



JEFFERSON BARRACKS SATELLITE RETIREE ACTIVITIES OFFICE NEWSWIRE September-October 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 SEPTEMBER-OCTOBER 2017

September 21 Thursday --- Monthly luncheon 1100 Hrs. **Joey B's Food & Drink** 189 Concord Plaza Shopping Center, St. Louis, MO (314) 843-2121. Concord Plaza at Lindbergh and Baptist Church Road in South County.

October 19 Thursday --- Monthly Luncheon 1100 Hrs. **O'Charlie's** 4130 Rusty Road St Louis, MO 63128. Located near Costco.

Air National Guard Retirees Dinner Meeting 11 September 2017

Source: MONGA Area V Retirees

Place: Jefferson Barracks Guard Base Building 24

Time: Social starts about 5:00 p.m.

Dinner: Starts at 6:30 p.m.

Meal: Hot Dogs, Brats, and Hamburgers. Please bring a covered dish or dessert.

Short meeting to follow dinner.

Looking for a great crowd. Come out and see a lot of your friends. Great time to visit and catch up on old times.

2017 Dues are \$10.00

Directions: Using GPS? Look up 65 Kearney Street, 63125.

Highway 270 south to Exit #2. Go North (Left) to the 4th stop light and turn right at Walgreen's. Follow the ANG Signs.

Any problems contact the Base Guard Shack at [314-527-8995](tel:314-527-8995) or Gale Going at [314-703-0548](tel:314-703-0548).

If you have not had a chance to attend one of our meeting come by and say Hi to everyone. If you have any questions please feel free to bring them to the attention of some of us. We may not have the answer, but we can get you in touch with someone who can help you.

Look forward to seeing you all.

2017 Retiree Appreciation Day, Scott Air Force Base, IL

375th Air Mobility Wing will be hosting the 2017 Retiree Appreciation Day 7 Oct 2017, 7am -3pm, Scott AFB Club. Look for more information at www.scottafb.com

NDA 2018 Update 10 - Active Duty/Retiree Out-Of-Pocket Costs

Source: MOAA Leg Up; Tom Philpott

In its estimates of the effects of key provisions in the House and Senate defense authorization bills for FY 2018, the Congressional Budget Office (CBO) spotlights the higher out-of-pocket costs servicemembers and veterans and their families would face if certain Senate-devised personnel initiatives make it into the final bill.

On health care, for example, the Senate version of the bill proposes that TRICARE beneficiaries face higher copays for drug prescriptions not filled on base. By removing simple language regarding grandfathering, current retirees and servicemembers who eventually will retire would see higher TRICARE fees and deductibles. Though the Senate bill would expand other TRICARE options, the net effect of the health benefit changes it proposes would be to lower government costs and raise costs for beneficiaries by \$6.7 billion from 2018 to 2022, according to the CBO.

A plan to curb housing allowances for dual-service couples with children would save \$221 million through 2022, and the Senate bill's embrace of the Trump administration's plan to cap next January's basic pay raise at 2.1 percent (instead of at 2.4 percent to match private sector wage growth as the House voted) would save the department another \$1.4 billion through 2022. These cost-saving ideas are included in S. 1519, the Senate Armed Services Committee's version of the defense bill, which awaits full Senate consideration with floor debate and amendments when Congress returns from its August recess.

Some of the money senators hope to save on compensation would be used to fund other programs to benefit segments of the military. Higher pharmacy copays at TRICARE retail outlets and mail order, for example, would go toward making the Special Survivor Indemnity Allowance (SSIA) permanent and protect it from inflation. (The SSIA is set to expire next May for 69,000 survivors of servicemembers who died on active duty or from service-connected health conditions in retirement.) The Senate bill also would open TRICARE Reserve Select (TRS) health insurance to drilling Guard and Reserve members who are full-time federal employees. Guard members and reservists now are barred from TRS because they are eligible for the federal civilian health insurance program, which can charge higher premiums.

The Military Coalition, a league of 32 associations and veteran groups, criticizes the practice of funding new benefits through budget offsets created by lowering the value of existing benefits. In the case of the Senate bill, the coalition argues the trophies don't match the drags planned for compensation packages.

Member groups of the Military Coalition have lined up against the Senate bill, trying to pressure the full Senate - or, if need be, House-Senate conferees tasked with shaping a final defense bill - to reject the most significant changes for housing allowances, TRICARE plans, and the next pay raise. Retired Air Force Col. Dan Merry, vice president of government relations for the Military Officers Association of America and co-chair of the coalition, said one worry this year is Congress has so many pressing issues to tackle when it returns, including raising the national debt ceiling and advancing tax reform legislation, that a rush job on finalizing the defense bill might be inevitable.

Sen. John McCain (R-AZ), chair of the Senate committee, had hoped to see the full Senate debate and amend his committee's bill before the summer recess so he could floor manage before beginning treatment for brain cancer. That didn't happen. If the Senate's fall schedule gets too tight, Merry said, the defense bill might not be debated on the floor but referred directly to a conference committee. That has happened before, he said, with the conferees, all of them members of the armed services committees, working out compromises behind closed doors. Merry also said both the House and Senate bills exceed arbitrary budget ceilings established by the 2011 Budget Control Act. This will keep the threat of sequestration alive unless Congress also votes to suspend the law's effect. That could leave personnel accounts even more vulnerable, because higher priority would be given to protecting short-term readiness by fully funding training and war supplies and perhaps adding force structure without disrupting major procurement contracts.

As deadline pressures build, upsetting legislative routines, the coalition fears its lobbying efforts could be blunted, raising the prospect that some compensation curbs in the Senate bill will survive late-hour horse trading with House conferees. To reduce that possibility, the coalition is preparing a letter for conferees, listing the key personnel provisions it supports in authorization bills and warning against other provisions that break faith with the current force or retiree populations. Overall, the Senate committee's bill would authorize \$692.6 billion for DoD in the fiscal year beginning Oct. 1. That's \$3.6 billion more than the House-passed bill, H.R. 2810, would authorize. But the Senate would spend \$2.9 billion more than the House on the procurement of weapons systems. Here are two of the most worrisome personnel provisions highlighted by Merry, with the CBO's new cost estimates:

1. Dual-couple allowances. Senators would cut housing allowances to servicemembers married to other servicemembers with children. Currently, they receive two housing allowances, with the higher ranked member receiving stateside Basic Allowance for Housing at the with-dependents rate; the other person receives BAH at the without-dependents rate. Senators want both of the individuals in such couples to receive the lower "without" rate when assigned to the same locale. Service couples who have children but are assigned together outside the U.S. also would see their maximum overseas housing allowances pinched. Of 16,500 dual service couples on active duty with dependents, 11,000 are assigned to the same area and would see combined housing allowances fall an average of \$400.

2. Retiree health costs. Last year Congress voted to raise TRICARE copays and enrollment fees for retirees but only for retirees who first join the military in 2018, delaying most savings from higher cost-shares until 2038. The Senate bill would remove that grandfathering protection so hikes in enrollment fees and copayments would apply to new and existing retirees beginning in 2019. Those who retire due to disability as well as certain survivors would not be affected. The change would affect 600,000 retiree households enrolled in TRICARE Prime, raising out-of-pocket costs for retirees who use TRICARE Prime only for themselves from \$530 a year to \$670 and for those with family coverage from \$1,270 to \$1,615.

Out-of-pocket costs for the 450,000 retirees using TRICARE Select plans would climb from an average of \$580 a year for individual coverage to \$1,105 a year, and from an average of \$1,685 for family coverage to \$2,655,

the CBO estimates. If the Senate committee plan takes effect, the CBO estimates that by 2021 about 30,000 retiree households would stop using TRICARE, opting instead for health insurance from civilian employers or through their spouses' employment.

Annual Consent for Automatic Prescription Refills Begins September 1

Beginning 01 September 2017, Express Scripts will need annual consent from patients who want to receive automatic refills of their maintenance medications enrolled in TRICARE Pharmacy Home Delivery. This means that just before one of your prescriptions runs out of refills, Express Scripts will reach out to you to know if you would like your doctor to be contacted to renew the prescription and if you'd like to continue in the Automatic Refill program.

Read the [full article](#) at

https://tricare.mil/CoveredServices/BenefitUpdates/Archives/08_16_17_Annual_Consent_for_Prescription_Refills

TRICARE Changes Update - Upcoming Ones Which May Affect You

Source: TRICARE Communications | August 18, 2017

The Military Health System (MHS) is modernizing TRICARE to better serve you and respond to changes in law and policy. Most provisions will go into effect on January 1, 2018, with full implementation occurring on January 1, 2019. You will find changes that may affect you at <https://tricare.mil/About/Changes> and below. TRICARE is still finalizing some policies and will update their page when additional details become available. Check back frequently. You can also sign up for Email Updates by going to

https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new?topic_id=USMHSTMA_347.

Health Plans

- TRICARE Standard and TRICARE Extra will become the new TRICARE Select plan.
- TRICARE Prime and other TRICARE plans will undergo additional changes.
- TRICARE For Life (Medicare wrap-around coverage) won't change.

Costs

- You may need to pay an enrollment fee, depending on your plan and when you became eligible for TRICARE.
- Some costs will change annually starting on Jan. 1, 2018.

Enrollment

- You will be automatically enrolled on Jan. 1, 2018 if you already have a plan or are eligible for TRICARE on Dec. 31, 2017.
- After Jan. 1, 2018, you must enroll in a TRICARE plan to get or change coverage.

Stateside Regions and Contractors

- The North and South regions will become the new East region Under the new regional contracts, the East Region is a merger of the North and South Regions and includes: Alabama, Arkansas, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa (Rock Island area), Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri (St. Louis area), New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode

Island, South Carolina, Tennessee, Texas (excluding El Paso area), Vermont, Virginia, West Virginia, and Wisconsin..

- The West region Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excludes Rock Island arsenal area), Kansas, Minnesota, Missouri (except St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (southwestern corner including El Paso), Utah, Washington and Wyoming will remain the same.
- Your regional contractors may change.

Accessing Care

- Certain urgent care and primary care providers will offer extended hours.
- Technological improvements will improve access.

What's Covered

- You can expect expanded coverage.

What You Need to Do Now

- Update your information in DEERS
- Check your current information. This includes your address, email address, and phone number in DEERS.
- Update new information. Did you have a significant life event? This includes if you activated Called or ordered to active duty service for more than 30 days in a row., retired, separated, had or adopted a baby, got married or divorced, etc.
- Update your payment information if you use electronic payments Beginning Oct. 1, 2017 (You will be contacted by your regional contractor.)

When Is This Happening?

- The new network provider directories will be available beginning Nov. 1, 2017. Check if your current provider is in network.
- You'll be notified by your regional contractor beginning Nov. 1, 2017 if you're being assigned a new Primary Care Manager.
- New East and West regional contractor's call center will be open beginning Nov. 20, 2017
- The processing of new enrollments will be delayed during December as we files are transferred to new regional contractors December 2017
- Explanation of Benefits (EOB) are going paperless Jan 1, 2018. They will be available electronically only unless you specifically request to receive them by mail.

As always, before you sign anything, read the small print. This saying applies all too well to DoD budget submissions of the past few years - and now to the Senate Armed Services Committee's (SASC) 2018 defense authorization bill. TRICARE fee increases in the SASC bill are the same, if not worse, than those proposed in DoD's 2018 budget submission. If they are included in the final FY18 National Defense Authorization Act (NDAA), they will directly affect what you and your family will pay for health care.

In June, MOAA wrote *TRICARE Fees to get a Big Raise*, outlining the DoD budget proposal. In July, *Senate Proposal Cuts Your TRICARE Benefit to Pay for Readiness* covered the SASC proposals. However, MOAA would be remiss not to address the impact buried in the small print. What's in the small print, you ask? Some not-so-small changes. According to DoD's own language, "Increases in premiums, co-pays, deductibles and catastrophic caps would increase annually based on the increases in health care costs as measured by the growth in the National Health Expenditures (NHE) per capita."

Currently, TRICARE fees and applicable cost shares are tied to the annual rise in the COLA. Swapping this index out for an arbitrarily selected index, the NHE, will result in beneficiaries paying substantially more for

health care over time - as shown in this chart: The compounding effects from this index, if applied, will gradually erode every category of TRICARE beneficiaries' earned health care benefits. MOAA strongly believes beneficiaries' TRICARE fees and cost shares should not rise faster than the annual COLA. The rate of inflation resulting from the NHE index is unacceptable.

From the Newswire Editor:

Preparing a newsletter with information that is informative and interesting is a time consuming endeavor. My Newswire is simple no graphics or a clever format. It's composed in Microsoft Word and sent out in PDF format.

The newsletter I have included in this Issue of the Newswire is over the top. It is from the Guam RAO at Anderson AFB, Guam. Chief Ehler the editor has done a fantastic job. I can't imagine the hours he has spent putting this publication together.

The first part deals with news and issues concerning Guam and the surrounding islands, but have patience cause second part is chuck full of information that blow you away.

So click on the link below and enjoy.

http://www.andersen.af.mil/Portals/43/documents/retiree/newsletters/2017_newsletters/GuamRAO-Newsletter

Death Benefit Scam - Pay Unpaid Portion of Deceased's Insurance

Source: <http://www.armedforceslocator.com/locate-scams4.html>

Another egregious scam is making its way around the country, and this scam is targeting family members of deceased veterans. The scammers are using very sophisticated technology to create the kind of ruse to make it look as if they are the Department of Veterans Affairs (VA) or local Funeral Home.

How the Scam Works

- Shortly after a veteran passes away, a family member, namely a spouse, is seemingly contacted by the VA or local funeral home. The representative (scammer) will inform the family member that the veteran has a host of death benefits from the VA that is obtainable to the next of kin. The scammers provide a very long and detailed list of benefits that the next of kin is eligible to obtain. The scammers then transition to a cancelled insurance policy that will pay the next of kin \$50k, \$60k, \$70k and in some cases over \$100k.
- The scammers go on to instruct the next of kin to purchase an insurance card (what essentially is a gift card) from the local bank, with some amount determined by the scammer. According to the scammers, the "insurance card" is used to pay the nominal unpaid portion of the insurance policy, so that the next of kin could get up to \$100k in some cases.
- If the next of kin passes on the getting the "insurance card," or hangs up the phone on the scammer, within 15 to 30 minutes, the next of kin will get a telephone call from what appears to be a local funeral home as showing on caller ID [this part of the scam is where the scammers get most of their victims]. The phony funeral home representative (scammer) will inform the next of kin that the person who called from the "VA" was legitimate. The very persuasive scammer will then take control of the process and inform the next of kin they will handle the situation for the next of kin.

- The scammers will use actual names of people who work at local funeral homes. As instructed previously, the funeral home scammer will direct the next of kin to wire money to the phony funeral home or send the so-called insurance card immediately.

How to Avoid Being Taken By This Scam

Remember, the VA will conduct benefits business by mail, not the telephone.

Colon Cancer Deaths Rise Among Younger Adults

Source: CNN

Adults in the United States are dying from colon and rectal cancers at an increasing rate about age 50, when they should just be beginning screenings, according to a new study from the American Cancer Society. Since routine screening is generally not recommended for most adults under 50, the cancers found in younger adults are often in advanced stages and deadlier, said Dr. James Church, a colorectal surgeon at the Cleveland Clinic in Ohio. Church, who was not involved...

[Read more](#)

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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 37 sherman Ave., Room 111 Jefferson Barracks. We would be happy to download and print a copy of any information that you may need. See our office hours at the end of this publication.

Still Serving

73, Jerry

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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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NEWSWIRE SEPTEMBER-OCTOBER 2017

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