



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE March - April 2018

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 MARCH – APRIL 2018

March 15 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.

April 19 Thursday --- Monthly luncheon 1100 Hrs. **Olive Garden**, 5529 South Lindbergh. 314 849 2553. Located near South Lindbergh and Tesson Ferry Rd

From the Director's Desk

The Jefferson Barracks Retiree Assistance Office has lost its founder and longtime Director, Jerold (Jerry) B. Hansen CMS USAF (Retired) after a lengthy battle with cancer. Chief Hansen was involved not only with this office, but was on many committees and organizations that supported our veterans. The guidance that he provided will be greatly missed.

Chief Hansen was interred at Jefferson Barracks, MO with full military honors provided by the Scott AFB Honors Detail.

David Simons MSgt USAF (Retired) has taken on the duties as Director of the Jefferson Barracks Retiree Assistance Office.

Medicare Reimbursement Rates 2018 - Beneficiary Cost Increases

Source: *MoneyTalksNews* | *Karla Bowsher*

Some common costs for Medicare beneficiaries will rise in 2018. These costs include hospital coinsurance and deductibles for Medicare Part A. The U.S. Department of Health and Human Services and its official Medicare website, www.Medicare.gov, often use an unusual lingo. So, before we talk dollar amounts for these costs, let's review how Medicare.gov defines some key terms:

- **Coinsurance:** An amount you may be required to pay as your share of the cost for services after you pay any deductibles. It is usually a percentage, such as 20 percent.

- Deductible: The amount you must pay for health care or prescriptions before your insurance begins to pay.
- Premium: The periodic payment to an insurer for health or prescription drug coverage.

Medicare Part A costs

Types of care covered by Medicare Part A — which Medicare.gov also calls “hospital insurance” — include:

- Inpatient hospital services
- Skilled nursing facility services
- Some home health services

The vast majority of Medicare beneficiaries — about 99 percent, according to HHS — don’t have to pay a premium for their Part A coverage. It’s premium-free for folks who worked — and thus had Medicare taxes withheld from their paycheck — for a certain amount of time. Beneficiaries will see other costs increase, though. They include:

- Part A annual inpatient hospital deductible: \$1,340 per benefit period (up \$24). The inpatient hospital deductible is paid by beneficiaries admitted to the hospital as inpatients. It covers the first 60 days of such hospitalizations. There is no coinsurance during that time.
- Part A daily hospital coinsurance for days 61-90: \$335 (up \$6). For folks hospitalized for 61 to 90 days, however, there is a daily coinsurance for each day after their 60th day in the hospital.

Medicare Part B costs

Types of care covered by Medicare Part B, which Medicare also calls “medical insurance,” include: Physician services, Outpatient hospital services, Certain home health services, and Durable medical equipment. For many Medicare beneficiaries, the cost of such care will be the same in 2018. These expenses include the:

- Part B standard monthly premium: \$134
- Part B annual deductible: \$183

The standard premium is for individual federal income tax filers with a taxable income of up to \$85,000 and joint filers with an income of up to \$170,000. Folks with more income pay higher premiums of anywhere from \$187.50 to \$428.60, depending on their income. See Medicare.gov’s [“Part B costs”](#) page for a chart of premiums by income level.

Overwhelmed by Medicare?

Medicare.gov is full of so much information, often written in federal government lingo, that it can feel more overwhelming than helpful. So, know that third-party help is out there. As we note in [“7 Things You Need to Know About Medicare”](#):

- One free option is the State Health Insurance Assistance Program, or SHIP, for your state or territory. Federal grants fund these programs, which offer counseling and assistance to Medicare beneficiaries. To learn more about them, visit the [national SHIP website](#).
- Another option is to use one of several services that, for a fee, will do the heavy lifting for you. You’ll find an example in our [Solutions Center](#): Just click on the “Medicare Assistance” button.

For more recent Medicare news, check out:

- [“How Shopping Around Can Cut the Cost of Your Medicare Plan”](#)
- [“Beware Medicare Penalties for Late Enrollment”](#)
- [“How a Medicare-Covered Hospital Stay Could Cost You Thousands”](#)

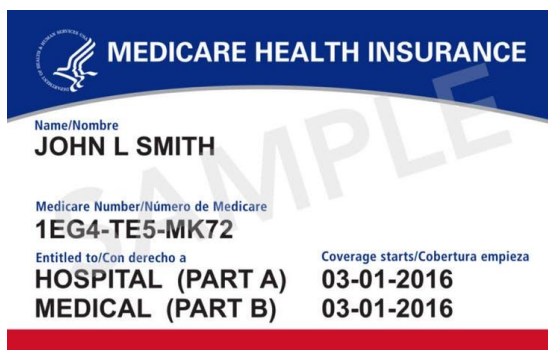
Medicare ID Cards - What You Must Know About the New Card

Source: MoneyTalksNews | Karla Bowsher

Every Medicare beneficiary will receive a new identification number and card soon. The measure is part of an effort to help protect beneficiaries from identity fraud, according to Medicare, a federal health insurance program primarily for folks ages 65 and older. Currently, Medicare identification numbers are based on Social Security numbers. As the Medicare program tells beneficiaries: *“Fraudsters are always looking for ways to get your Social Security number, so we’re removing Social Security numbers from all Medicare cards to make them safer. Your new card will have a new Medicare number that’s unique to you.”*

This announcement isn’t just one for seniors to note, however. Health care fraud can happen to anyone. So, you should safeguard your health insurance card, regardless of whether you’re insured under Medicare.

If you’re wondering what the new cards will look like, the Medicare program provides this example:



What seniors need to know about their new Medicare cards

Now, there are some basic facts every Medicare beneficiary should know about their new cards. These IDs:

- Are free. So, there is no cost to beneficiaries.
- Will be mailed out beginning in April.
- Will be mailed automatically. So, beneficiaries don’t need to do anything to ensure they are issued a new card.
- Will be mailed to the beneficiary addresses on file with the Social Security Administration. So, beneficiaries who need to update that address should log into their SSA.gov accounts.
- Have no bearing on beneficiaries’ coverage or benefits. So, coverage and benefits will not change in connection with the new IDs.

Once you receive your new card, the Medicare program advises that you take three important steps:

- 1) Destroy your old Medicare card right away.
- 2) Use your new card. Doctors, other health care providers and plans approved by Medicare know that Medicare is replacing the old cards. They are ready to accept your new card when you need care.
- 3) Beware of people contacting you about your new Medicare card and asking you for your Medicare number, personal information or to pay a fee for your new card. Treat your Medicare number like you treat your Social Security or credit card numbers. Remember, Medicare will never contact you uninvited to ask for your personal information.

Tip No. 3 touches on an important point: You still must safeguard your new Medicare number and card. That’s because receiving a new ID number or card is not enough in itself to prevent fraud. Medicare numbers will no

longer give away Social Security numbers, which may help prevent fraud. But Medicare numbers will still be unique identifiers, which means they're still useful to thieves.

What everyone should know about health care fraud

Medicare beneficiaries are not the only folks who should safeguard their health insurance information. The FBI advises everyone to do so, explaining: *"Make sure there is a legitimate reason to provide your insurance card or insurance information to others, and be especially vigilant if your information is requested when services are offered for free, or any offers are made during telemarketing calls."*

According to the FBI, health care fraud costs the country tens of billions of dollars every year. And that's not even counting any harm that fraudsters cause to the patients whose data they use to commit fraud. Besides safeguarding sensitive data, you can fight health care fraud by monitoring certain health care documents — just as you (hopefully) monitor financial statements for financial fraud. That way, if you are ever victimized, you will catch it and can report it sooner than later.

In health care fraud, one such document is known as an explanation of benefits, or EOB. The FBI explains: *"One of the most effective ways to determine if insurance information is being used without your knowledge is to review the explanation of benefits forms sent from your insurance company. These forms list the services and supplies supposedly provided to patients from medical providers. If any billings are suspect, immediately contact the insurance company."*

You may also wish to request a copy of your file from medical consumer reporting companies like MIB <https://www.mib.com> and Milliman IntelliScript <http://www.rxhistories.com> . They track your medical data — just as credit reporting companies like Equifax, Experian and TransUnion track your credit data.

Caring for Skin goes Deeper than Applying Lotion

Source: Military Health

As a cold snap takes over, we quickly feel the effects of dry hair and itchy skin. We pay attention if a rash develops or if we lose pigment in our complexion. These are changes we can easily see. Protecting ourselves from harmful sunburn or improving skin's appearance can be other common skin concerns for us. But in a dermatologist's world, that's not all there is to skin.

[Read More ...](#)

Tricare for Life Update 04 - Why Prescription Copays Went Up

Source: *Military.com* | Amy Bushatz

Military members and retirees, including Tricare for Life users, are used to slight drug price co-pay increases year over year. But when fees for 90-day supplies for prescription drugs received through the system's mail-order pharmacy, Express Scripts, went from free to \$7 on 1 FEB, many Tricare for Life users said they were blindsided. They had been told they would be largely exempt from a series of major Tricare changes rolled out Jan. 1, including higher co-pays and enrollment fees.

So why were they now being billed for drugs that had been free? The answer is that the 1 FEB drug price increases and the 1 JAN Tricare changes are entirely unrelated. But Tricare for Life users still wondered where, exactly, these changes came from. That history lies in the 2018 National Defense Authorization Act, and a section that makes permanent a protection for military survivors against a measure known as the "widows tax." That measure required that any money received from the Survivor Benefit Plan (SBP) by a new widow or widower whose spouse died from a service-related cause be offset dollar-to-dollar by the money he

or she could receive from the Dependency and Indemnity Compensation program. The fix, which had been set to expire this year, reduced the amount of that offset.

Some members of Congress wanted to make that fix permanent. But to do so, they had to find a way to pay for it -- to the tune of about \$1 billion a year. The funding solution? Raise pharmacy fees for everyone. That pharmacy cost increase, which impacts all Tricare pharmacy users, was approved in the 2018 National Defense Authorization Act. As a result, the only places left for beneficiaries to receive medication for free are military treatment facility pharmacies.

Vet Benefits Publications - Understanding Your Disability Rights

Source: U.S. Veteran Compensation Programs

To learn more about your disability rights and benefits as veterans & dependents click on the following to download these free documents and handbooks:

1. [2017 Federal Benefits for Veterans, Dependents and Survivors](#)
2. [VHA Handbook 1601B.05, Beneficiary Travel - Veterans Affairs](#)
3. [VHA Handbook 1330 01 Health Care Services For Women Veterans.PDF](#)
4. [Trauma Recovery Program \(TRP\) National Directory](#)
5. [2018 Directory of Federal Medical Facilities](#)
6. [2018 Veterans Healthcare Handbook](#)
7. [2018 United States Military Retired Handbook](#)
8. [2018 Military Childrens' Scholarship Book](#)
9. [2018 Guard and Reserve Military Handbook](#)
10. [2018 Getting Uncle Sam to Pay for Your College](#)
11. [2018 Benefits for Veterans and Dependents](#)
12. [2018 After the Military](#)
13. [Disability Rights](#)
14. [VARO Fax Cover Sheet](#)
15. [Veterans Exposed to Radiation Eligible for Compensation](#)
16. [Guide to Long Term Services and Supports](#)

Undersea Cables - Achilles' Heel in Lead-Up to New Cold War

Source: Asia Times | Doug Tsuruoka

It's a little-known twist in the cyber-warfare between nations that carries potentially devastating consequences. At a time when more than 95% of everything that moves on the global Internet passes through just 200 undersea fiber-optic cables, potential adversaries such as the US, Russia, China and Iran are focusing on

these deep-sea information pipes as rich sources of intelligence as well as targets in war. The weapons earmarked for the struggle include submarines, underwater drones, robots and specialized ships and divers. The new battlefield is also a gray legal zone: Current Law of the Sea conventions cover some aspects of undersea cables but not hostile acts.

There's evidence that missions are already under way and that most big powers, including the US, are keen on engaging in such activities. Cables can also be attacked by terrorists and other non-state actors. The damage from such hard-to-detect acts could be enormous, since a foe's economy, in addition to military and diplomatic communications, could be blinded. As more nations exploit the Internet for political or military gain, it's also

clear that the tactical concept of undersea cables as critical assets to be attacked or defended is an idea whose time has come. "In the most severe scenario of an all-out attack upon undersea cable infrastructure by a hostile actor the impact of connectivity loss is potentially catastrophic, but even relatively limited sabotage has the potential to cause significant economic disruption and damage," a former commander of the North Atlantic Treaty Organization, retired US Navy Admiral James Stavridis, wrote in the foreword to a recent report titled , "Undersea Cables: Indispensable, Insecure." at <https://policyexchange.org.uk/wp-content/uploads/2017/11/Undersea-Cables.pdf>

It's hard to overstate the importance and vulnerability of the world's undersea cables. Rishi Sunak, the Conservative British member of Parliament who authored the December report, noted that the world's undersea Internet cables carried about US\$10 trillion of financial transactions in a single day as well as huge volumes of data, from e-mails to classified government-to-government information. "Were the network to disappear, the entire capacity of the Earth's satellite network could handle just 7% of the communications currently sent via cable from the United States alone," Sunak wrote.

Chokepoints where cables converge because of underwater terrain or other factors are especially vulnerable. One is the Luzon Strait near the Philippines, where all the undersea cables connecting Hong Kong, Taiwan, South Korea and Japan pass. The site's vulnerability was underscored on 26 DEC, 2006, when an undersea landslide severed six cables, temporarily disrupting Internet traffic throughout the region. In the US, the bulk of trans-Atlantic Internet bandwidth comes ashore at a few sites within a 50-kilometer radius of New York City.

The contours of the new battlefield are enormous: Submarine cables can hug the ocean bottom only a few meters from the surface or straddle abysses as deep as Mount Everest is tall. The locations of the world's cables are also well mapped and available online, making them prey for specialized subs, ships, divers or something as simple as grappling hooks. "Protection of the undersea cables that are an essential – and vulnerable – part of the global economy is yet another potential responsibility for a US Navy that is dangerously overstretched," Joseph Callo, a naval authority and retired rear admiral in the US Navy Reserve, told Asia Times. US intelligence officials contend that Russia is the chief offender in the new cable war. They have publicly disclosed that Russian submarines are "aggressively operating" near the Atlantic cables that serve the US mainland, as part of an asymmetric-warfare approach.

However, there are signs that the United States may be engaging in similar activities. In September, the US media reported that the USS Jimmy Carter, a Seawolf-class nuclear submarine equipped for intelligence missions, had returned to its base in Washington state flying a Jolly Roger pirate flag beside the US flag. Hoisting the skull and crossbones in the US submarine service signals the successful completion of a mission. What was the Jimmy Carter up to? The US Navy didn't say. But some analysts speculated that the sub, which carries remotely operated vehicles and SEAL (Sea, Air and Land) teams, might have been placing or removing taps on undersea cables.

Covert Shores, a specialist website dedicated to analysis of maritime special forces and submarines, alleged in an updated article in August that the Russian Navy had been operating an advanced spy ship called the Yantar that is suspected of tapping into undersea Internet cables and carrying out other intelligence work on the sea floor. Yantar “can host two deep submergence submarines for undersea engineering missions,” wrote H I Sutton, the author of the Covert Shores article. “These missions are thought to include cable cutting, laying of taps on undersea cables, removing other countries’ taps (‘delousing’) and related intelligence missions. She may also perform other special missions such as recovery of sensitive equipment from crashed aircraft or test missiles.” The military website says the Yantar has been observed loitering off the US coast, Cuba, Turkey, Northern Cyprus and other sites where there are key undersea cable connections.

Rob Huebert, a senior fellow at the University of Calgary’s Center for Military and Strategic Studies, points to reports that the Russians have a special mini-submarine launched in 2003 that dives to a very deep range. He says the sub, variously called the Losharik or Project 201 and AS-12, is suspected of being able to carry out cable missions, though this is unconfirmed. “If the Russians have this, it would be highly likely that both the Chinese and Americans have the same ability,” Huebert told Asia Times. Actual evidence of Chinese or Iranian participation in cable-focused espionage activities is spotty. The US side points to Chinese activities in the South China Sea and Iranian actions in the Persian Gulf where civilian vessels rather than easily observed military ships with “gray hulls” are being used to carry out unknown activities. Stavridis noted in his foreword that underwater cables are easy targets for unmarked civilian vessels that can do their work with conventional, non-military technology. There’s a propaganda spin to such US allegations. But both Beijing and Tehran can be expected to engage in such activities if they see potential foes such as the US developing this capability.

Stavridis says a solution for the US side is to create “dark cables” that aren’t operational but can be kept in reserve for emergencies. He says another option is to engage Russia and others in bolstering international legal protections for undersea cables and other fiber-optic grids. Mysterious disruptions of submarine cables have been reported for years. A flurry of incidents occurred in 2008. Five high-speed Internet cables serving the Middle East and India were hit, resulting in major Internet slowdowns. Speculation was that some damage was caused by a dragging ship anchor near Alexandria, Egypt – though officials said there were no surface vessels in the vicinity at the time.

The Egyptian government also arrested three scuba divers near Alexandria in March 2013 after they were allegedly caught cutting an undersea cable serving the Mediterranean region, causing a noticeable Internet slowdown. The divers claimed they cut the cable by accident. But Egyptian officials never explained what motivated the trio. The incidents stirred a host of conspiracy theories, including allegations that the US National Security Agency was tapping Internet traffic or that local governments were deliberately slowing online access for protesters using smartphones.

Word Search Puzzles - Applicable to Veterans

Source: U.S. Veteran Compensation Programs

Looking to stretch your brain, test your vocabulary, and take on special challenges with uniquely designed word games for veterans that also teach about VA compensation and pension programs? The perfect word game puzzles that entertain and educate are at your fingertips. Numerous studies have shown that word search and other puzzles can help improve memory, focus, vocabulary, and overall mental acuity. Many research studies have found that word search is effective at helping to teach a second language. Even if you don’t want to learn another language, there’s always room to expand your vocabulary. Most English-speaking adults have a 20 to 35 thousand word vocabulary, while there are over 1 million words in the English language.

Doing daily word search and other puzzles can help to keep your aging brain fit. A study published in the March-April 2001 issue of the “American Journal of Alzheimer’s Disease and Other Dementias” found that a simple cognitive activity like bingo can benefit older adults. Both the AARP and the Alzheimer’s Association suggest that word search puzzles can be part of a healthy mental lifestyle.

Download Word Search Puzzles At:

- [Aircraft Carriers](#)
- [Army Installations](#)
- [CBOC Cities](#)
- [Coast Guard Cutters](#)
- [Computer Companies](#)
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Still Serving

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On the 2nd and 3rd Thursdays the office will be closed at 1100 Hrs for the staff to attend Scott Retiree Council meeting and monthly luncheon.

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