



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE MARCH-APRIL 2019

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 2019

March 21 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 18 Thursday --- Monthly Luncheon 1100 Hrs. **Firehouse Bar and Grill**, 34-500 Lemay Ferry Road (1/2 Mile north of Lindbergh). 314-892-6903. www.firehousebarandgrillstl.com

CBO Suggests Raising Tricare Fees, Cutting Veteran Benefits to Slash Deficit

Source: *Military.com* | By *Patricia Kime*

With the federal deficit expected to top \$1 trillion this year, the Congressional Budget Office in December published a list of options for reducing the imbalance over the next 10 years, including three suggestions on [Tricare](#) and six that address [veterans benefits](#).

In its [Options for Reducing the Deficit: 2019 to 2028](#), the CBO laid out 121 opportunities for curtailing spending and raising revenue. These include raising [Tricare](#) enrollment fees for military retirees, instituting enrollment fees for [Tricare for Life](#) and reducing veterans' benefits.

The publication marks the fourth time in five years that the CBO has suggested raising Tricare enrollment fees for working-age retirees and introducing minimum out-of-pocket expenses for those using Tricare for Life.

The CBO suggested that increasing Tricare enrollment fees for working-age retirees -- those under age 65 -- could help slash the deficit by \$12.6 billion. To obtain this, it said, the Defense Department should more than double annual enrollment fees for individuals and families enrolled in [Tricare Prime](#) and institute annual fees of \$485 for an individual and \$970 for a family for [Tricare Select](#). Most working-age retirees currently pay no enrollment fees for Tricare Select.

The CBO also suggested instituting enrollment fees for [Tricare for Life](#), the program that serves as supplemental coverage for military retirees on Medicare. Analysts estimated that the Defense Department could save \$12 billion between 2021 and 2028 if it adopted annual enrollment fees of \$485 for an individual or \$970 for a family for Tricare for Life, in addition to the Medicare premiums most military retirees 65 and older pay.

According to CBO analysts, these options would reduce the financial burden of Tricare for Life to the DoD in two ways: It would cut the government's share by the amount of fees collected and indirectly would save money by causing some patients to forgo Tricare for Life altogether, either by buying a private Medicare supplement or simply going without one.

Another option would be to introduce minimum out-of-pocket requirements for those using Tricare for Life. In this proposal, TFL would not cover any of the \$750 of cost-sharing payments under Medicare and would cover just 50 percent of the next nearly \$7,000.

Retired [Navy](#) Capt. Kathryn Beasley, director of government relations for health issues at the Military Officers Association of America, said her organization is concerned that the CBO continues to include health care rate hikes for military retirees in its list of options, which it publishes every few years or so. The CBO also ignored the fact that rate increases went into effect last year, she added.

"CBO does this every year. Our biggest concern is that some of these options would make their way into the president's budget," Beasley said. "With all the changes to the military health care system in the past year, we think we simply need to stabilize Tricare. It's been a lot to absorb."

According to the CBO, the [Department of Veterans Affairs](#) also presents several opportunities for cost-savings measures. Some suggestions in the CBO assessment include:

- Narrowing eligibility for disability compensation for seven diseases the Government Accountability Office has said are not caused or aggravated by military service, including arteriosclerotic heart disease, chronic obstructive pulmonary disease, Crohn's disease, hemorrhoids, multiple sclerosis, osteoarthritis, and uterine fibroids. This option would save \$33 billion over 10 years.
- Ending the VA's individual unemployability payments to disabled veterans when they turn 67, the retirement age for receiving full Social Security benefits, which would save an estimated \$48 billion.
- Reducing disability benefits to veterans older than 67 who are receiving Social Security payments. This could save the government \$11 billion.
- Eliminating [disability compensation](#) for 1.3 million veterans with disability rates below 30 percent, saving \$38 billion over an eight-year period.

The VA option with some of the largest savings potential, according to CBO, would be to end enrollment for the two million veterans in Priority Groups 7 and 8 -- those who do not have service-connected disabilities and have income above the VA national threshold and below a geographically adjusted threshold (Group 7) or above both thresholds (Group 8). This could save the government up to \$57 billion, CBO analysts said.

Finally, the CBO said the federal government could raise revenue by including VA disability payments as taxable income. According to the CBO, if all disability payments were to be taxed, federal revenues during the time frame would increase by \$93 billion.

If just veterans rated 20 percent or less paid taxes on their disability compensation, federal revenues would increase by \$4 billion, it said.

CBO analysts say their options only "reflect a range of possibilities" and are not recommendations or a ranking of priorities. "The inclusion or exclusion of any particular option does not imply that CBO endorses it or opposes it," they wrote.

DoD Medication Safety Role - Concerns

Source: MOAA Message - Kathy Beasley

MOAA certainly is concerned regarding any issue associated with the safety of medications. Our awareness was heightened several months ago when the blood pressure medication valsartan was recalled off the market by the Food and Drug Administration (FDA). Our members called and voiced their worries too, especially since a probable cancer-causing chemical was identified to be in the active pharmaceutical ingredient and was traced back to the manufacturer in China. As this issue gained traction, the spotlight was shown on the nation's increased reliance on generic medications manufactured outside the U.S. Unfortunately, this reliance includes the associated medication manufacturing processes and the ingredients, which are not under the strict scrutiny of the FDA.

While there are many macro forces impacting our national industrial base, the risks to the pharmaceutical sector should come under closer examination. In regards to the DoD and the VA, a start could be to ensure:

- DoD is accountable for ensuring active duty and retired military personnel (and civilians) have an uninterrupted supply of quality medicines, and has authority to use all means necessary to do so.
- DoD and the VA know where medicines are made that active duty and retired military personnel, their families and veterans are taking, and diversify DoD and VA procurement away from countries who may cut off U.S. access or compromise quality.
- DoD recommends incentives for domestic manufacturing for strategically valuable medicines such as antibiotics required by the DoD and VA which are now procured from strategic competitors/adversaries.

These overarching recommendations are consistent with the September 2018 Defense Industrial Base Report, "Assessing and Strengthening the Manufacturing and Defense Industrial Base and Supply Chain Resiliency of the United States," which analyzed broad sectors where the U.S. is dependent on strategic competitors for military equipment/components.

Resiliency of the United States," which analyzed broad sectors where the U.S. is dependent on strategic competitors for military equipment/components.

From the Director's Corner

The office received a phone call a few weeks ago from a retiree, age seventy-nine, who began receiving retiree benefits since age 60. Nineteen years in retirement, and he has never used Tricare or at age 65 Tricare for Life. He had a supplemental plan through his employer retirement plan, and is probably paying a co pay when visiting doctors, and when picking up prescriptions.

The Tricare co-pay on prescription drugs provides substantial savings for retirees. For example, a retiree taking Nexium saves approximately \$50 per quarter, or \$200 per year using Tricare. If this retiree had needed a drug such as this over the nineteen years since he was eligible Tricare he would have saved **Thirty-Eight Hundred Dollars** in copays.

The number of retirees not using their Tricare benefits is overwhelming. Please use the benefits that you have earned. Pass the word to other retirees so they are aware of their benefits. If you need for help in understanding your benefits please contact the Jefferson Barracks Retiree Office 314-527-8212.

Be aware you have to sign up for Medicare Part B at age 65 in order to qualify for Tricare for Life. If you don't a 10% Part B premium surcharge will be assessed for each 12-month period you could have enrolled but did not.

Your Medicare Part B premium is automatically taken out of your monthly Social Security Disability Insurance (SSDI) or U.S. Railroad Retirement Board payment. If you do not get payments from these programs, you will receive a bill for your Part B premiums every three months.

Three Small Changes to Improve Your Health

Source: KY3's (Springfield MO) Paul Adler and Pamela Hernandez of Thrive Personal Fitness

If you want to live a healthier and happier life, maybe even lose a little fat, restrictive diets aren't the best way to do it. For most of us, long-term results come from focusing on doing things consistently 1% better.

You don't have to divide foods into good or bad or eliminate snacking to lose weight. Instead, think in terms of "upgrades". For example, if you like nuts in the afternoon think about trying dry roasted edamame instead. Nuts are a source of good fat but those single-serving packages at the convenience store are often two or three times the portion size you need for a snack. A single serving of crunchy dry roasted edamame is only 100 calories plus 10 grams of satisfying protein.

If you like to grab a breakfast bar on the way out the door in the morning, check the label for added sugar. You can get the same quick breakfast on the go with a version that has less added sugar and more protein. Varieties like RXBar, NuGo Slim and ThinkThin can be found at most grocery stores and online, making it an easy upgrade to a healthier choice on rushed mornings.

Finally, you don't have to give up everyone's favorite quick dish for dinner to get healthy. Pasta and carbs have gotten a bad rap. We actually need carbs for energy, but we need to make sure they aren't the only thing on the plate. Buying protein enhanced pasta like Barilla Protein Plus or Banza can make it easy to get a protein boost that no one will notice when accompanied by your favorite sauce. Just make sure to keep your portions in check and add some veggies too.

Tax Deadline is Fast Approaching

April 15th will be here soon. **The 2019** with the recent changes in the tax laws, filing 2018 taxes may involve extra effort, so we want to help retirees and annuitants get the tax documents they need as quickly and easily as possible.

The first hurdle for many is collecting all of the information they need, and DFAS has many resources available to help.

***myPay* is Available 24/7**

The fastest and most secure way for retirees and annuitants to get their tax information is to use their *myPay* account. Please encourage those who do not currently use *myPay* to try it out. Signing up is a snap, and with *myPay*, retirees and annuitants will have ready access to current and historical tax documents such as account statements, 1099-Rs, 1095s, and the 1042-S.

And there's more. *myPay* allows retirees to change their mailing address, allotments, direct deposit information, and Arrears of Pay beneficiaries. It allows annuitants to change their mailing address, direct deposit information, and to submit their COE or ROE.

With an email address in *myPay*, they will also receive information from us on changes in policy that may affect their accounts.

When retirees log on to *myPay*, they can ensure their retired pay account information is correct. They can use their RAS to verify that their Survivor Benefit Plan (SBP) information is current. If they are paying for SBP but

do not have an eligible beneficiary, they need to let DFAS know by sending the appropriate documentation (available on the Forms page on our website). It is important to remind retirees that notifying DEERS about a change in beneficiary will not change their account with DFAS. They need to notify DFAS as well. Timely notification will ensure that retirees don't miss out on money that may be owed to them or end up with a debt.

Other Convenient Options for Getting 1099-Rs

In addition to using myPay, we offer other convenient options for getting 1099Rs. The options are explained on the "Taxes" page on our website:

<https://www.dfas.mil/retiredmilitary/manage/taxes.html>

Requesting a 1099-R online: Retirees and annuitants can use AskDFAS on our website to request we mail a 1099-R. It's easy to get to the AskDFAS option from the gray box at the top of our webpage:

<https://www.dfas.mil/retiredmilitary.html>

This link will take them into AskDFAS, where they can input their information and a 1099-R will be sent to their address of record or a one-time, temporary mailing address.

Telephone automated requests for a 1099-R: Retirees can request a 1099-R using the telephone self-serve option by calling 800-321-1080, selecting "1" for Self-Serve and following the prompts. The 1099-R should be in the mail within 7-10 business days to the address we have on record.

Calling our Customer Care Center

Our representatives are dedicated, knowledgeable professionals and willing to help when needed. But as the tax deadline draws near, they are overburdened with calls for information that could be obtained more quickly and easily with the self-help resources outlined above. However, if a retiree or annuitant has a special situation, they can call Monday through Friday, 8:00 am-5:00 pm Eastern. Mondays and the lunch band are the busiest times, so we recommend calling at other times.

Tax season is a busy time for retirees, annuitants, DFAS and for you. Helping retirees and annuitants help themselves will make the tax season.

Volunteers Needed at H.E.R.O.E.S. Care

Thanks to the generosity of Men's Warehouse, we receive large quantities of NEW men's business attire to assist veterans and members of the National Guard / Reserve Forces in their job-seeking efforts. That's where YOU come in! We need ongoing help de-tagging and re-boxing this product to send to our Suits for Soldiers events across the Nation. Individuals and groups are welcome!

WHEN: Any Monday through Friday from 8 AM to 4 PM

WHERE: 330 Sun Valley Circle, Fenton, MO 63026

Special Saturday sessions will be arranged for groups of 10 or more.

If you're a member of a group or organization looking for a service project, this is just the thing!

If you'd like to help, email us at president@heroescare.org with the date, time, and number of people in your party.

QUESTIONS? Call us at 636 600 0096

THANKS FOR YOUR HELP!

The Most Decorated Enlisted Sailor in Navy History

Source CherriesWriter - Vietnam War website

Interesting story about the most decorated enlisted Sailor. A real hero!

<https://cherrieswriter.com/2017/08/29/profile-in-courage-the-most-decorated-enlisted-sailor-in-navy-history/>

WWII Airplane that Loved Its Crew!

In 1943 a mid-air collision on February 1, 1943, between a B-17 and a German fighter over the Tunisdock area, became the subject of one of the most famous photographs of WW II.

An enemy fighter attacking a 97th Bomb Group formation went out of control, probably with a wounded pilot, then continued its crashing descent into the rear of the fuselage of a Flying Fortress named "*All American*", piloted by Lt. Kendrick R. Bragg, of the 414th Bomb Squadron. When it broke apart, but left some pieces in the B-17. The left horizontal stabilizer of the Fortress and left elevator were completely torn away. The two right engines were out and one on the left had a serious oil pump leak. The vertical fin and the rudder had been damaged, the fuselage had been cut almost completely through connected only at two small parts of the frame, and the radios, electrical and oxygen systems were damaged. There was also a hole in the top that was over 16-feet long and 4 feet wide at its widest; the split in the fuselage went all the way to the top gunner's turret.

Although the tail actually bounced and swayed in the wind and twisted when the plane turned and all the control cables were severed, except one single elevator cable still worked, and the aircraft miraculously still flew! The tail gunner was trapped because there was no floor connecting the tail to the rest of the plane. The waist and tail gunners used parts of the German fighter and their own parachute harnesses in an attempt to keep the tail from ripping off and the two sides of the fuselage from splitting apart. While the crew was trying to keep the bomber from coming apart, the pilot continued on his bomb run and released his bombs over the target.

When the bomb bay doors were opened, the wind turbulence was so great that it blew one of the waist gunners into the broken tail section. It took several minutes and four crew members to pass him ropes from parachutes and haul him back into the forward part of the plane. When they tried to do the same for the tail gunner, the tail began flapping so hard that it began to break off. The weight of the gunner was adding some stability to the tail section, so he went back to his position. The turn back toward England had to be very slow to keep the tail from twisting off. They actually covered almost 70 miles to make the turn home. The bomber was so badly damaged that it was losing altitude and speed and was soon alone in the sky.

For a brief time, two more Me-109 German fighters attacked the *All American*. Despite the extensive damage, all of the machine gunners were able to respond to these attacks and soon drove off the fighters. The two waist gunners stood up with their heads sticking out through the hole in the top of the fuselage to aim and fire their machine guns. The tail gunner had to shoot in short bursts because the recoil was actually causing the plane to turn.

Allied P-51 fighters intercepted the *All American* as it crossed over the Channel and took one of the pictures shown. They also radioed to the base describing that the appendage was waving like a fish tail and that the plane would not make it and to send out boats to rescue the crew when they bailed out. The fighters stayed with the Fortress, taking hand signals from Lt. Bragg and relaying them to the base.

Lt Bragg signaled that 5 parachutes and the spare had been "used" so five of the crew could not bail out. He made the decision that if they could not bail out safely, then he would stay with the plane to land it. Two and a half hours after being hit, the aircraft made its final turn to line up with the runway while it was still over 40 miles away. It descended into an emergency landing and a normal roll-out on its landing gear.

When the ambulance pulled alongside, it was waved off because not a single member of the crew had been injured. No one could believe that the aircraft could still fly in such a condition. The Fortress sat placidly until the crew all exited through the door in the fuselage and the tail gunner had climbed down a ladder, at which time the entire rear section of the aircraft collapsed.





This old bird had done its job and brought the entire crew home uninjured

David H. Simons, USAF (Ret)
Director, JBSRAO

Robert W. Julius, SMSgt, USAF (Ret)
Newswire Editor

Contact Us:

JBSRAO

Telephone: 314 527-8212

E-mail: usaf.mo.157-oag.list.retirees-office@mail.mil

Address JBSRAO
37 Sherman
St. Louis, MO 63125

Office hours are 0900 to 1200 hours Tue, Wed and Thursday.

Scott RAO

Telephone: 618 256-5092

E-mail: scottrao@scott.af.mil

Address: 375th AMW/CVR
215 Heritage Dr. Rm. 107
Scott AFB, IL 62225-5009

Office Hours are 0900-1500 Hrs Monday - Friday

NEWSWIRE March-April 2019

FAIR USE NOTICE: This newsletter may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. The Editor/Publisher of the "Newswire" at times includes such material in an effort to advance reader's understanding of veterans' issues. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, the material in this newsletter is distributed without profit to those who have expressed an interest in receiving the included information for educating themselves on veteran issues so they can better communicate with their legislators on issues affecting them. For more information go to: <http://www.law.cornell.edu/uscode/17/107.shtml>. If you wish to use copyrighted material from this newsletter for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

Disclaimer: Information and views expressed by writers in this Newswire are their own and should not be construed to be the official position or policy of DOD, USAF, MONG, Scott AFB, 131 BW (MOANG) or Jefferson Barracks AFS. Every effort is made to verify information provided in this publication, the JBSRAO "Volunteer" staff cannot guarantee the accuracy of information furnished by other agencies.