



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE May-June 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 MAY-JUNE 2017

May 18, Thursday --- Monthly Luncheon 1100 Hrs. **O'Charlie's** 4130 Rusty Road St Louis, MO 63128. Located near Costco.

June 15, Thursday --- Monthly Luncheon 11:00 Hrs. **Carusoe's** 7597 South Lindbergh Blvd. Mo 63125 Located next to Home Depot. 314-892-0620

Jefferson Barracks Retiree Appreciation Day 2017

The Jefferson Barracks Retiree Activities Office, 20+ Armed Forces Association, and the Missouri National Guard Association Area V Retirees held a Retiree Appreciation Day on March 25, 2017.

The program with a call to order by Master of Ceremonies Dave Baumann, followed by:

National Anthem/God Bless America sung by Marita Hollander	
Invocation by Andreh D'Ardon, Lt.Col Army (ret)	
Welcome Address by Lt.Col Mark W. Bradley, 131 Mission Support	
	Lt.Col Lance A. Schaffer, 70 th Troop Command
Guest Speaker	Retired BG E. Tracy Bequette, Civilian Aide to the Secretary of Army
Presenters:	Tri Care
	Space-A-Travel
	Retiree Services Office, MONG/DFAS
	Jefferson Barracks Military Food Pantry
	Jefferson Barracks Cemetery
	Military Funeral Honors
Benediction	Maj. David Spears, MOARNG, Chaplain
MC	Dale Baumann Lt. Commander, US Navy (Ret)

The Missouri National Guard RSO office sent approximately 2,900 invitations to the Army and Air Guard retirees in East Area of the state using the RSO data base. The turnout was overwhelming. We had 348 retirees and guests the walls were bulging.

Knowing that a donation from an American Legion Post would again be necessary to cover our expenses we contacted American Legion Post 162 which approved \$500.00 for the cause. We ended up with a deficit of \$162.19 which the Area V retirees covered.

Andre's Banquet Facilities catered the lunch and they did a great job. 42 attendance gifts from local businesses were given during a drawing held at the end of lunch.

There were 54 exit surveys returned. Received good ratings for check In, speakers, exhibitors, and facilities including professional singer, excellent lunch for the price, better with exhibitor tables in lobby, plenty of information, TRICARE presenter was excellent, very helpful emails, a lot of nice attendance prizes, keep up the good work overall excellent program, thank you for today, it made a difference.

DFAS Announces New Address for Retirees, Annuitants

Military retirees and annuitants corresponding with the Defense Finance and Accounting Service (DFAS) will use a new address beginning May 1.

The old addresses in London, Ky., have been used for years but are being discontinued and will be replaced by addresses in Indianapolis to help speed up receipt and customer service.

The new mailing addresses (beginning May 1) will be:

Retired Pay correspondence:

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

Annuitant Pay correspondence:

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

Mail received at the old mailing addresses after May 1 will be forwarded to the new address. Current phone and fax numbers are not changing.

Military retirees and annuitants can use the mailing address to submit any of the following information:

- Written requests for 1099R Forms (Retiree tax statement)
- Change Survivor benefit Plan information
- Correct a 1099R (Retiree Tax Statement)
- Establish a Retired Pay account
- Manage Arrears of Pay (AOP) Beneficiary designation
- Manage allotments
- Report a retiree's death
- Report a Survivor Benefit Plan beneficiary's death
- Submit a retiree or annuitant change of address
- Start/change Direct Deposit
- Start international Direct Deposit enrollment

Use of the new addresses before 5/1 or use of the old addresses after 5/1 may add three to five days of processing time to requests.

The DFAS website <https://www.dfas.mil/retiredmilitary.html> provides information and links to any additional paperwork that might need to be submitted. The website also provides additional ways to contact Retired and Annuitant Pay including self-service options or by phone (1-800-321-1080).

Eligibility for the TRICARE Retiree Dental Program Includes

The TRICARE Retiree Dental Program (TRDP) is available to all military retirees (including "gray area" retirees under age 60) and their eligible family members, unremarried surviving spouses and their eligible children, as well as Medal of Honor recipients and their eligible immediate family members. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day that coverage becomes effective; after 12 months of being in the program, it then covers crowns, bridges, partials, braces and dental implants. (New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services; supporting documentation is required)

The TRDP provides every enrollee an annual maximum of \$1,300 per person, a \$1,200 annual maximum for dental accidents and a \$1,750 lifetime maximum for orthodontics. It is important to note that the money that the TRDP pays out for preventive and diagnostic services doesn't count against the annual maximum - those benefits are in addition to the \$1,300. Retirees can find more information on the program, as well as enroll 24/7/365, online by visiting trdp.org.

TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. To find a network provider, as well as utilize the Consumer Toolkit to view processed claims, see annual maximum information, sign up to receive paperless Explanation of Benefits and more, please visit trdp.org. You can also obtain more information by contacting Doug Schobel at dschobel@delta.org <<mailto:dschobel@delta.org>>.

Here are some other TRDP links and info that you might find helpful:

Enrolling - Enrolling online in the TRDP is easy via the TRICARE Beneficiary Web Enrollment (BWE) portal. Once you've retired and your retirement status is reflected in DEERS, simply access our Enroll Today <<http://www.trdp.org/retirees/enroll-today.html>> page and follow the instructions. The TRICARE BWE portal doesn't work well with Google Chrome, so I'd use Internet Explorer. Two month's premium prepayment is required upon enrollment and then the monthly premiums are automatically deducted from your retired pay via an allotment. I'd also make sure to watch this Enrolling is Easy video <https://www.youtube.com/watch?v=2_gnc0g8Xis&feature=youtu.be> before enrolling online, as it makes the process much easier.

Premiums - Monthly premiums are based on the zip code in which you reside and how many family members you enroll. Here is a link to find your specific premium -- Premium Search <<http://www.trdp.org/retirees/premiums.html>>.

Find a Network Dentist for Savings - To maximize your benefits have your care performed by a TRDP network dentist. Network dentists save you a lot of time, paperwork and money (on average, savings are up to 22 %!). Not only that, when seeing a network dentist you won't ever be charged a co-pay for your 2 routine cleanings (or 3 cleanings if you're a Type 1 or 2 Diabetic), 2 exams and annual x-ray. To find a TRDP network dentist in your area, visit <http://www.trdpnetwork.org/>. Watch the Save Money <<https://www.youtube.com/watch?v=DQbhrTLJQyA&feature=youtu.be>> video to learn more.

Managing Your Account 24/7 - A few days after enrolling in the TRDP, please Register to use the Consumer Toolkit <<https://www.ddfgptoolkits.com/ipWeb/appmanager/ct/desktop>> which allows you to manage your dental program by viewing your annual maximums used-to-date as well as your processed claims, and even sign up to receive paperless statements and more. When registering, please note that your Subscriber ID is the retiree's social security number.

Combining Coverage - You can combine the TRDP with another dental program and have them pay together to defray, or even eliminate, your cost-share (even if they're both Delta Dental programs).

How to Print an enrollment Card - <http://www.trdp.org/retirees/order-enrollment-card.html>

Program Materials and Resources -- <http://www.trdp.org/retirees/forms.html>

Phantom Pharmacies, Real Fraud

Source: TRICARE Pharmacy Program

Only a few years ago, identifying pharmacy fraud, waste and abuse (FWA) meant having technicians and data researchers look at patterns of billing to identify outliers. Was a pharmacy dispensing too many of certain kinds of drugs? Were the reversal rates for prescription refills too high or too low? Put in too many parameters and you get false positives. Not enough of the right parameters, and the work is for naught.

Continuing improvements in our understanding of what and who to look for helped our FWA team save clients more than \$63 million last year.

Express Scripts today has the industry's most advanced, proprietary analytic tools used to identify errors or patterns of fraud and abuse. A new anti-fraud analytics tool for the Department of Defense is in development. The company also just launched FWA programs in Medicaid and workers' compensation, both firsts of their kind in the industry.

Auditing pharmacies looks at bad billing practices, faulty record keeping and unintentional errors. Fraud is a bit more self-explanatory.

"The difference between the two is intent," says Michael Testa, senior manager of fraud investigations. "Fraud looks for intentional wrongdoing."

For many years, both aspects were investigated only as they related to pharmacies in the Express Scripts network. As the team learned from their experiences, they recognized new trends.

"For example, we found that there is a lot of fraud in New York around high-cost, single-source medications such as Abilify or Seroquel," says Jeff Brown, senior manager, Program Integrity. "In Florida, we find a lot of phantom pharmacies — ones that set up shop, bill as much as they can for as long as they can and then disappear, and we see false billing schemes around the country."

In 2006, Medicare Part D put in new requirements for pharmacy benefit managers to identify and investigate member/physician-related fraud. The team found they had to quickly learn to adapt and apply lessons from their experiences on the pharmacy side to the new requirements.

"No one had done this before. We were all learning and everything was a fire drill," Michael says. "And we were trying to interpret and implement the rules at the same time as we were trying to identify cases."

Based on the team's ability to learn quickly, the company introduced a commercial program as well, says Jo-Ellen Abou Nader, senior director, Program Integrity, who leads the fraud and network audit teams at Express Scripts.

As of December, the commercial member/physician fraud program had 106 clients. The team triaged more than 1,700 calls to the fraud tip hotline and referred 391 cases to various law enforcement agencies or clients. In 2011, the audit team recovered more than \$63 million for clients based on 5,650 discrepancies.

The 75 people on the FWA team are accountants, nurses, pharmacists, pharmacy techs, former law enforcement agents and operational specialists. With the addition of the 45 members from legacy Medco, the FWA team is set to grow some more.

As the two teams integrate, Jo-Ellen says, the goal is to combine the strengths and best practices of both organizations to strengthen our FWA efforts even further.

2017 TMC Survivor Programs Committee Goals

Courtesy: Guam RAO Newsletter 3 march 2017

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- Recognizing the sacrifices Survivors have endured, this committee works to improve and protect existing survivor benefits issued by DoD and the Veterans Administration (VA) and to eliminate benefit inequities.
- Repeal the SBP-DIC (Dependency Indemnity Compensation) offset – Survivors of retirees who died of service-connected causes and paid into SBP, and survivors of members who die on active duty, should receive both SBP and DIC benefits without the current dollar for dollar offset. Support legislation to end the offset. (Joint initiative with the TMC Retiree Committee)
- Extend the Special Survivors Indemnity Allowance (SSIA) if repeal of the SBP/DIC offset is not accomplished. SSIA will expire May 31, 2018. Congress established SSIA in 2008 to mitigate and incrementally eliminate the unfair SBP/DIC offset. By 2018 SSIA will set at \$310 a month, replacing approximately 25% of the offsetting DIC. The allowance amount should be extended and increased to replace more of the income offset by receipt of DIC.
- Reduce age for paid-up SBP to age 67 - We support changing the minimum age for paid-up SBP from age 70 to age 67 so those who joined the military at age 17, 18 or 19 and served 20 years will only have to pay SBP premiums for 30 years (Joint initiative with the TMC Retiree Committee).

For the full report see: <http://www.themilitarycoalition.org/survivor-program-committee-goals.html>

Exercise Intensity: Less isn't Always More

Source: Military Health System

The saying goes that "less is more," but when it comes to exercise intensity, that might not be the case. We know that some exercise is better than no exercise, but is more-intense exercise better than moderate-intensity exercise? How hard should you push? And what are the benefits? What are the risks? With the growing popularity of high-intensity workouts, it's important to consider both the risks and the benefits. [Read More ...](#)

Keep Your Voice Sound. How to Prevent and Avoid Voice Problems

Source: National Health Institute, U.S. Dept. of HHS

Overuse and misuse of your voice can lead to voice problems. Take steps to protect your voice health. [Read more about keeping your voice healthy.](#)

Painful Joints? Early Treatment for Rheumatoid Arthritis is Key

Source: National Health Institute

Pain and stiffness from rheumatoid arthritis can interfere with your home and work life. Scientists continue to search for the cause of this disease and for ways to improve treatment.

[Read more about rheumatoid arthritis.](#)

How to Beat the Walking Excuses

Courtesy: Guam RAO Newsletter

If you really want to do something, you'll find a way; if you don't you'll find an excuse." Anon

Excuses, Excuses.

They sabotage our best efforts to start or stay on track with our walking program. So how do we stop the excuses and get moving.

The best place to start is to write down all your excuses for why you can't walk.

Your list could possibly look like this:

- I just don't have time in my day. I'm simply too busy!
- I am so tired, I don't have the energy!
- It's raining.
- I'm too unfit.
- I feel fat.
- The kids need me home.
- I have to do the laundry.
- I work you know!
- I get bored so easily.
- I'm on my feet all day, I do enough exercise!
- I just can't seem to find the motivation.
- It's too dark by the time I come home.
- I just can't commit to a walking program at the moment; I have so much other stuff going on in my life. When things are a little saner around here, I really will start one.
- I hate mornings!
- I will definitely walk tomorrow!
- I think I'm getting a cold! *Sniff, sniff*

Any of these sound familiar? Look at your list and look at the one above. They are all very valued reasons aren't they...*or are they?*

Now go back to your list of excuses and pretend it was your best friends list. (By stepping back and viewing them as an outsider

Read more it's great: <https://www.walkingwithattitude.com/articles/features/how-to-beat-the-walking-excuses>

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To Salt or not to Salt?

Source: Military Health Systems

Sodium – found in table salt, kosher salt, and most sea salts – is an essential mineral your body uses to control blood pressure, help your muscles and nerves work properly, and balance fluids. However, it’s important to watch your sodium intake because it can increase your risk of high blood pressure, heart disease, stroke, and some cancers. [Read More ...](#)

Protecting Yourself from Malware and Phishing

This article is intended to provide a general understanding of two additional forms of cybercrime—malware and phishing. It will give you tips on how to protect yourself and what to do if you become a victim of a scam.

Malware

Malware is short for “malicious software.” Malicious software is any software that gives partial to full control of your computer to the malware creator; once they have control, the creator can do virtually anything they like within your computer.

Malware can come in a variety of forms, including the following:

- Malware can be a virus, worm, or a Trojan horse, all of which seek to infect and spread throughout your and others’ systems to create more havoc.
- Malware can also be adware or spyware which generally seeks to embed itself into your computer subtly in order to watch what the user does, compile data on the user and, ultimately, act upon that data.
- Malware may also be in the form of root kits, which seek to give full access of your machine to the attacker to do what they want.

So, how can your computer become infected? Most malware requires the user to initiate its operation. Some ways of attack include attachments in emails, browsing a malicious website that installs its program after the user clicks on a pop-up, or from vulnerabilities in your computer’s operating system or its programs.

How to protect yourself

- Make sure your computer’s operating system and any programs you use are up to date with patches/updates.
- Don’t click suspicious links in email messages—even if they appear to be from a friend or family member. If a link seems odd or you feel that the message is unusual or out of context, contact the sender and ask if their message is legitimate.
- Watch what you click and install when browsing the Internet. Make sure to read through the End User License Agreement.
- Avoid websites that offer free software—especially free antivirus software.

- Install anti-virus, anti-spyware and anti-adware software. Scan and update on a regular basis and make sure you purchase software that will remove and prevent future adware and spyware.
- Keep your firewall turned on.

Phishing

Phishing refers to the process where a targeted individual is contacted via email or telephone by someone posing as a legitimate institution to lure the individual into providing sensitive information such as banking information, credit card details, and/or passwords. The personal information is then used to access the individual's account and can result in financial loss. Legally, phishing generally is correlated to identity theft and considered a cybercrime.

Types of Phishing Emails

- **Luring emails** – these often include lucrative offers and eye-catching statements.
- **Urgent emails** – this tactic entices you to act fast in order to receive a limited time offer.
- **Links to another website** – this is when an email contains a link that appears to be for a familiar organization, but once you click on the link you are directed to a website that looks similar, but not quite the same as the official website.
- **Speare phishing** – this is an email that appears to be from an individual or business that you know. The speare phisher thrives on familiarity. They know your name, your email address, and at least a little bit about you. The salutation on the email message is likely to be personalized and make reference to a mutual friend.

To prevent these phishing schemes from happening review your social media presence for private information, maintain strong passwords and change them regularly, and verify any suspicious emails with the sender.

How to Report an Issue

- If you receive a suspicious phishing email forward the email as-is to reportphishing@antiphishing.org
- If you receive an email you suspect contains malicious code or a malicious attachment and you have clicked on the link or downloaded the attachment, visit <http://www.onguardonline.gov/>
- If you receive an email you suspect contains malicious code or a malicious attachment and you have not clicked on the link or downloaded the attachment, forward the email to your internet service provider's abuse department and/or to spam@uce.gov.

If You Are a Victim of a Scam

- Change your passwords and PIN numbers on all your online accounts even if you are unsure if they've been compromised. Make sure to contact each institution to make them aware of the situation.
- Place a fraud alert on your credit report.
- Routinely review your bank and credit card statements for unexplained charges or inquiries that you didn't initiate.

Ultimately, you should remember to be cautious when you are online. This does not mean that you should be afraid of the Internet by any means, but that you should always be aware of the potential dangers. Diligence will go a long way!

Afterburner

Source: TAMMY L. COURNOYER Writer/Editor

New Afterburner ready for Air Force retirees and annuitants, the Spring-Summer 2017 edition of the Afterburner, Newsletter for Retired Personnel, is now available.

The newsletter can be viewed by visiting the Air Force Retiree Services website. To do so, copy or type the following address into a new browser window:

<http://www.retirees.af.mil/Library/Afterburner/>

Scroll down and the new edition is under the banner for 2017.

National Poppy Day - 26 MAY 2017

Source: The American Legion

After World War I, the poppy flourished in Europe. Scientists attributed the growth to soils in France and Belgium becoming enriched with lime from the rubble left by the war. From the dirt and mud grew a beautiful red poppy. The red poppy came to symbolize the blood shed during battle following the publication of the wartime poem "In Flanders Fields." The poem was written by Lieutenant Colonel John McCrae, M.D. while serving on the front lines.

In Flanders Fields the poppies blow
Between the crosses row on row.
That mark our place; and in the sky
The larks, still bravely singing, fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved, and were loved, and now we lie
In Flanders fields.

Take up our quarrel with the foe:
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.

On September 27, 1920, the poppy became the official flower of The American Legion family to memorialize the soldiers who fought and died during the war. In 1924, the distribution of poppies became a national program of The American Legion. Each year, members of The American Legion family, led by the American Legion Auxiliary, distribute poppies with a request that the person receiving the flower make a donation to support the future of veterans, active-duty military personnel and their families with medical and financial needs. Poppy Day is celebrated in countries around the world. This year, The American Legion brought National Poppy Day to the United States by asking Congress to designate the Friday before Memorial Day, as National Poppy Day.

Let's Go Fishing

Courtesy: Guam RAO Newsletter

The rain was pouring down and there was a big puddle in front of the Bar just outside the VFW Post. A ragged old Sailor was standing near the edge with a fishing line in the puddle. A curious young Marine came over to

him and asked what he was doing. "Fishing," the old sailor simply said. "Poor old fool," the Marine thought to himself, and he invited the old Sailor into the Bar for a drink. As he felt he should start some conversation while they were sipping their whiskey, the haughty young Marine asked, "And how many have you caught today?" "You're number ten," the old Sailor answered. "5 Army, 3 Navy & 2 Marines."

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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 65, Room 106 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

Gerald B Hansen, CMSgt, USAF, (Ret)
Director, JBSRAO

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

Contact Us:

JBSRAO

Telephone: 314 527-8212

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

Address JBSRAO
37 Sherman Rm 111
St. Louis, MO 63125

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

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 MAY-JUNE 2017

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