



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE

NOVEMBER-DECEMBER 2015

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.

LUNCHEON SCHEDULE FOR NOVEMBER-DECEMBER

November 19, Thursday --- Monthly luncheon 1100 Hrs. **Firehouse Bar and Grill**, 34-500 Lemay Ferry Road (Just north or south of the Harley-Davison Dealer). 314-892-6903. www.firehousebarandgrill.com

December--- There will be no luncheon scheduled for the month of December.

December 7, 1940 Pearl Harbor Day Remembrance Breakfast

Our annual Pearl Harbor Day Remembrance Breakfast will be at the Denny's Restaurant, 6441 S Lindberg Blvd St Louis, MO 63123 (314) 487-0641 at 8:30 AM. Directions see link below:

<http://maps.google.com/?q=6441+S+Lindberg+Blvd%2C+St+Louis%2C+MO+63123+US+%28Denny%27s%29&output=classic>

VA Officials Skirt Congressional Hearing

Source: Donnie La Curan, *Veteran News and The American Legion* dated 10/22/2015

Already deeply concerned about a recent Inspector General's report that found senior VA officials misused relocation funds, American Legion National Commander Dale Barnett expressed disappointment that VA witnesses declined to appear before a congressional committee this morning to explain their actions.

"This is not some partisan issue between Congress and the Veterans Benefits Administration," Barnett said. "It is about providing answers to the serious charges of the IG that the directors of the Philadelphia and St. Paul, Minn., VA Regional Offices (VAROs) inappropriately used their positions of authority for personal and financial benefit. Veterans deserve answers. The witnesses could have taken the easy route and explain their actions or they could have taken the evasive route. They chose the latter. Chairman Jeff Miller and the House Committee on Veterans' Affairs are to be commended for unanimously voting this morning to issue subpoenas which will

require the witnesses to appear next month so that they can explain their actions. Veterans have waited long enough.”

VA Deputy Inspector General Linda Halliday was the only witness to show up at the hearing, which was attended by Barnett and other Legionnaires. Her report determined that Philadelphia VARO Director Diana Rubens and St. Paul VARO Director Kimberly Graves used their prior positions to coerce the previous directors to accept reassignment and create openings that they themselves would fill, while retaining their higher salaries for their new lower-level positions.

Moreover, Rubens and Graves collected \$274,019 and \$129,467 respectively in relocation costs. According to the IG, when Rubens informed then-VA Under Secretary for Benefits Allison Hickey that she wanted “to take advantage of the Philly Director opening,” Hickey responded that she would “be all in to help and make it happen.”

Although Hickey resigned on Oct. 16, Barnett pointed out that VA is still seriously lacking in transparency and accountability. “It is not about one person resigning. It is about a culture at VA that allows people to think that they can get away with waste, fraud and abuse, while veterans continue to wait for their health care and disability claims to be delivered in a timely manner. The American Legion will be at the next hearing. And the next one and the next one after that.

We support the need for a strong VA health care system but we are not going to tolerate a department that puts the careers of government workers ahead of the needs of veterans. Not only should bad actors at VA be fired, in some cases they should be prosecuted.”

With a current membership of 2.2 million wartime veterans, The American Legion was founded in 1919 on the four pillars of a strong national security, veteran’s affairs, Americanism, and youth programs. Legionnaires work for the betterment of their communities through nearly 14,000 posts across the nation.

Exchange’s Dining & Entertaining Catalog Dishes out Top Name Brands

The Army & Air Force Exchange Service is making it easy for military shoppers to create an inviting atmosphere for fall guests with a host of name-brand merchandise in the [Dining & Entertaining 2015 catalog](#).

The 36-page catalog is packed with products both in-store and online at [shopmyexchange.com](#) that are sure to please a crowd. Military shoppers can prep for guests with chef-quality cookware from Le Creuset, Calphalon and more. Countertop staples from KitchenAid, Cuisinart, J.A. Henckels and other name brands join the party as well.

Military shoppers will also find Lenox holiday dinnerware, Waterford sparkling glassware and Ashley dining room furniture. TVs and speakers from Samsung, Sonos and Bose help shoppers create the perfect environment for celebrating at home.

“The Exchange invited name brands, from Wolfgang Puck and Rachel Ray to Mikasa and Sony, to help Soldiers and Airmen celebrate in style this fall,” said Air Force Chief Master Sgt. Sean Applegate, the Exchange senior enlisted advisor. “Whether it’s the latest kitchen accessory or a 4K TV, military shoppers are sure to find the perfect products to make their fall gatherings memorable.”

The Dining & Entertaining 2015 catalog is available at main stores and online at [www.shopmyexchange.com/savings-center/interactive-product-catalogs](#).

Prices in this all-services catalog are valid through Nov. 12, for any authorized Exchange customer. Active-duty military members of the Army, Air Force, Navy, Marines and Coast Guard, as well as military retirees,

reservists, National Guardsmen, Department of Defense civilians stationed overseas, Exchange associates and their family members are all authorized to receive Exchange privileges.

TRICARE Rate Changes

Source: MO National Guard, Family and Warrior Support Division

Effective 1 January 2016, the monthly rates for Calendar Year (CY) 16, which is from 1 January 2016 through 31 December 2016, are changing. The new TRICARE rates are:

| | <u>CY 15</u> | <u>CY 16</u> |
|-----------------------------------|--------------|--------------|
| (a) TRICARE Reserve Select (TRS) | | |
| (1) Individual | \$50.76 | \$47.90 |
| (2) Family | \$205.62 | \$210.83 |
| (b) TRICARE Retired Reserve (TRR) | | |
| (1) Individual | \$390.89 | \$388.79 |
| (2) Family | \$961.35 | \$957.44 |

More information on TRICARE costs, visit the TRICARE website at:

<http://www.tricare.mil/costs/healthplancosts.aspx>

Check Health Care Compliance before 2015 Tax Season

Source: Military Health Systems

The Defense Department wants its service members and civilian employees to know it's not too early to make sure their 2015 health insurance paperwork is in order before filing their federal taxes, the principal deputy assistant secretary of defense for health affairs said in a recent interview with DoD News.

Dr. Karen Guice said the upcoming tax season, which begins Jan. 1, is the first time DoD, like other employers, must verify to the Internal Revenue Service that its employees had health care coverage throughout 2015.

"The [Affordable Care Act] says everyone should have access to basic health insurance," she said, noting that TRICARE and all plans offered by the Federal Employees Health Benefits Program meet the ACA's standards for required minimum essential coverage.

DoD employees who use their spouses' nongovernment health insurance coverage should check with the policyholder to make sure it meets ACA standards, Guice noted.

Ensure Records are Up-to-Date

Taxpayers self-attested to having health coverage on their 2014 tax forms, but for tax year 2015 the DoD is responsible for notifying the IRS of employee health care insurance participation. It's up to service members and DoD civilians to make sure their personnel information is up-to-date, Guice said.

"This is a good time of year to do a double-check," she said. "We all like to think we've planned, but the holidays are coming and tax season will be here before people know it."

Home addresses and social security numbers should be reviewed and updated as necessary for every family member in all military and civilian records through MyPay, the Defense Finance and Accounting Service,

personnel offices, and the Defense Enrollment Eligibility Reporting System for military members and their families, Guice said.

“We know we have about half a million missing social security numbers in DEERS,” she said. Letters notifying service members of the missing SSNs were mailed in August. . Having accurate social security numbers in personnel records is critical for the department to report health care coverage to the IRS and for DoD to “do the best job possible for its employees,” Guice said.

New IRS Forms to be Issued

DoD’s Pay Centers and the Federal Employees Health Benefits Program carriers will send health care validation to the IRS for its members, employees, and their family members, she said, but contractors’ employers are responsible for verifying their employees’ health insurance coverage to the IRS.

DoD personnel may electronically receive a copy of IRS Form 1095 to show health care insurance compliance when filing taxes, Guice noted, adding MyPay offers an opt-in for electronic delivery to make sure the 1095 is secure and available in January.

More information about the 1095 forms, the ACA statute and other related information for service members, families and DoD civilians is available on the Defense Finance and Accounting Service’s website.

Other Health Care Options

Those not covered by or losing TRICARE or FEHB coverage should evaluate their health care options at www.healthcare.gov where financial assistance may be available due to income, family size, or state of residence. Open season for enrolling in health care policies through a State Marketplace for coverage beginning in 2016 is Nov. 1, 2015 through Jan. 31, 2016, according to www.healthcare.gov.

MP Company’s Historical Attempt to Train Iraqi Police Released

Source: Green Frog Publishing

Green Frog Publishing is honored to announce the debut of the 143rd in Iraq by up-and-coming author Marc Youngquist. The 143rd in Iraq is the 2003-2004 historical account of a National Guard MP Company’s attempt to recruit, train and prepare an Iraqi Police Force while fighting an insurgency. From training for desert conditions in upstate New York in the dead of winter (without winter gear), to driving through the night into the morning, trying to find Baghdad (using pieces of a map puzzle), to entering war zones without the required soldiers, weapons or ammunition, Marc Youngquist shares how the 143rd Military Police Company did what they could to fulfill their mission in spite of it all.

“When Presidents, Secretaries of Defense, Ambassadors, and Generals make decisions and give orders, soldiers make these orders happen—one on one, boots on the ground, one day at a time, with what they have,” explains Master Sergeant Youngquist. “Lofty goals are admirable, but when an order is given without ensuring that your soldiers have the means and support to carry the orders out, simply assuming that they will ‘get it done,’ you are doing your country and soldiers a great disservice.”

According to Major Robert E. Henry, Judge Advocate and Military Instructor, CGSC, “MSG Youngquist has again provided invaluable service to our nation with this book. His ability to relate personnel, equipment and training to mission requirements makes the 143rd in Iraq a must read for military professionals and civilian leaders alike. MSG Youngquist’s real life experiences accurately describe the challenges leaders face today. I wish I had had this book when I was teaching in ROTC.”

With over 40 years’ experience in the military, law enforcement, and special investigations, Marc has served in the Marines, the Army Reserve and the National Guard. Marc holds a Master’s Degree in Criminal Justice, and is a graduate of the FBI National Academy.

Congressional/Benefits Update

Source: MOAA Leg Up 13 Jan 2012

Approval ratings for Congress are at a historic low, and our members often ask us what sort of benefits legislators enjoy. The following information isn't presented to defend Congressional perks, but only to dispel some myths that perpetually float around the internet. If we're to have credibility defending military programs, we need to have our facts right.

Fact or Fiction:

Members of Congress get full pensions for life after serving just one term.

Mostly Fiction. The Congressional retirement system is very similar to that of federal civilians. It's true that a member of Congress can become eligible for retirement benefits after a minimum of 5 years of service if they're age 62 or older, but only for a partial pension.

To qualify for a pension a member of Congress must meet one of the following service and age requirements:

- 5 years of service and age 62
- 20 years of service and age 50
- 25 years of service at any age

Like the military retirement system, Congressional retirement pay is calculated on a combination of their average high-three years of salary and a multiplier based on their length of service. It's also worth pointing out that members of Congress contribute to their own retirement and pay Social Security taxes. Once retired their Cost of Living Adjustments (COLA) are sometimes held artificially below the Consumer Price Index (CPI) which measures inflation. Since the Congressional retirement system was overhauled in 1984 (to be less generous) the average annual pension is roughly \$40,000.

Members of Congress don't pay for their healthcare.

Fiction. Members of Congress and their staffs are eligible for the same health insurance as federal civilians, and they pay the same premiums. They can enroll in any insurance program offered under the Federal Employee Health Benefits Program (FEHBP). One of the most popular plans under FEHBP (the Blue Cross Blue Shield Standard plan) costs beneficiaries \$430 a month for a family, and \$185 a month for individual coverage. Starting in 2014, members of Congress and their staffs will be required to participate in the health care exchanges created under national health care reform.

Legislators receive free health care at military facilities such as Walter Reed.

Fiction. Members of Congress can receive care at the new Walter Reed National Military Medical Center, but the cost of such care is billed to their federal insurance.

Congress votes themselves pay increases every year.

Mostly Fiction. The law authorizes Congress a raise every year unless legislators vote to stop it. Congress voted to forgo a pay raise in 2010, 2011, and 2012. Congressional pay increases are capped lower than the military raise. While military raises are tied to the average American's (the Employment Cost Index), congressional raises are capped one-half percentage point below that. In 2012 members of Congress will collect a salary of \$174,000 (Congressional leaders receive more).

How to Eat For Better Sleep

Source: Military Health Systems

Many factors affect your sleep, including stress and exercise, but your diet can also have a huge impact on the quality of your sleep, particularly in the hours before you go to bed. By improving your evening food habits you can sleep better, which can have a positive impact on your mental and physical performance, immune function, relationships, and overall health and well-being. Try these tips to be on your way to a better night's sleep:

Limit caffeine. Caffeine can disturb your sleep even many hours later. If you typically drink coffee or tea in the afternoon or after dinner, opt for a decaffeinated version. And be wary of [hidden sources of caffeine](#).

Avoid alcohol. Some people think of alcoholic beverages as a nightcap to help you sleep better. While it may help you go to sleep faster, it also reduces sleep quality by waking you up in the middle of the night.

Eat balanced meals. Eating balanced meals daily will help you get all the nutrients you need, such as B vitamins and magnesium, to promote better sleep. A balanced plate is ½ a plate of fruits and vegetables, ¼ plate of whole grains or starchy vegetables (corn, peas, potatoes), and ¼ protein, plus a serving of healthy fat (oil, avocado). In addition, your body takes long to digest fats, so eating too much fat may keep you from falling asleep.

For more strategies on how to improve your sleep, check out [HPRC's Sleep Optimization](#) section.

Don't Get "Computer Eyes"

Source: Military Health Systems

Sitting in front of a computer for hours can make your eyes tired, and your visual performance can suffer. To help with potential negative effects, create an environment that has equal brightness everywhere around your computer screen.

Try these tips to help:

- Reduce intense fluorescent lights.
- Turn on some lights if you usually look at computer screens in the dark.
- Dim excess light coming through windows with blinds, tinting, or window covers.
- Avoid glare on your computer screen.
- Take microbreaks to look at distant objects.

If you're in an office environment, if possible, turn off overhead lights and have a table lamp for softer light. If you can't control the lighting in your environment, there are screens you can place on top of your computer screen to reduce glare. In a previous article, we highlighted how [30-second microbreaks](#) every 20 minutes can ease physical discomfort and improve mental performance when working in front of a computer. Similar breaks also help reduce eye strain. Experts suggest looking at a distant object at least twice every hour to help prevent visual fatigue. So if you take a break every 20 minutes for brief stretching, make sure it also includes looking at a distant object to help both your eyes and body.

Food Safety: Keeping You Safe and Healthy

Source: Robert "Rob" Blalock, Registered Dietitian/Nutritionist (RDN); VA.Gov

Will you be one of six Americans sickened from food-borne illnesses this year? Consider this: how many different places and people can a single food pass through from the farm to your plate? To prevent food-borne illnesses, keep the following recommendations in mind: clean, separate, cook and chill.

Clean: Washing hands, utensils and surfaces often and correctly, is an important first step to keep bacteria from multiplying in the kitchen. Wash hands often – for example: before, during and after food preparation, visiting the bathroom, touching pets, coughing or sneezing. Wash hands *with warm water and soap* for at least 20 seconds (sing "Happy Birthday"- twice). Wash and clean any utensils, cutting boards and counter surfaces where food has been prepared right after use. And be mindful of the cloth you use to clean these items: frequently used wash cloths and dish-cleaning sponges can harbor bacteria. Paper towels work best; but if using cloths wash them often in hot water of machine cycle. And, remember, cloth grocery bags help the environment –but they need frequent washing and sanitizing, too.

Separate: To avoid cross-contamination in the kitchen, it is advised to keep raw foods separate from ready-to-eat foods. So, make sure the grocery store baggers use separate bags for the meats, meat substitutes, eggs. At home, store these raw foods on lower refrigerator shelf to prevent juices or liquids from these items to drip onto other, ready-to-eat foods. Freeze any raw foods not cooked in 2-3 days from purchase. And, eggs need to be stored on a refrigerator shelf, not in the door of the refrigerator, for best and constant temperature.

Cook: If food is undercooked, or not kept at the right temperature after cooking, bacteria can thrive. Relying on how a food looks or smells can lead you astray and increase the risk of food-borne illnesses. Do you know what the danger zone is related to food temperature and bacteria? The answer: food temperatures between 40 degrees and 140 degrees (Fahrenheit) allow bacteria to increase rapidly. The essential tool needed for knowing if food is cooked to a safe temperature is a food thermometer. Keep cooked foods hot and above 140 degrees (F) – even *after* achieving the minimum cooking temperature and before storing food away. Minimum cooking temperature when microwaving foods is 165 degrees (F). And, barbequing and smoking foods need proper cooking temperatures, also.

Chill: Not only is cooking food to a proper temperature crucial for food safety, but refrigerating perishable foods quickly after cooking minimizes food-borne illness risk. Proper cold and freezing temperatures slow bacteria growth in food cooked, eaten or for kept for use another day. Keep refrigerator temperatures around 40 to 32 degrees (F) and freezer temperatures at zero or below. Appliance thermometers are needed tools for knowing refrigerator and freezer temperatures. Refrigerate perishable foods within two hours – within one hour during the days of summer. Remember the safest thawing of food occurs in the refrigerator. With extra care, cold water and/or the microwave thawing can be used. Avoid counter-top thawing! Cook-chill take away message: Keep it hot, keep it cold – or throw it out!

By following the tips for clean, separate, cook and chill you can minimize risk of food-borne contamination and illness – assuring you and your family a lifetime of healthy dining! Find more information and tips about preventing food-borne illness and contamination at FoodSafety.gov.

Holiday Safety

It's that time of the year, autumn and the Holidays which signals certain activities like cleaning roof gutters putting up outdoor and indoor decorations. Some of these activities include using ladders.

Falls are by far the leading cause of home injury deaths. The safest way to climb indoors and out is to use a safe and sturdy ladder. Whether you're spring cleaning, hanging decorations or painting, the same basic ladder safety rules apply:

- Always use a sturdy ladder when climbing; it's too risky to climb on a chair.

- Before using a ladder outdoors, choose a location that is well away from all power lines. Everyone should know coming in contact with live wires can be fatal.
- Place the ladder on level ground and open it completely, making sure all locks are engaged.
- Use the 4-to-1 rule for extension ladders: for each 4 feet of distance between the ground and the upper point of contact (such as the wall or roof), move the base of the ladder out 1 foot at the bottom.
- Always face the ladder when climbing and wear slip-resistant shoes, such as those with rubber soles.
- Keep your body centered on the ladder and gauge your safety by your belt buckle. If your buckle passes beyond the ladder rail, you are overreaching and at risk for falling.
- Make sure rungs are dry before using the ladder.
- Stand at or below the highest safe standing level on a ladder. For a stepladder, the safe standing level is the second rung from the top, and for an extension ladder, it's the fourth rung from the top.

In addition to ladder safety we should touch on fire safety. Candles and holiday decorations cause many fires in the month of December. Christmas Day holds the record for the highest number of reported candle fires. We don't bore anyone with statistics but we'll just point out that the National Fire Protection Association (NFPA) reports that candles cause an estimated 15,600 home structure fires reported to local fire departments in just one year. These fires caused an estimated 150 deaths, 1,270 injuries and \$539 million in direct property damage. These fires can be prevented if we take time and follow a few fire safety precautions:

- When buying a fresh Christmas tree make a new cut to the bottom of the trunk and place the tree in water as soon as possible once getting it home. Make sure the water level never fall below the bottom of the tree trunk. This will keep the tree's ability to keep absorbing moisture and thus keeping the tree from igniting quickly.
- Never leave lit candles unattended. Keep candles away from decorations. Use candleholders that are sturdy, won't tip over easily and one large enough to catch the wax. Keep the candlewicks trimmed to ¼ inch. Put taper and pillar candles out when they burn down to 2 inches.
- Always keep candles, as well as matches and lighters, out of reach of children, and don't leave children unattended in a room with lit candles.
- Look for the holographic UL Mark on light strings and electrical decorations and extension cords:
 - Green holographic UL Mark = Indoor-only use
 - Red holographic UL Mark = Indoor and outdoor use
- Carefully inspect each electrical decoration – new or old before plugging it in. Cracked sockets, frayed, bare or loose wires can cause a serious electric shock or start a fire. Never overload an extension cord.

Note from the Editor

From time to time I receive newsletters from other RAOs throughout the world. Many are good but this one from the Guam Retiree Activities Office is absolutely the best I have seen so far. They serve the retired military community in Guam and surrounding Pacific Islands. Many of the articles will pertain to them but a lot of the content is useful for all of us.

So click on the link below and you won't be disappointed.

<http://www.andersen.af.mil/shared/media/document/AFD-151012-001.PDF>

73,

RWJ

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(Dinning Hall), 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

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NEWSWIRE NOVEMBER-DECEMBER 2015

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