



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE July-August 2017

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 JULY-AUGUST 2017

July 20 Thursday --- Monthly luncheon 1100 Hrs. **Bandana's BBQ** 1220 Big Bill Road, Arnold, MO 63010 (636) 282-3328 Directions: I-55 south to MO State Highway 141, then turn east on Highway 141 to Big Bill road. Coming from the south, take I-55 north to Mo State Highway 141, then turn east on Highway 141 to Big Bill Rd.

August 17 Thursday --- Monthly luncheon 1100 Hrs. **Olive Garden**, 5529 South Lindbergh. 314 849 2553. Located near South Lindbergh and Tesson Ferry Rd.

SPECIAL EVENTS

131ST LINDBERGH'S OWN MISSOURI ANG REUNION PICNIC

REMINDER,
Saturday August 26th, 2017
Noon-10:00pm
Wapelhorst Park, Shelter 1
St. Charles, MO

Donations are being requested to help fund the picnic. Just like last year, the proceeds will be used to buy food, beverages, desserts, and other needed supplies. You will be responsible for you own alcoholic beverages, I will not be supplying them.

Entertainment is being lined up, but since nothing is set in stone yet, I cannot comment. I will have a display table again with 131st Fighter Wing memorabilia on display. Please feel free to bring in items of your own to share with everyone.

Once again, I am asking all of you to bring your photographs from your time with the 131st. I will have a friend there with a scanner that will make copies to add these photos to the Lindbergh's Own archives. Eventually, I would like to add them to a Wing historical project I am working on.

The success of this picnic depends on all of you. Your donations will fund it and the more we collect the better it will be. The more of you that attend, the more fun we will have. Please contribute and clear this day from

your calendar. The link to the GoFundMe account is listed below for donations. The event page is attached to the Lindbergh's Own Facebook page. Go there and check yes for going. Thank you.

<https://www.gofundme.com/2nd-annual-lindberghs-own-picnic>

Chris Boehlein, cboehlein@hotmail.com

DFAS Address Change - Shift from Kentucky to Indiana

Source: Retired Pay, DFAS-Cleveland

The Defense Finance and Accounting Service's addresses changed effective May 1, 2017. The old addresses are being discontinued and will be replaced by addresses in Indianapolis. The new addresses are:

Retired Pay:

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

Annuitant Pay:

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

The old PO Boxes in London KY will remain open and all mail will be forwarded to the new address for one year. However, sending mail to the old address will add three to five days to the normal processing time. The telephone and fax numbers are not changing. Recommend copy and paste

<https://www.dfas.mil/retiredmilitary.html> the into your web browser for additional contact information. Continue to use <https://mypay.dfas.mil/mypay.aspx> to access your Retiree Account Statements.

New Medicare Cards are on the Way

Source: Andrew Johnson, Consumer Education Specialist, FTC

Changes are coming to your Medicare card. By April 2019, your card will be replaced with one that no longer shows your Social Security number. Instead, your card will have a new Medicare Beneficiary Identifier (MBI) that will be used for billing and for checking your eligibility and claim status. And it will all happen automatically – you won't have to pay anyone or give anyone information, no matter what someone might tell you.

Having your Social Security number removed from your Medicare card helps fight medical identity theft and protect your medical and financial information. But even with these changes, scammers will still look for ways to take what doesn't belong to them. Here are some ways to avoid Medicare scams:

Is someone calling, claiming to be from Medicare, and asking for your Social Security number or bank information? Hang up. That's a scam. First, Medicare won't call you. Second, Medicare will never ask for your Social Security number or bank information.

Is someone asking you to pay for your new card? That's a scam. Your new Medicare card is free.

Is someone threatening to cancel your benefits if you don't give up information or money? Also a scam. New Medicare cards will be mailed out to you automatically. There won't be any changes to your benefits.

For more on the new changes to your Medicare card, visit [Centers for Medicare & Medicaid Services](#). And [report scams to the FTC](#).

TRICARE Select Update - Changes Coming Soon in 6 Months

The 2017 National Defense Authorization Act (NDAA) brought sweeping health care reforms, many of which will take effect in just a few months. MOAA is working closely with TRICARE program officials to learn what new processes and responsibilities these changes will bring for TRICARE beneficiaries and when they will occur. The new TRICARE Select option, which replaces TRICARE Standard and Extra, begins Jan. 1, 2018 -- just 6 short months from now. TRICARE Select is the self-managed preferred provider organization (PPO) option. It provides freedom of choice of providers, with reduced/fixed fee beneficiary out-of-pocket costs for care in the network. TRICARE Prime, TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult and TRICARE for Life will remain as is.

Under the new model, beneficiaries must make an active, annual choice of health plan for themselves and/or their family. Because 2018 is the first year of the plan, there will be a grace period, and beneficiaries will be automatically renewed in their existing TRICARE option as of Dec. 31, 2017. This means beneficiaries currently in TRICARE Standard or Extra will be converted automatically into TRICARE Select. Active duty family members newly entitled to TRICARE will be automatically enrolled in TRICARE Prime if they live in a Prime Service Area (generally around a military treatment facility). If not, they will be enrolled in TRICARE Select. Two populations may be at risk of losing coverage:

- Active duty members who retire and do not elect to enroll in an option. MOAA is advocating for a seamless enrollment default option for this population, as well as increased transition education services.
- Retiree beneficiaries who fail to pay their enrollment fees. Officials have stated that eligible beneficiaries will never lose their benefit, as they will always be eligible for care at military hospitals. However, this would most likely be on a space-available basis.

Enrollment Details

1. Year 1 (2018): Auto renewal (Jan. 1, 2018) and grace period: Can change TRICARE Prime or Select at any time in 2018

2. Year 2 (2019) and beyond: Can elect TRICARE Prime or TRICARE Select coverage (enroll, disenroll, or change) only during annual open season (1 Nov - 20 Dec) or if the beneficiary has a qualifying life event:

- Marriage, divorce, or annulment
- Birth or adoption of a child
- Placement of a child by a court in a member's home
- Change in sponsor status
- Loss of eligibility (due to age, Medicare, etc.)
- Move to a new ZIP code
- Loss/gain of other health insurance
- Death of a sponsor, spouse, or child
- Change in eligibility status of any single family member in another family (e.g. joint service member)

All qualifying life events require a Defense Enrollment Eligibility Reporting System (DEERS) update. If beneficiaries request a change in coverage, it must occur within 90 days of the life event. Beneficiary cost shares will be based on the sponsor's "date initially entered into service" (DIEMS). Per the 2017 NDAA, those who have entered into service prior to Jan. 1, 2018, are grandfathered into existing cost shares - unless the 2018 NDAA incorporates provisions from the administration's budget proposal to repeal grandfathering. As many of these changes show, beneficiaries will be expected to take more responsibility for their health care. MOAA will continue to work closely with DOD to ensure program changes will be beneficiary-centered and clearly communicated to all stakeholders.

What is the most important thing you can do right now? Make sure your DEERS information is updated for both you and your family. To update DEERS go to <https://www.tricare.mil/DEERS>.

Men's Health Care - Men's Health Is Important Too

Do you know what the top health risks are for men? According to the Centers for Disease Control and Prevention, the leading causes of death among men in the U.S. include heart disease, stroke, cancer and respiratory diseases. How can you reduce men's health risks? Learn about common health problems facing men and how to prevent them. For example, TRICARE covers preventative services to help men of all ages get and stay healthy.

Identify Potential Health Concerns -- Men and women share many of the same health concerns, but there are certain conditions that predominately affect men. Examples include colon cancer, skin cancer, high blood pressure, obesity and heart disease. It's important to learn about these conditions in addition to the health conditions that are unique to men, such as prostate and testicular cancers. "Take the opportunity to put your health first today," said Dr. James Black, Medical Director for the Clinical Support Division at the Defense Health Agency. "Knowing the signs and symptoms of common conditions can help let you know if you need to speak to a medical provider and may even save your life." Your primary care manager (PCM) can also help you identify potential health concerns and assess your risk for developing certain health problems. If you don't have a primary care manager, find a PCM on the TRICARE website. You can also set up your appointment online.

Get Screened Regularly -- Women are 100 percent more likely to visit the doctor for annual exams and preventive services than men. However, TRICARE offers men several preventative services, such as cancer screenings, lab tests and immunizations. Your PCM can help you decide what tests you need based on your age and risk factors. Important health screening tests for men include:

- Blood Pressure Screening
- Cardiovascular Screening
- Colorectal Cancer Exam
- Prostate Cancer Exams
- Skin Cancer Exams
- Testicular Cancer Exams

Make Healthy Lifestyle Choices -- Although men seek regular medical care less often than women, they're more likely to smoke, drink and choose unhealthy or risky behavior. The more committed you are to choosing healthy lifestyle choices, the easier it is to maintain your health. Consider making the following choices to help you live a long and healthy life:

- Avoid smoking: Smoking can cause conditions such as heart disease and cancer. TRICARE provides resources to help you quit tobacco, such as toll-free quit lines, counseling, and tobacco-cessation medications. Also, UCanQuit2 provides useful tips and tools.
- Limit alcohol: Drinking too much can contribute to poor health. Visit the TRICARE Alcohol Awareness page for information about alcohol and drinking responsibly.
- Eat a healthy diet and exercise regularly: Eating healthy and being physically active can help prevent a variety of health problems. Learn about the benefits of healthy living and how you can improve your overall health.

Knowledge of men's health issues, regular health screenings and leading a healthy lifestyle is only half the challenge of maintaining your health. Taking steps to improve your health and reduce your risk for disease is just as important. Visit the TRICARE website today to learn more and get started.

Summertime Food Safety

Source: Military Health Systems

Picnics and barbecues are just around the corner, so be mindful of food safety as you soak up the summer sun and fun. The Centers for Disease Control and Prevention estimates one in six Americans get sick from foodborne illnesses, including those associated with poorly cooked or stored foods in hot environments. Still, there are ways to keep your favorite foods safe – and your friends and loved ones healthy – this summer.

[Read More ...](#)

Hearing Protection - Noisy Activities

Source: VA Press Release | Matthew E. Freeman

Activities

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

Harmful Effects

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

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

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

Protection

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

Military Divorce & Separation Update - Disability Pay Not Divisible

Source: Tom Philpott, Military.com

State courts cannot order military retirees to divide their disability pay with ex-spouses to compensate for a drop in shared retirement triggered by the disability compensation award, the **U.S. Supreme Court has ruled**. The landmark 8-0 decision May 15 in *Howell v Howell* could impact contested military divorce settlements nationwide, although lawyers caution that family courts generally are reluctant to reopen settled divorce agreements. The greater effect will be on future military divorce cases, say attorneys involved. Family law experts already are discussing changes in divorce paperwork and practices to try to minimize lost financial protection for ex-spouses.

The Howell decision directs courts in Arizona and perhaps 30 other states to modify their interpretation of federal law regarding division of military retirement as marital property when retirees, after divorce, become eligible for disability pay from the Department of Veterans Affairs (VA) and must waive a portion of retired pay shared with their former spouses to accept the tax-free payments. Under current law this occurs for retirees with VA disability ratings of 40 percent or less, and ailments or injuries unrelated to combat or combat training. More severely disabled retirees and those with combat-related injuries can receive disability compensation without a dollar-for-dollar offset to retired pay. So, their former spouses don't see retired pay shares fall due to a disability-pay offset. For those who have seen, or will see, shared retired pay impacted by disability pay, the Howell decision delivers a surprise victory for retirees. It forces family law courts to reconsider treatment of disability pay under the 1982 Uniformed Services Former Spouses Protection Act (10 U.S.C., Sec. 1408).

Read More

<https://militaryadvantage.military.com/2017/06/states-erred-in-dividing-retiree-disability-pay-with-ex-spouses/>

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Phone Scam - Your Number Calling? Don't Pick Up

Source: BBB Scam Alert

If you recently received a scam call from your own phone number (or a very similar number), you aren't alone. People across the United States and Canada are reporting calls from lookalike numbers. It's a newly popular technique that scammers use to trick targets into picking up.

How the Scam Works:

Your cellphone or home phone rings. When you look at the number calling, you get a shock. It's your phone number! No matter how curious you may be, don't answer it. The person on the other end is part of a scam.

A wide variety of cons are using this phone number spoofing ploy. They may be impersonating the IRS, claiming to collect a debt, or even pretending to be computer tech support.

Variations of this con also spoof similar phone numbers. The area code and first three digits will be the same as yours, but scammers will vary the last four. This is because targets are more likely to pick up if they think the call is from someone nearby.

Tips for dealing with a phone scam:

- Don't answer unfamiliar numbers. Use Caller ID to screen your calls and just don't answer if you don't recognize the number. If someone really needs to reach you, they will leave a message.
- Just hang up and don't call back. It is tempting to get the last word, but you may end up giving scammers information they can use later.
- Don't believe Caller ID. Caller ID spoofing makes it easy for callers to pretend to be someone else. Scammers have also posed as everyone from immigration authorities to utility company representatives to local police.
- Join the Do Not Call Registry ([DoNotCall.gov](https://www.donotcall.gov)). This cuts down on telemarketing and sales calls. Although it won't stop scammers, you'll get fewer calls, making it easier to spot the fraudulent ones.
- Always check your credit card, phone, and cable statements carefully for any unfamiliar charges. If you suspect you have been victimized, call the billing company and dispute anything you did not authorize.

Learn more at the Federal Trade Commission website. <https://www.fcc.gov/consumers/guides/spoofing-and-caller-id> about caller ID spoofing. To learn more about scams, go to www.bbb.org/scamtips. To report a scam, go to www.bbb.org/scamtracker.

Men Never Learn

A woman ran a red traffic light and crashed into a man's car. Both of their cars are demolished but amazingly neither of them was hurt. After they crawled out of their cars, the woman said, "Wow, just look at our cars! There's nothing left, but fortunately we are unhurt. This must be a sign from God that we should meet and be friends and live together in peace for the rest of our days."

The man replied, "I agree with you completely. This must be a sign from God!"

The woman continued, "And look at this, here's another miracle. My car is completely demolished, but my bottle of 75 year old scotch didn't break. Surely God meant for us to drink this vintage delicacy and celebrate our good fortune." Then she handed the bottle to the man.

The man nodded his head in agreement, opened it, drank half the bottle and then handed it back to the woman. The woman took the bottle, immediately put the cap back on, and handed it back to the man.

The man asks, "Aren't you having any?"

She replies, "Nah. I think I'll just wait for the police."

Adam ate the apple, too!

Men will never learn!

Note to Our Readers: The Newswire will at times provide links to web sites for additional information. To our readers who receive the Newswire via the U.S. Postal Service, you are not getting full use of this publication because of these links to other information that can only be seen on a computer with internet access. We recommend that you have the Newswire sent to you via e-mail if at all possible. For those readers who do not have Internet access you can come visit us at Building 37 Sherman Ave., Room 111 Jefferson Barracks. We would be happy to download and print a copy of any information that you may need. See our office hours at the end of this publication.

Still Serving

73, Jerry

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NEWSWIRE JULY-AUGUST 2017

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