generally, prescription and over-the-counter drugs you get in an outpatient setting (like an emergency department), sometimes called "self-administered drugs," aren't covered by Part B. Also, for safety reasons, many hospitals have policies that don't allow patients to bring prescription or other drugs from home. If you have Medicare prescription drug coverage (Part D), these drugs may be covered under certain circumstances. You'll likely need to pay out-of-pocket for these drugs and submit a claim to your drug plan for a refund. Call your drug plan for more information.

To learn more about the rules that determine whether someone's Medicare hospital status is observation or outpatient versus admission or inpatient, you might want to start by reviewing Medicare's "Are You a Hospital Inpatient or Outpatient?" handout (<https://www.medicare.gov/Pubs/pdf/11435-Are-You-an-Inpatient-or-Outpatient.pdf>). For more detailed information on how Medicare covers hospital services, including premiums, deductibles, and copayments, visit <https://www.medicare.gov>. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Veterans Health Library: 1,500 Health Sheets and 150 Videos

Source: *Vantage Point Hill*

Veterans have access to a 24/7 online health library that provides information and education about treatments and conditions offered by VA. The [Veterans Health Library](#) (VHL) has over 1,500 health sheets and 150 videos in both English and Spanish. It gives Veterans access to health information to help them make informed decisions on their care. VA clinicians are also aware of the VHL. The medical content in the library aligns with Department of Defense and VA clinical guidelines. Becky Hartt Minor, a health educator and program manager for the VHL, said the program has grown. "The VHL is nearly eight years old, and we average nearly a million page views a year," she said. "We know Veterans want a source for medical information that is relevant and provides easy to read information on health conditions ranging from PTSD and Mental Health to Chronic Pain and Heart Disease." What Veterans are saying about the Veterans Health Library

- "I was preparing for cardiac surgery and wanted more information. Something to supplement what my provider and nurse practitioner had already given me. I stopped by the VA facility library, got on the computer and got into the VHL. It was easy to find the trusted health information I needed.
- "Within seconds, I was able to view several cardiovascular videos, download a few online guides, and print out several educational pamphlets. I was amazed with the quantity and quality of the information I found on my heart condition and pending procedure."

The VHL both is mobile friendly and offers links to other VA resources. It can be also be accessed on the [MyHealthVet](#) web site where Veterans use secure messaging to communicate with their VA care providers and order their prescriptions for home delivery. Unlike other health web sites, the Veterans Health Library is free of advertisements and pop up ads. Visit veteranshealthlibrary.va.gov today to stay well and well-informed.

VA Unions: Support to Employee Unions Cut Following Executive Order

Source: *Military.com: Dorothy Mills-Gregg*

The Department of Veterans Affairs is cutting off some support for its staff's unions next year - ending pay union representatives receive while pursuing grievances on behalf of bargaining unit employees and requiring unions to pay rent to use VA office space and equipment, the department said in a statement 15 NOV. These changes are the result of three executive orders President Donald Trump signed in May 2018 to cut how much

money the federal government compensates unions and its representatives. "Common sense dictates that VA employees' main focus should be providing Veterans the best possible care, benefits and customer service. At the same time, unions using VA facilities should have to pay their fair share," VA Secretary Robert Wilkie said in a statement.

But the VA staff's union, American Federation of Government Employees, said the new provisions are meant to distract employees during an ongoing negotiation. "This is a punitive and illegal action that's intended to silence employees and discourage them from reporting mismanagement or other abuses that harm veterans' care," Alma Lee, AFGE National VA Council president, said in a news release. "We will pursue any and all legal options at the national and local levels to challenge this illegal activity and preserve employees' collective bargaining rights." Even though a federal court has lifted an injunction relating to the president's orders, the administration cannot implement these provisions until it has first negotiated the changes with labor unions, the AFGE release said.

VA union representatives will now have to spend at least 75 percent of their paid time doing VA business or necessary training as allowed by law. The VA will not pay for union representatives to perform non-agency business, like arbitration or lobbying activities. In the press release, the VA reported in fiscal year 2016 the department spent more than \$49 million on employee compensation for them to work more than a "million duty hours on taxpayer-funded union time." The VA has requested \$220.2 billion for its fiscal year 2020 budget, which is 9.6 percent more than it had the year before.

The VA also reported the AFGE takes up thousands of square feet in office spaces throughout the VA. For example, it said in the press release, Lee and the rest of the union are using more than 7,500 square feet of space the Salem VA Medical Center. Union leaders will receive bills for all union-occupied spaces starting 13 DEC, and have until 10 JAN to decide if they will vacate or rent the current space. If they decide to leave, they will have until 31 JAN to remove union possessions and return government-furnished equipment. In the meantime, AFGE is telling its local unions to preserve records, personnel files, and other important documents in case they are denied access to union offices.

SBP DIC Offset: Widow's Tax on Verge of Elimination

Source: MilitaryTimes: Leo Shane III

Lawmakers are poised to get rid of the military "widows tax" that cost some families of deceased service members tens of thousands of dollars annually in lost benefits payments because of federal accounting problems. Advocates hailed the move as a major step forward for military spouses who have faced frustration and financial hardship for years. "This has been a decades-long battle to provide surviving spouses the benefits they have earned and paid for," said Ashlynn Haycock, deputy director for policy and legislation at the Tragedy Assistance Program For Survivors. "We are incredibly grateful for all those who have fought so hard and for so long to see this and we look forward to seeing the bill become law in the coming days."

The fix is included in the compromise version of the fiscal 2020 defense authorization bill, released 9 DEC. The proposal is expected to be voted on by the full House on 11 DEC and the Senate next week. Addressing the widows' tax has been a bipartisan promise of Congress for years, but the expected cost — \$5.7 billion over the next decade — has proven to be a barrier in finding a permanent solution. The problem stems from how the government handles two separate military survivor payouts.

The first, the Dependency and Indemnity Compensation program, awards around \$15,000 a year to survivors of veterans or troops who die of service-related causes. There is no cost to troops or families to enroll. The other, the Survivor Benefit Plan, gives families of military retirees who enroll up to 55 percent of their loved ones' retirement pay after the veteran dies. The life insurance-type payouts are subsidized by DoD, but require enrollees to pay-in part of their retirement benefit to be eligible.

Individuals who qualify for either SBP money or DIC benefits receive full payouts from the respective programs. But family members who qualify for both are subject to an offset, where for every dollar paid out in DIC their payouts under SBP are reduced by one dollar. That costs those families up to \$1,000 a month in

payouts that advocates insist they deserve. Some families have avoided the offset penalty by transferring benefits into their children’s accounts, but that creates other complicated tax issues. The problem affects about 65,000 military families.

In the annual defense bill, lawmakers inserted a three-year phase-out of the offset. Starting Jan. 1, 2021, families affected by it will receive one-third of their full SBP payout. A year later, that will rise to two-thirds. In 2023, it grows to the full SBP amount. The bill will also drop the option to transfer those benefits to children after 2023. Families currently using that loophole will be able to move those benefits back to surviving spouses at that time. “While we still have to get through both chambers and the White House, it is heartening to know Congress maintained their commitment to repeal the widows’ tax in spite of having to weigh the many competing priorities presented in conference,” said retired Air Force Lt. Gen. Dana Atkins, president of Military Officers Association of America.

The changes do not address the related “kiddie tax,” where families who transferred the military benefits to an underage dependent faced hefty bills this year as a result of the 2017 tax code overhaul. That issue will have to be dealt with in separate legislation. However, advocates are hopeful that by fixing the offset problem, fewer families will use that financial move in the future, limiting the impact of that problem. Lawmakers are planning a press conference to celebrate the fix — and reaching a compromise on the broader authorization bill — later this week. The measure has been adopted by Congress in some form for the last 58 years in a row.

IRS Tax Brackets: 2020

Source: Tax Foundation

The IRS recently released the new 2020 tax brackets and rates shown below. To explore updated credits, deductions, and exemptions, including the standard deduction & personal exemption, Alternative Minimum Tax (AMT), Earned Income Tax Credit (EITC), Child Tax Credit (CTC), capital gains brackets, qualified business income deduction (199A), and the annual exclusion for gifts refer to <https://files.taxfoundation.org/20191114132604/2020-Tax-Brackets-PDF.pdf>.

Tax Brackets and Rates, 2020

Rate	For Single Individuals, Taxable Income Over	For Married Individuals Filing Joint Returns, Taxable Income Over	For Heads of Households, Taxable Income Over
10%	\$0	\$0	\$0
12%	\$9,875	\$19,750	\$14,100
22%	\$40,125	\$80,250	\$53,700
24%	\$85,525	\$171,050	\$85,500
32%	\$163,300	\$326,600	\$163,300
35%	\$207,350	\$414,700	\$207,350
37%	\$518,400	\$622,050	\$518,400

Source: Internal Revenue Service

Medal, Decoration & Award Replacement - How to Do It

Source: The Military Wallet | Ryan Guina

The military recognizes that military medals are often a cherished part of family history and makes replacement medals, decorations, and awards available to veterans or their next of kin if the veteran is no longer living or able to make the request on his or her own behalf. Requests for replacement medals, decorations, and awards should be made to the veteran’s respective branch of service, with the exception of Army and Air Force (including Army Air Corps) veterans; requests should be sent to the [National Personnel Records Center \(NPRC\)](#) in St. Louis where the records will be reviewed and verified. The NPRC will then forward the requests to the respective service where the medal, decoration, or award will be issued.

Who Can Request Replacement Medals or Decorations?

The military won’t issue replacement medals or awards to just anyone. You typically need to be the veteran or next of kin to receive a replacement medal or decoration. When it comes to military records requests, there are

three categories of people who can make a request. They include the veteran, Next-of-Kin (NOK), and the general public. It is important to note that Next-of-Kin doesn't include all familial relationships. According to the National Personnel Records Center (NPRC), NOK includes:

- For the Air Force, Navy, Marine Corps & Coast Guard, the NOK is defined as: the un-remarried widow or widower, son, daughter, father, mother, brother or sister.
- For the Army, the NOK is defined as: the surviving spouse, eldest child, father or mother, eldest sibling or eldest grandchild.
- If you do not meet the definition of NOK, you are considered a member of the general public.

How to Submit a Request

You can request replacement military medals, decorations and awards via form SF 180, Request Pertaining to Military Records. This form can be downloaded from <http://www.va.gov/vaforms>. Each request should be filled out neatly, and should include the veteran's branch of service, social security number, dates of service, and it should be signed by the veteran or the next of kin if the veteran is incapacitated or deceased. Supporting documentation such as discharge paperwork or the veteran's [DD Form 214](#) or [other](#) military records can help speed the process. Additional information on where to send the form and who is eligible to make the request can be found at the NPRC [website](#).

How Much Does it Cost?

In general, military records requests made by the veteran are fulfilled at no cost. This includes requests made by family members who have the signed [authorization](#) of the veteran. There may be an associated fee for requests made by next of kin, especially if the request involves archival records (records are considered archival records 62 years after the veteran's date of separation from military service). Members of the general public may be able to request a copy of the servicemember's military records, but are not able to receive a medal issued by the service. However, they would be able to purchase these from commercial sources (see below for more information on where to buy replacement military medals, rank insignia, and other military decorations).

Where Can I Get Copies of Other Military Records?

Your military personnel file is part of your legacy. It is recommended maintaining a copy of your military records forever. This can help you [prove](#) your military service, help you support a [VA disability claim](#), serve as a record of when and where you served, and provide your family with something to commemorate your military service. Most military records are maintained at the National Archives. These records include your service contracts, separation paperwork, records of military awards, decorations, and medals, records of your duty stations, and possibly more. The following links offer additional references for obtaining these military records:

- [Request copies of military records or perform historical research](#) (click this link for more information about pictures of servicemembers in uniform).
- [Request copy of DD Form 214](#).
- [Get a Veterans ID Card](#).

Where Can I Purchase Replacement Medals, Ribbons, Rank Insignia, or other Military Items?

If you are a servicemember or retiree, you can purchase them at your base clothing sales store. Everyone else should look at military surplus stores, or any of the many online stores that specialize in military rank, insignia, medals, ribbons, uniform items, and similar military gear. A quick online search should bring up many results. It's always a good idea to shop around for quality and price. A good place to start is [USAMilitaryMedals.com](#), which guarantees the quality of the products they sell.

What about replacement dog tags?

The military, the VA, and the National Archives do not reissue dog tags to veterans. The military does issue them to currently serving military members. Refer to <https://themilitarywallet.com/replacement-dog-tags> to learn how to proceed to obtain them.

Body Armor - Army Field Testing Lightweight Subsystem of TALOS

Source: *Task & Purpose: Jared Keller*



U.S. special operations forces are currently field testing a lightweight combat armor designed to cover more of an operator's body than previous protective gear, an official told Task & Purpose. The armor, called the Lightweight Polyethylene (PE) Armor for Extremity Protection, is one of a handful of subsystems to come out of U.S. Special Operations Command's Tactical Assault Light Operator Suit (TALOS) effort that media outlets dubbed the "Iron Man suit," Navy Lieutenant Cmdr. Tim Hawkins, a SOCOM spokesman, told Task & Purpose on 13 NOV.

The new SOCOM armor offers protection from small-arms fire over 44 percent of the body compared to the 19 percent offered by the standard infantry body armor, including an operator's shoulders, obliques, forearms, and groin, Hawkins said. In addition, the new SOCOM armor weights 25 percent, or roughly three pounds, less than standard protective gear. While SOCOM officials confirmed in February that the full TALOS Mk 5 combat suit prototype wasn't even close to ready for prime time, Hawkins told Task & Purpose that the command is currently exploring 10 subsystems developed under the Joint Acquisition Task Force-TALOS for "further maturation and testing" — chief among them the lightweight polyethylene armor.

"The armor is currently under combat evaluation by SOF units in the field," Hawkins told Task & Purpose. SOCOM's Iron Man suit is officially dead, SOCOM isn't the only command exploring the potential applications of lightweight polyethylene. In 2017, researchers at the Army's Natick Soldier Research, Development and Engineering Center (NSRDEC) unveiled an experimental combat helmet made of ultra-high-molecular-weight polyethylene (UHMWPE) that offered a 40 percent weight reduction compared to existing ballistics options. Then in Sept. 2019, the Army Research Lab announced a new material developed from a UHMWPE-based compound that's 14 times stronger and eight times lighter than steel, a material that Army Research Office officials described as "easier to cast or mold into complex shapes, providing versatile protection for soldiers, vehicles, and other Army assets."

Hawkins declined to elaborate if the Army's past work with UHMWPE had explicitly informed the development of the new SOCOM armor. "This is a material that was part of a collaborative effort during the TALOS project, but that's not to say that this [armor] was the only effort," Hawkins said. "With regards to the services and what they've taken on, there's some crossover ... our acquisition folks go to the same conferences." Speaking at SOFIC this past May, Col. Alex MacCalman, the outgoing JATF-TALOS engineering chief, stated that the Army had expressed interest in adopting the new post-TALOS protective system, which offers "better protection against AK-47 rounds," as National Defense reported at the time. But because SOCOM is currently evaluating the new armor, however, Hawkins could not definitively compare the armor's protective capacity to that of the Army's Improved Outer Tactical Vest, stating only that "it offers increased protection against small arms threats."

Tootsie Roll Marines-Ordered Annihilated by China's Chairman Mao

Source: *Together We Served: December 2019*

On November 26, 1950, 10,000 men of the First Marine Division, along with elements of two Army regimental combat teams, a detachment of British Royal Marine commandos and some South Korean policemen were completely surrounded by over ten divisions of Chinese troops in rugged mountains near the Chosin Reservoir. Chairman Mao himself had ordered the Marines annihilated, and Chinese General Song Shi-Lun gave it his best shot, throwing human waves of his 120,000 soldiers against the heavily outnumbered Allied forces.

A massive cold front blew in from Siberia, and with it, the coldest winter in recorded Korean history. For the encircled allies at the Chosin Reservoir, daytime temperatures averaged five degrees below zero, while nights plunged to minus 35 and lower. Jeep batteries froze and split. C-rations ran dangerously low and the cans were frozen solid. Fuel could not be spared to thaw them. If truck engines stopped, their fuel lines froze. Automatic weapons wouldn't cycle. Morphine syrettes had to be thawed in a medical corpsman's mouth before they could be injected. Precious bottles of blood plasma were frozen and useless. Resupply could only come by air, and that was spotty and erratic because of the foul weather.

High Command virtually wrote them off, believing their situation was hopeless. Washington braced for imminent news of slaughter and defeat. Retreat was hardly an option; not through that wall of Chinese troops. If the Marines defended, they would be wiped out. Instead, they formed a 12-mile long column and attacked. There were 78 miles of narrow, crumbling, steeply-angled road and 100,000 Chinese soldiers between the Marines and the sea at Hungnam. Both sides fought savagely for every inch of it. The march out became one monstrous, moving battle.

The Chinese used the ravines between ridges, protected from rifle fire, to marshal their forces between attacks. The Marines' 60-millimeter mortars, capable of delivering high, arcing fire over the ridgelines, breaking up those human waves, became perhaps the most valuable weapon the Marines had. But their supply of mortar rounds was quickly depleted. Emergency requests for resupply were sent by radio, using code words for specific items. The code for 60mm mortar ammo was "**Tootsie Rolls**" but the radio operator receiving that urgent request didn't have the Marines' code sheets. All he knew was that the request came from command authority, it was extremely urgent and there were tons of Tootsie Rolls at supply bases in Japan.

Tootsie Rolls had been issued with other rations to U.S. troops since World War I, earning preferred status because they held up so well to heat, cold and rough handling compared to other candies. Tearing through the clouds and fog, parachutes bearing pallet-loads of Tootsie Rolls descended on the Marines. After initial shocked reactions, the freezing, starving troops rejoiced. Frozen Tootsies were thawed in armpits, popped in mouths, and their sugar provided instant energy. For many, Tootsie Rolls were their only nourishment for days. The troops also learned they could use warmed Tootsie Rolls to plug bullet holes in fuel drums, gas tanks, cans, and radiators, where they would freeze solid again, sealing the leaks.

Over two weeks of unspeakable misery, movement, and murderous fighting, the 15,000-man column suffered 3,000 killed in action, 6,000 wounded and thousands of severe frostbite cases. But they reached the sea, demolishing several Chinese divisions in the process. Hundreds credited their very survival to Tootsie Rolls. Surviving Marines called themselves "The Chosin Few," and among themselves, another name: The Tootsie Roll Marines.

Super Bowl XXXIX

At http://wallythekat.tripod.com/A_Pages/AA-Videos-YOU-Tube/NFL.html is the NFL opening ceremony for Super Bowl 39. No kneeling, no hiding in locker rooms and no trashing America. There were even two former presidents from different political parties standing together to salute America. We need to return to those days.

2020 Monthly Luncheons

Firehouse	January--July	Phone # 314-892-6903
Olive Garden	February-August	Phone # 314-849-2553
Bandana's	March---September	Phone # 636-282-3328
Rich and Charlie's	April---October	Phone # 314.894.1600
Joey "B's"	May--November	Phone # 314-843-2121
Cracker Barrel	June--December	Phone # 314-416-8880

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