



# 2011 Newsletter Composite

**A Newsletter Reference**

## Contents

January .....	6
DFAS .....	6
National Cemetery .....	6
Feedback .....	7
Military Records .....	7
Golden Age Games .....	8
GI Bill .....	8
USO.....	9
February .....	9
Vehicle Decal.....	9
participant. ....	9
Skilled Nursing .....	10
VA.....	11
DFAS .....	12
Commissaries .....	12
Discount .....	12
March .....	12
Exchanges .....	12
DFAS .....	13
TRICARE .....	14
ID Theft.....	14
Address Changes.....	14
—STAY FIT .....	15
Armed Forces Vacation Club.....	15
April .....	15
COLA.....	16
ID Cards .....	16
Installation Locator .....	16
Legal assistance .....	16
Veterans .....	17
TRICARE .....	17
Prime .....	17
DBIDS.....	18

Disabled and Disability Retirees.....	18
Flights .....	18
May .....	19
Exchange.....	19
Agents .....	19
VA.....	19
ID Card.....	20
AAFE .....	21
Retiree Expo.....	21
Reunion.....	22
June .....	22
COLA.....	22
Military Buddy.....	22
.....	22
DD-214 .....	22
Employers medical vs TRICARE.....	23
for young adults ( .....	23
VA Health application .....	23
at Garden Grove, CA .....	24
Veterans' Cemeteries .....	24
Super Club .....	25
Reunion.....	25
July.....	25
Volunteers .....	25
Designate a Pay Beneficiary .....	26
Foreclosure.....	27
Cancer Screenings.....	27
Center .....	27
Generic drugs .....	27
locations .....	27
AAFES .....	28
Travel/Lodging deals .....	28
and Recreation Pass .....	28
4th of July .....	28

August.....	29
COLA.....	29
Scholarships .....	29
Vehicle Decals .....	29
Jobs Center.....	30
Loans.....	30
VA Loans .....	30
ID Card Changes.....	30
Blue Angels.....	30
Tricare Pharmacy .....	31
Commissary .....	31
Retiree Expo.....	31
Space-A.....	32
Reunion.....	32
September .....	32
COLA.....	32
Young Adult.....	32
Skilled Nursing .....	33
Expanded Prescription Service .....	34
Online.....	34
Eligibility certificates vital to SBP .....	35
Gravesite Flags.....	35
Armed Forces Vacation Club.....	35
Space-A.....	35
October.....	36
Publisher’s note.....	36
Next Seminar .....	36
pay.....	37
TRICARE .....	37
copay.....	37
A.O. Blue Water Claims Update.....	37
Shift Colors .....	38
Wings, Wheels and Rotors.....	39
November.....	39

COLA.....	39
Free Canes.....	40
Career Fair .....	40
Survey .....	40
Free B&B .....	40
Veterans Day Events.....	41
December .....	43
Recipe Contest .....	43
Exchange.....	43
Gift Cards.....	44
Death.....	44
TRICARE .....	45
Handbook.....	45
Veterans' Homes.....	45
Home Loans .....	46
Overseas Program .....	46

## January

**DFAS Tax Information.** Military retirees and annuitants paid by DFAS can expect to receive their tax statements every year in December. DFAS customers with [myPay](#) access can retrieve their tax statements electronically up to two weeks sooner than those relying on regular mail delivery.

[myPay](#) maintains historical data for the current tax year for retirees and current tax year and two prior years (for annuitants). Tax statements available through myPay are approved for use by the IRS.

**Tax Forms** - All retirees who access [myPay](#) have automatically consented to receive ONLY an electronic 1099-R. The consent remains in effect each year unless you request a hard copy 1099-R. You may opt-out of this election electronically through [myPay](#) or submit a written request to DFAS at the following address:

Defense Finance and Accounting Service  
U.S. Military Retirement Pay  
P.O. Box 7130  
London, KY 40742-7130



Those not enrolled in the myPay system may retrieve their form by calling 1 (800) 321-1080. Select Option 4, enter your Social Security Number and the form will be sent to the address on file. To speak with a Customer Service Representative, select options 5,1,5,0. Retirees will receive one 1099-R reflecting both taxable retired pay and taxable CRDP (Concurrent Retirement and Disability Payment) received during the year. Retirees who received any taxable SCSD (Special Compensation for Severally Disabled) payment(s) during the year will receive two 1099-Rs, one for taxable retired pay and one for SCSD. Source: DFAS Website <http://www.dfas.mil/rapay/retirementpay.html>.

Form/Document	Date available on <i>myPay</i>	Dates mailed via the U.S. Post Office
Retiree Annual Statement (RAS)	Dec. 4, 2010	Dec. 16-31, 2010
Retiree 1099R	Dec. 14, 2010	Dec. 16-31, 2010
Annuitant Account Statement (AAS)	Dec. 15, 2010	Dec. 19-31, 2010
Annuitant 1099R	Dec. 15, 2010	Dec. 19-31, 2010

**National Cemetery Spouse Interment.** We recently received a question concerning spouses being eligible for interment in National Cemeteries. The answer is: Spouses are eligible. The following information was gleaned from [www.cem.va.gov/bbene/eligible](http://www.cem.va.gov/bbene/eligible) :

- (1) "The spouse or surviving spouse of an eligible Veteran is eligible for interment in a national cemetery even if that Veteran is not buried or memorialized in a national cemetery. In addition, the spouse or surviving spouse of a member of the Armed Forces of the United States whose remains are unavailable for burial is also eligible for burial.
- (2) The surviving spouse of an eligible Veteran who had a subsequent remarriage to a non-Veteran and whose death occurred on or after January 1, 2000, is eligible for burial in a national cemetery, based on his or her marriage to the eligible Veteran."

We also called the *Riverside National Cemetery* and determined that when a service member is interred in a National Cemetery, eligibility is verified by a "Scheduling Section" in St. Louis and the spouse's eligibility is also verified (at that time) for interment in the same grave at a later date.

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**DBIDS Feedback.** Last month's newsletter contained an article on DBIDS. Don, a retiree, sent us the following: "Greetings from New Jersey, I am retired AF (I realize you folks are Navy) and am not up-to-date on the new DBIDS system. I utilize West Point Military Academy in upstate NY for my medical and continue to use my blue id card for entry without any problems or prior registrations, etc. Is this system AF specific only? My main concern is that I travel the country often and have always stopped in at military bases throughout the country on my travels. Will retirees not properly registered with a specific base be able to access that installation? I have heard that here in NJ, the five or six bases that now make up the McGuire/Ft Dix complex have different registrations for each installation and being registered at one installation does not allow you to gain access to the others unless you are registered there. If that is the case, I am left speechless. I understand the need for security in this post-911 world, but why a system would be developed that required separate registrations at each installation (if that is in fact the case) - again, I am left a bit speechless. Anyway, I sure hope that as I travel this coming year with my RV, I won't have to go through some elaborate registration system to access bases and their campgrounds, etc. Thanks for your time. Don"

**Response:** DBIDS is uniquely Air Force. However, the Navy uses something similar at a few of its installations. In either situation, you shouldn't encounter significant delays gaining access to any base/station, in either system—AF or Navy. In the worst case, you might encounter a brief delay at the guard gate or Pass Office. As to whether or not registering at one installation is good for all installations, we posed the question to the Security folks at the Los Angeles Air Force Base. They say, that once registered, the individual is in the system worldwide. There will be NO need to re-register.

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**What is on your mind?** Some of the best information we put out results from questions retirees ask us. After we research a topic, we ask ourselves if the information is something many retirees would find of interest. So, if you have something on your mind, feel free to let us know about it.

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**Military Records.** The National Archives and Records Administration's National Personnel Records Center (NPRC) will relocate more than 100 million records to a new \$112 million modernized facility. Located in North St. Louis County, the facility will open its doors in MAY 2011. The entire move of personnel and records will take about seventeen months. The new location will store approximately 2.3 million cubic feet of records currently housed at three different St. Louis area facilities. Records will be housed in climate-controlled stack areas designed for long-term preservation. Several move teams are working to ensure that each and every record is accounted for when moved and that NPRC's important services to veterans continue with little delay. Many of the records are currently stored on 10-high shelving units in an old 1950s facility at 9700 Page Avenue in Overland, Missouri. This location was ravaged by a 1973 fire that was one of the worst in U.S. history. The fire destroyed the building's sixth floor and an estimated 16 - 18 million individual military personnel records. The records lost include those of Army personnel discharged between November 1, 1912 and December 31, 1959, and

Air Force personnel discharged between September 25, 1947 and December 31, 1963 with names alphabetically following Hubbard, James. Some records were salvaged from the disaster; these fire-damaged records have been stored in a climate-controlled area where specially trained preservation technicians treat the records for mold and delicately piece together whatever they can save. Despite the very fragile state of the burned records, preservationists have been able to retrieve valuable information in an effort to reconstruct portions of a service member's personnel file. At the current Page facility the Preservation Branch also treats several thousand records that have been exposed to the harmful rays of the sun and to other contaminants that shorten a record's life span. In the new building, all of the records will be housed in climate-controlled record storage bays. [Source: St. Louis Economic Council News Release 26 Oct 2010 ++]

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**VA Golden Age Games.** More than 700 "golden age" veterans from the East Coast to the West and from the Pacific islands will travel to Hawaii to participate in the nation's largest sporting event for senior military Veterans.

The 25th National Veterans Golden Age Games, a national sports and recreational competition sponsored by the Department of Veterans Affairs, Veterans Canteen Service and Help Hospitalized Veterans, will take place May 26 to 31 in Honolulu.

The games are intended to showcase senior veterans' spirit of competition and commitment to healthy activities. Events are open to all U.S. military veterans age 55 or older who are currently receiving care at a VA medical facility. They will have 14 competitive events, including swimming, cycling, horseshoes, bowling, croquet and air rifles.

For more information about the National Veterans Golden Age Games and other VA national rehabilitation programs, visit VA's web site at [www.veteransgoldenagegames.va.gov](http://www.veteransgoldenagegames.va.gov) . (Source: Release No. 12-02-10, Dec. 1, 2010)

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**GI Bill.** If you are eligible for the GI Bill and could benefit from more education—vocational or academic—don't let it expire. The government is trying to reach veterans so they do not miss out on the new program's education benefits.

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**Free music.** For the fourth consecutive year, Grammy Award-nominated musician John Ondrasik and 13 other artists are thanking military members for their service by contributing their talents to "For the Troops IV." <<http://music.aafes.com/?>> The CD is available for free download to veterans and their families worldwide with a valid military ID at [www.shopmyexchange.com](http://www.shopmyexchange.com) <<http://www.shopmyexchange.com/>> . An additional 200,000 hard copies of the CD will be sent to military bases, USO centers and other locations across the nation and overseas, courtesy of TriWest Healthcare Alliance and Operation Homefront. Free songs available at [www.shopmyexchange.com](http://www.shopmyexchange.com) <<http://www.shopmyexchange.com/>> as part of "For the Troops IV" are as follows: (Source: RELEASE: 10-061 Nov 23, 2010)

- |                                     |   |
|-------------------------------------|---|
| 1. Matchbox 20 - "If You're Gone"   | 8. Ingrid Michaelson - "Mountain and the Sea" |
| 2. Wynonna - "What the World Needs" | 9. Barenaked Ladies - "Four Seconds"          |

3. Mat Kearny - "Nothing Left to Lose"
4. Brandi Carlile - "Before It Breaks"
5. Five for Fighting - "Note to an Unknown Soldier"
6. Our Lady Peace - "Paper Moon"
7. 12 Stones - "We Are One"

10. Gavin DeGraw - "Free"
11. Rocket Club - "One Beautiful Thing"
12. Finger 11 - "Gather and Give"
13. Ryan Star - "Last Train Home"
14. John David Kahn - "American Heart"

**USO.** As you travel around the country, you may find yourself with time to kill in an airport. Don't forget the USO centers are available to you as well as active duty personnel. Recently a retiree had a couple hour layover at BWI (Baltimore Washington International). Their center is clean, comfortable and provides accommodations to have a snack, watch TV, and a sleeping room. Check out the USO when you have the time.



## February

**Vehicle Decal Renewal Online.** You can now renew your Vehicle Decal online. Just go to <https://www.pid.cnmc.navy.mil/regionselect.aspx>, select your region, and fill out the form. Navy regions cover the Northwest, Southwest, Southeast, Midwest, Marianas, and Hawaii. It looks simple enough. However, we haven't talked with anyone who has used the system. It should make life easier for those who have difficulty getting around or getting to a base. Note: Allow 2-4 weeks for processing and mailing your decal. When your request is processed, you will receive an email that your decal has been mailed.

**Burial and Memorial Benefits.** Burial in a national cemetery is available to veterans, their spouses and dependent children. At no cost to the family, a national cemetery burial includes:

- \* The gravesite and grave-liner
- \* Opening and closing of the grave
- \* A headstone or marker
- \* Perpetual care as part of a national shrine

A burial flag is available to drape the veteran's casket or urn during the funeral.

Military Funeral Honors for the veteran include Burial Flag folding and presentation of "Taps" played on a bugle or by recording.

Some veterans may be eligible for limited burial allowances.

If a veteran is buried in a private cemetery anywhere in the world, VA will provide a headstone or marker.

Funeral home directors usually arrange for these benefits on request. For more information, visit [www.cem.va.gov](http://www.cem.va.gov) on the Web, or call 1-800-827-1000.

**SBP participant.** Retired Activities has received numerous calls stating that retirees were told by an identification card issuing clerk that once a new dependent identification card was issued, their spouses were automatically covered under the Survivor Benefit Plan (SBP). This is not correct.

Retirees must complete a SBP Election Change Certificate (DD Form 2656-6) and mail it to the Defense Finance and Accounting Service with a copy of the marriage certificate. The mailing address is on the form.

The signed, completed form must be provided to the DFAS within a year of the retiree's marriage. Retirees with suspended SBP coverage (i.e. divorced or deceased spouse) have options regarding continued participation after their remarriage. They should contact their nearest Retired Activities Office or the NPC Retired Activities staff at (866) 827-5672 regarding questions about remarriage and SBP coverage. (Source: Shift Colors)

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**Replacement records.** It is not unusual for a retiree to want to obtain a copy of his/her personnel or health record. Perhaps the most common issue is to replace a missing DD 214. If this applies to you, you can go online at <http://www.archives.gov/research/order/standard-form-180.pdf> to obtain or fill out the required request form—Standard Form 180 (SF 180). If you do not have access to a computer, you can obtain a copy from the Retired Activities Office—see “How to contact us” at the bottom of this letter.

The form you will see when you pull up the site contain related instructions including mailing addresses. Note that addresses may vary depending on your Service and/or date of discharge. Information can also be obtained by calling the National Archives at (866) 272-6272.

If you retired from the **navy** after 1995, fax your request to (901) 874-2664 or mail it to:  
Commander, Navy Personnel Command (PERS-312E)  
5720 Integrity Drive  
Millington, TN 38055-3120

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**Publisher's note:** We try not to overload a given newsletter with any one subject but, because of several questions lately, this letter is a little heavy on Assisted Living and rehab or Nursing Facilities. You may look at the information and think you have to be insolvent or bankrupt to qualify for the benefit. Not so. Each situation is different so it is worth looking at the subject closely. For example, in the case of a veteran, a widow/widower, or spouse with an annual income of \$60,000 and having Assisted Living costs of \$35,000 or more, that person would probably qualify. If this information isn't applicable to you at this time, it might be later.

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**Skilled Nursing Facilities.** A new requirement means that skilled nursing facilities will have to preauthorize care provided to Medicare-eligible TRICARE beneficiaries once Medicare benefits are exhausted and TRICARE becomes the primary health coverage. Preauthorization is only required for skilled nursing facility care when medically necessary skilled nursing services extend beyond Medicare's 100-day limit and TRICARE becomes the primary payer for a beneficiary. Since medical documentation must be submitted, the preauthorization is requested by the skilled nursing facility and should not be a burden to beneficiaries or their families. In fact, since a TRICARE coverage determination will be provided prior to extended lengths of care being incurred, dual eligible beneficiaries of Medicare and TRICARE will have the benefit of better planning for their extended health Medicare and TRICARE cover medically-necessary skilled nursing care and rehabilitative therapies, including room and board, prescription medication and laboratory work, which are provided in the skilled nursing facility. However, Medicare covers only the first 100 days of skilled nursing facility care, while Tricare-for Life covers treatment as long as it is medically necessary and is a Tricare-covered service.

For skilled nursing care benefits to be covered, the facility must be Medicare-certified and enter into a participation agreement with Tricare. Beneficiaries must have a qualifying hospital stay of at least three consecutive days, not including the day of discharge. Beneficiaries must also enter the skilled nursing facility within 30 days of being discharged from the hospital and the care must meet Tricare medical necessity guidelines.

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**VA Aid & Attendance.** Many military retirees are entitled to health benefit programs; however few take advantage of the **Non-Service Connected** —Improved Pension benefit, commonly referred to as the Aid and Attendance benefit. The program's purpose is to assist veterans, as well as spouses, widows or widowers of retirees/veterans, with paying up to \$1,949 per month in assistance for their out-of-pocket medical costs. Benefits continue for as long as the retiree or spouse is living. This little known veterans' benefit could potentially become a significant source of financial aid for long-term care services provided either at home or in a facility. Unfortunately, most retirees/veterans do not know about it, or how to apply. Though nearly 1/3 of veteran seniors qualify for the Aid and Attendance benefit, government statistics show that only 5% are actually receiving it. To qualify, the veteran must be at least 65 years of age **OR** have a medical qualification of disability, meaning he or she requires the regular assistance of another person to perform daily tasks. Widows or widowers of veterans are eligible to participate in these benefits, if they qualify medically and/or financially.

The Aid and Attendance benefit can provide up to \$1,632 per month to a veteran, \$1,055 per month to a surviving spouse, or \$1,949 per month to a couple, in addition to monthly pension rates. It takes 4 to 6 months on average (depending on volume) to process an application. Applicants who are 70 years of age or older may request that their application process be expedited. Applicants must complete the VA Form 21-526 (veterans) or VA Form 21-534 (spouses). This form is available at [www.va.gov/vaforms](http://www.va.gov/vaforms) . You must also include a letter, some required documentation and evidence of your age or disability. For additional information visit [www.vba.va.gov/VBA](http://www.vba.va.gov/VBA) or call 1-800-827-1000. If you require assistance with the application process, a qualified veterans' benefits consultant can help you apply for benefits. Start by contacting your regional VA office. This is the office that has jurisdiction over the claim. [Source: Veterans Today Michael Leon article 10 Dec 2010] Also, if you don't have access to the web, RAOs will assist you in obtaining and preparing your applications.

<http://www.vba.va.gov/bln/21/pension/vetpen.htm#7>

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**Best Military Retirement Spots.** USAA and Military.com announced today that Waco, Texas, heads the first-ever "Best Places for Military Retirement" list. USAA and Military.com commissioned a study to create the list to pinpoint places in the U.S. that offer a high quality of life and help maximize military retiree benefits as servicemembers manage their "first retirement" from the armed forces and begin planning their "second retirement" from civilian life. The remainder of the top 10 list includes:

2. Oklahoma City, Okla.	7. Madison, Wis.
3. Austin, Texas	8. Pittsburgh, Pa.
4. College Station, Texas	9. New Orleans
5. Harrisburg, Pa.	10. Syracuse, N.Y.

6. San Angelo, Texas	
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There are approximately two million military retirees as of 2009, of whom 28 percent are officers and 72 percent are enlisted. Generally, military retirees retire relatively early in life at the average ages of 42 for enlisted servicemembers and 46 for officers. (Source: December 06, 2010 Military.com )

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State **Benefits**. Many states offer benefits to veterans. Special considerations for employment, education, park admission, health care option, etc. are typical listed benefits. You can generally find a listing by doing a Google search with **Veteran State Benefits** and the state's initials. E.g. **Veteran State Benefits-CA** will get you several links to California state benefits.

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**DFAS Facebook**. DFAS is now available via Facebook at [DFAS | Facebook](#). According to DFAS, not only will the site allow for greater exposure to many of the questions and concerns customers have, but will provide another communication tool for the agency to listen to the issues facing its clients and provide answers in a timely and relevant fashion. Plans call for multiple postings each week addressing such topics as military pay for Active Duty, Reserve and National Guard members; military retired and annuitant pay; etc. [Source: VA News Release 21 Dec 2010 ++]

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**Commissaries**. You can Locate the closest commissary store to you and view store information including store hours, directions, phone numbers, contact information, floor plan, special savings, and more at this link. [http://www.commissaries.com/store\\_locator.cfm](http://www.commissaries.com/store_locator.cfm). This site can be particularly useful when travelling.

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**Discount tickets**. We periodically remind you that discount tickets to amusements, etc. are available at Base/Station ITT offices. We also realize that getting to the offices may be difficult or inconvenient. With this in mind, you should know that you can locate Navy ITT offices worldwide through <http://www.mwr.navy.mil/mwrprgms/itt.html>, which contains their relative contact information. If you are interested in checking Naval MWR programs and/or tickets in Southern California go to this link [www.mwrtoday.com](http://www.mwrtoday.com).

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## March

**Exchanges**. You are well aware of benefit of using the exchanges. However, if an exchange is not accessible to you, it is worth remembering that they are available online. A couple advantages to shopping online are: purchases can be shipped around the country; and there is no sales tax. You can locate the nearest AAFES at <http://odin.aafes.com/Bases/index.asp> or [Navy Exchange Store Finder](#).

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**ID Cards**. Should you get a new military ID card at age 65? Technically, it's not required but it may save you some grief down the line. ID cards for retired military members have an "indefinite" expiration date on the front of the card. There is an expiration date on the back of

the card for medical benefits that expires the month prior to you turning 65. While your entitlement and access to medical benefits do not end after the expiration date, it could cause problems if you don't update your card. ID cards have undergone several updates over the years, photos get old, and some service providers won't understand that the date on the back doesn't render the card expired. People aren't ID card experts. Consider saving yourself potential grief and get a new card. (Source: MOAA Legislative Update of 14 Jan 2011)

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**DFAS 1099-R.** Military retirees and annuitants' 1099R tax statements were available on myPay starting Dec. 14, 2010 and were mailed to retirees by Jan. 15, 2011. If you did not receive a copy of your 1099R, it may be because DFAS does not have your correct address on file. Before requesting a duplicate 1099R, verify your address using myPay, or by calling 800-321-1080. To obtain a duplicate use one of the following three methods:

**myPay** - You can view, print or save a copy using your myPay account by following the below steps. If you have trouble accessing myPay, call 866-671-5031. Customer support is available Mon-Fri 07-1830 EST. You can also view videos that explain how to use myPay at <http://www.dfas.mil/rapay.html>:

1. Go to <https://mypay.dfas.mil/mypay.aspx>.
2. Enter your Login ID on the home page.
3. Enter your password on the virtual keyboard when prompted.
4. Access your 1099R from the "Main Menu" by clicking on the "Tax Statement" option.
5. View, print and save your tax statements. If you have trouble reading the graphic version, click on the "Text Version" link.

**Automated Phone System:**

1. Call R&A Pay at 800-321-1080.
2. Select option 4 to request a 1099R 24 hours a day, seven days a week, without waiting to speak to a customer service representative.
3. Enter your Social Security Number using your touch-tone keypad when prompted.
4. You should receive your 1099R in 7 to 10 business days.

[Note: If you have exhausted the above options or prefer to speak to a customer service representative, call Tue-Fri between 07-1900 EST and select option 0. In the event that call volumes are high and they are unable to serve you as quickly, you may experience a "courteous disconnect," indicating you are either being routed back to the self-service option, or requesting that you call back at another time. If this occurs, understand that this is a required measure to ensure that callers with high priority needs are properly supported. ]

**Written request:**

1. Write DFAS a short letter requesting a new copy of your 1099R. Include your name, Social Security Number, mailing address, signature and date or complete a Request for 1099R form (DFAS 9190).
2. Fax your request to 800-469-6559 or mail it to:
  - Retirees: Defense Finance and Accounting Service, U.S. Military Retirement Pay, P.O. Box 7130, London, KY 40742-7130
  - Annuitants: Defense Finance and Accounting Service, U.S. Military Annuitant Pay, P.O. Box 7131 London, KY 40742-7131
3. *You should receive a copy of your 1099R in about two weeks.*

[Source: DFAS December 2010 Retiree Newsletter ++]

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**TRICARE–Reserve Retirees.** TRICARE Retired Reserve, a program being launched in the fall, will allow certain “gray area” retired National Guard and Reserve personnel, who are not yet age 60, the opportunity to purchase TRICARE health coverage. Under TRICARE Retired Reserve, TRICARE Standard and Extra coverage will be available for purchase to “gray area” retirees. Other details involving specific eligibility rules, coverage and costs are still being coordinated and finalized. Potential beneficiaries who would like to be among the first to know about final details for TRICARE Retired Reserve are encouraged to sign up for e-mail updates from TRICARE. Visit [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions) and sign up for “Benefit Changes” for “Retired National Guard and Reserve Member.”

**TRICARE ID Theft.** Identity theft has become a significant issue in recent years, and cases involving fraud and similar crimes are on the rise. Social Security numbers, birth dates, and addresses are all examples of personally identifiable information that can be used to steal an identity to commit fraud, affecting both finances and health care records. Whether it's on the phone or over the internet, TRICARE beneficiaries should be vigilant when asked to disclose their personal information. Remember, official TRICARE surveyors will not ask for Social Security numbers, birth dates, addresses, or other personal information. For more information about protecting TRICARE personal information, visit the TRICARE website at [www.tricare.mil/pii](http://www.tricare.mil/pii). For general information, visit [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft). Source: Military Officer Magazine January 2011

**Address Changes** . With Direct Deposit, many retirees/annuitants forget about changing their addresses with DFAS when they physically move because they don’t change banks. Even though your check is not mailed to your physical address, DFAS and other organizations use that correspondence address file to mail important information such as retirees account statements, 1099R tax forms, Tricare, and other important documents.

If you ever need to change your address, here’s what you need to know:  
 Retired members and Survivor Benefit Plan annuitants should call DFAS at 800-321-1080 to change their correspondence address. Those with a myPay account can make the changes online. The fax number is: 800-469-6559 for retirees and 800-982-8459 for annuitants. The address is DFAS, US Military Retirement Pay, PO Box 7130, London KY 40742-7130 for retired members and DFAS, US Military Annuitant Pay, PO Box 7131, London KY 40741-7131 for annuitants.

**Retired Activities Offices.** The mission of Retired Activities is to keep the retired community apprised of their benefits and provide customer services to retirees and their families. Some areas in which RAOs provide information are:

Assistance arranging for burial at sea	Commissary and Exchange availability
Helping survivors process documentation	Interment/honors in a National Cemeteries
I.D. Cards and vehicle decals information.	Legal assistance
Military Relief Society contacts	
Retired Personnel Seminars	Retiree Casualty Preparedness Program to assist surviving family members in dealing with various Military and Governmental Agencies

**Fitness—STAY FIT.** As a retiree we and our spouses and dependents can use the military fitness centers. You should visit your local Base Fitness Center to see what is available. Many of our fitness centers are as good as or better than the commercial facilities in our local communities – and the base fitness center is FREE. For example, at Seal Beach Naval Weapons Station the facilities are excellent. There also are several well qualified Instructors who offer a number of classes which are open to retirees and dependents. There are three classes specifically aimed at retirees. These classes are offered at 0735 on Monday, Weds., and Thursday. The classes normally last 45 minutes and each individual participates at his/her ability and fitness level. The Fitness Center staff will also help you learn proper use of the equipment and help you develop a fitness plan. For information on other classes at Seal Beach call 562-626-7589. The Fitness Center's hours are 0600-2000 Monday-Friday.



**Armed Forces Vacation Club.** The Armed Forces Vacation Club (AFVC) is a space available program offering Department of Defense affiliated personnel affordable condominium vacations at over 3,500 resorts around the world. AFVC accesses inventory at privately owned resorts and makes condos available to the military community at this discounted flat rate when owners aren't using them. While most of the resorts are time-share properties there is no obligation for AFVC users to attend a timeshare sales presentation and there are no membership fees or dues. AFVC is not military affiliated but is recommended and used by many Morale, Welfare, and Recreation services of the various military branches. Retired members of the Armed Forces are eligible to participate in the AFVC.

Space-A rentals are offered for as low as \$299 per unit per week. Search for availability online at [www.afvclub.com](http://www.afvclub.com) by entering the date you want to rent and the location, or, call a vacation guide at 1-800-724-9988 for more information. Space-A rentals can be reserved online. Nightly Getaway reservations can be made 60 days or less in advance of your travel. Additional rentals at privately owned vacation homes and condominiums located at Cape Cod, St. Petersburg Beach Area, Florida Keys, Orlando, Hilton Head, Myrtle Beach SC, and Sedona AZ can also be obtained but they can only be booked by calling the AFVC Reservation line at 1-800-724-9988.

Through affiliates AFVC can also offer savings on:

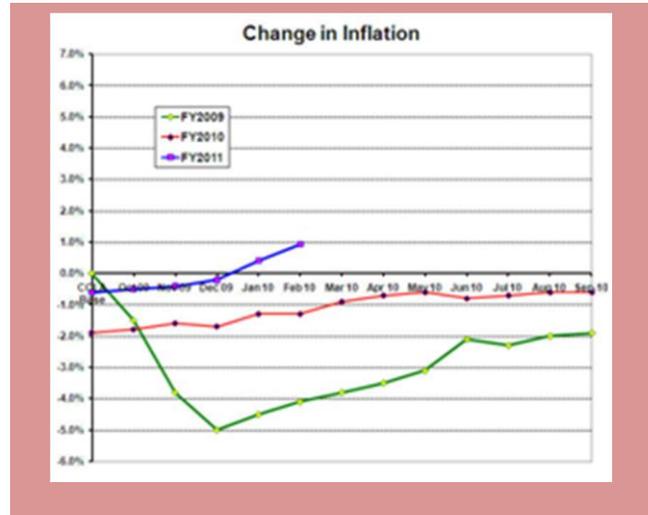
- Hotels: Up to 70% offers on hotels, cottages, resorts, and campgrounds.
- Cars: Rental car or maintenance/repair on your car or truck.
- Cruises: Special military-only rates on 5 cruise lines.

[Source: [www.afvclub.com](http://www.afvclub.com) Jul 06]

**April**

**COLA.** This is a look at the 1<sup>st</sup> five months of FY 2011. Inflation rose 0.5% for the second month in a row and now stands at plus 0.94% for the year, making it look as if the two-year COLA drought will end in 2012. The February value is up 0.94% from the 2008 COLA Base. The 2008 COLA base was used to calculate the 2010 COLA since there was no 2009 COLA as a result of negative inflation from the third quarter of 2008 to the third quarter of 2009. (Source: MOAA)

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**ID Cards –SSN Removal.** The plan to remove Social Security Numbers from military ID cards continues. The plan is in three stages. Stage One was implemented as of 2008; the removal of SSN from DEPENDENT ID cards. As dependents update their cards on normal expiration dates, their new cards will not have SSNs. Stage Two is under way; the replacement of SSN on military member's ID Card with a new DOD ID number. Stage Three is replacing the SSN in ID card bar coding systems. Total completion date is 2012. See this DOD memo for the details: <http://www.cac.mil/assets/pdfs/SSN%20Memo%20Signed.pdf>.

Each base is proceeding at different speeds so we don't know the implementation status at each base. Expect differences. If you want to find out the status at your base, search for your nearest ID card office and phone number on this site and call the ID card office for details; <http://www.dmdc.osd.mil/rsl/owa/home> or contact a RAO for the information. According to the Los Alamitos, CA I.D. card folks, as of early March 2011, there is no program in place for redoing retirees' I.D. cards. Folks, who do have their cards replaced, such as dependents, will have their SSNs removed.

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**Installation Locator.** The OSD has a website that lists by State or country all military installations. It provides sketchy contact information. Mainly phone number and name of the Base/Station/Organization/etc., but enough to find it using Google or other search engines. The site is: [http://www.dmdc.osd.mil/rsl/owa/page.cac?p\\_SID=](http://www.dmdc.osd.mil/rsl/owa/page.cac?p_SID=) .

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**Legal assistance.** You are urged to fill in your legal forms and review them often; especially as significant life events such as marriage, childbirth or divorce occur. These forms include your will. Through a will, you can designate a personal representative to distribute possessions according to your wishes, how possessions are disposed of, a guardian for children, who inherits personal possessions and how remains are to be handled. Also, talk with your loved ones about how your estate should be handled after death occurs.

As military retirees, you have the benefit of using the military's legal services. Basically, the services provided are the same among the various services. The information that follows specifically relates to the Marine Corps Joint Legal Assistance Office located on Camp Pendleton in California. Phone: (760) 725-6172, Fax (760) 725-5038 <http://www.cpp.usmc.mil/mcbsja> . They conduct business with folks who walk-in or make appointments. Their walk-in hours are Tuesday and Thursday at 0730. Matters Handled during Walk-In Hours are: Consumer Law Issues, Contract Disputes, Landlord/Tenant Disputes, Review of Contracts, Non-Support Issues, Immigration, and Family Law Issues. Matters Handled by Appointment Only: Adoptions, Divorces, Detailed Wills/Advance Medical Directives, Name Changes, and Guardianships.

If you don't know how to get in touch with your Legal Assistance Office, contact your RAO (Retired Activities Office), they will get you the information.

NOTE: 1. Bring all documentation relating to your case with you to your walk-in session. If you do not have the necessary documents on hand, an attorney may not be able to assist you.

2. If you would like assistance with contacting a Legal Assistance Office, contact the RAO.

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**Veterans Home.** The newly-opened Veterans Home of California - West Los Angeles is seeking volunteers for many opportunities to be of service to the Veterans residing in the new facility. There are a variety of roles for volunteers to fulfill within the Veterans Home including, but not limited to: recreational activities, community outings, companionship, arts and crafts, sponsorships, resident fitness and assisting with special events.

Entertainers and instructors are also welcome and encouraged to volunteer their talents. Becoming involved with the Volunteer Services Program at the Veterans Home of California-West Los Angeles would be a superb way to assist those who have served our country. For further information contact Ms. Brittney Thomas at 424-832-8384. The Veterans Home of California is located on the grounds of the VA Greater Los Angeles Healthcare System, north of Wilshire Boulevard at 11500 Nimitz Ave., Los Angeles, CA 90049.

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**TRICARE Dental Care.** TRICARE offers its retiree beneficiaries help with dental emergencies through the TRICARE Retiree Dental Program (TRDP). TRDP allows beneficiaries traveling within the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands to visit any participating network dentist for emergencies. Beneficiaries can find a participating dentist online or call United Concordia at 1-800-866-8499. For information about TRICARE dental coverage, visit the TRICARE website. To prepare your own "dental emergency kit," visit [www.tricareprogram.com/tdpforms/DentalERKit.pdf](http://www.tricareprogram.com/tdpforms/DentalERKit.pdf).

**Tricare Prime.** TRICARE Prime beneficiaries can choose to pay annual enrollment fee installment payments electronically. Of course, mail-in payments will always be accepted and pay-by-phone is also offered. Beneficiaries can pay electronically two ways — by direct withdrawal from their retirement pay allotment or by creating an electronic funds transfer (EFT) linked to a bank account. Beneficiaries can visit their regional health care contractor's website to download and fill out the required Enrollment Fee Allotment Authorization letter or EFT Payment Authorization form to get started; then mail the completed form back to their regional health care contractor. The system does not allow electronic form submissions. Once forms are

received and authorized, TRICARE Prime enrollment fees will be automatically deducted from the beneficiary's retirement pay or bank account monthly. In all regions, a quarterly payment is required first, before establishing a monthly payment option. You will have to pay three months up front, before you can start making monthly payments. For convenience, beneficiaries are able to view payment history and claims status online at any time. You can check with your regional health care contractor.

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**Hearing Aides.** Tricare does not cover hearing aids for retirees or their family members. However, some military treatment facilities support the Retiree At Cost Hearing Aid Purchase Program (RACHAPP) for service members in need of hearing aids. You can view facilities along with contact information and whether or not the facility provides hearing aids at cost to US military retirees at <http://www.militaryaudiology.org/rachap/state.html>. This information is subject to change at any time. Contact the appropriate facility before incurring significant travel expenses. Retirees can use any facility, which will accept them. Dependents are generally ineligible to participate in this program at the current time. [Source: NAUS 7 Mar 08 ]

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**DBIDS Feedback.** Here is a bit of feedback received from Master Chief Rausch, Jr.: "Received your Nov 2010 newsletter. Read with interest the article "USAF (*Defense Biometric Identification System*) DBIDS" Here is some additional info that might be of interest. My regular home is up in Bremerton, WA. When I go over to the VAMC at American Lake in Tacoma, I usually make a side trip to both what used to be McCord AFB.

Under the recent BRAC closing and realignment of various military facilities, both Ft. Lewis and McCord are now "Joint Base Lewis McChord (JBLM)." The McChord portion is now known as McChord Field. Also under the joint basing concept, one of the two services will be the executive agent for both bases. At JBLM, that is the Army. They are responsible for Facilities Management/Public Works, Fire and Security, and a host of other activities/services. Although the Air Force stopped using vehicle decals on their bases a few years ago, McChord Field now requires a DOD window decal for entry since the Army is the executive agent and their base entry rules require a base sticker. My old style ID card is not scanable. I don't know about other joint bases such as Joint Base Pearl Harbor/Hickam or Joint Base Anacostia/and the AFB in DC....."

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**Disabled and Disability Retirees.** Many retirees who received a disability retirement from the military, particularly those from WWII, are unaware that in order to be considered "service-connected disabled", adjudication from the VA is essential. Previously, there was little incentive for those who were retired with a disability to apply for a VA rating because there was an offset to retired pay equal to the VA compensation. However, in view of the CRSC and CRDP, disabled retirees should rethink their position. In addition to the CRSC and CRDP, failure to do so can deny the retiree and his/her survivor additional benefits and possibly a higher income. Any condition incurred or aggravated while on active duty is considered to be service-connected by the VA and there is no time limit for filing.

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**Space-A Flights.** Air Force Space-A flights are free with the exception of customs and head tax fees on the aircraft. To sign up,



C-17 Globemaster

eligible travelers must present a DOD-issued ID. Eligible travelers can sign up for Space-A in person at any passenger terminal, or by fax, email, Internet or regular mail. For more information, including Air Mobility Command (AMC) passenger terminal information, travel eligibility, and a downloadable Space-A traveler handbook, refer to [www.amc.af.mil/amctravel/index.asp](http://www.amc.af.mil/amctravel/index.asp) . Passenger terminal locations and contact information can be found at [www.amc.af.mil/amctravel/amctravelcontacts.asp](http://www.amc.af.mil/amctravel/amctravelcontacts.asp) .

Hops are also available from Naval Air Stations.

## May

**Exchange flowers.** With various holidays steadily approaching such as Mother's Day and Memorial Day, you might consider sending flowers from AAFES (Army, Air Force Exchange Service).

Petals and Blooms <<http://www.flickr.com/photos/aafespa/5613957294/sizes/l/in/photostream/>> is an in-house florist located at Exchanges worldwide, providing military patrons and families with the opportunity to customize floral arrangements. There are 145 full-service Petals and Blooms locations worldwide to choose from.

Military shoppers can also stop and smell the savings at [www.shopmyexchange.com](http://www.shopmyexchange.com) and visit Teleflora flower club, a floral site providing artistically designed arrangements at **20% off**. (Source: News release 11-019, April 12, 2011)

**Commissary Agents.** There are provisions for authorized commissary patrons to have an agent assist or shop for them. Agents can be relatives for example. Agent authorization benefits any authorized commissary shopper who needs assistance shopping or who cannot shop because of disability, illness or infirmity. Agent authorization is administered and managed by the installation commander through the local pass and identification office or other office.

No matter where you are in the world you can find the nearest commissary at [www.commissaries.com/store\\_locator.cfm](http://www.commissaries.com/store_locator.cfm) . If the Agent Authorization would work for you, give them a call. In Los Angeles area, for example, the LA Air Force Base (LAAFB) in El Segundo issues a Base Entry Authorization Letter for Agents. . If you are interested in having an agent assist or shop for you, contact the LAAFB Services at (310) 363-0430 or Customer Services and (310) 363-1109.

**VA Home Loans .** As a veteran, you may purchase your home with a VA home loan. You can borrow up to \$729,000 for \$0 down. Limits vary by states and counties so we won't attempt to detail individual situations. If you are interested in purchasing a house with a VA loan, the key site to visit is <http://www.benefits.va.gov/homeloans/>. Various limits—the word “limit” in VA loan context really means the maximum loan amount on a zero-down VA loan—by state and county are listed at [www.directvaloans.com/VA\\_Loan\\_Limits/2010.aspx](http://www.directvaloans.com/VA_Loan_Limits/2010.aspx) . With these links you can find the details in which you are interested and, should you desire, make application online.

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**Mail-order pharmacy.** TRICARE is encouraging beneficiaries, especially those taking long-term medications, to get their prescriptions delivered to their doorsteps. Increased usage of the health care system's home delivery option is considered a win-win situation that saves patients, as well as the government, money.

Getting prescriptions filled at a military facility is not always convenient for beneficiaries so many are increasingly turning to retail pharmacies. While retail pharmacies may be convenient and often the best choice for patients needing short-term medications, they are also the most expensive, all around. Beneficiaries pay the same co-payment for a 30-day supply of medication at the corner drugstore that they would pay for a 90-day supply delivered through TRICARE's home-delivery option. Tricare says mail order is the hands-down best choice even for those who value convenience over cost.

In addition, beneficiaries who sign up for home delivery can get automatic refills -- a big plus for anyone taking medications for a chronic, long-term condition. Tricare will send you an e-mail saying, "It looks like your refill is due. Unless you say you don't need it for some reason, we are going to ship it." That eliminates last-minute dashes to the drugstore when a prescription runs out, or worse, gaps before patients resume taking the drugs they need.

For more information and to register, visit [www.tricare.mil/pharmacy/tmop\\_order.cfm](http://www.tricare.mil/pharmacy/tmop_order.cfm). (Source: Tricare Release No. 10-05-10.)

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**Memorial Certificates.** A Presidential Memorial Certificate (PMC) is an engraved paper certificate signed by the current president that recognizes the memory of honorably discharged deceased veterans. Eligible recipients include veterans' next of kin and loved ones. More than one certificate may be provided to a recipient. Eligible recipients, or someone acting on their behalf, may apply in person at any VA regional office, by fax or by U.S. mail. Requests cannot be sent via e-mail and there is no specific form for requesting a PMC. If you would like to request a PMC, fax your request, a copy of the discharge papers, and a copy of the death certificate to (202) 565-8054, or mail these documents to Presidential Memorial Certificates, Veteran Affairs (402E12), 810 Vermont Ave., N.W. Washington, DC 20420-0001. If you have questions about a certificate you have received or about the program, you can email the VA at [pmc@mail.va.gov](mailto:pmc@mail.va.gov) <mailto:pmc@mail.va.gov> or call (202) 565-4964. Additional information and a sample certificate can be found at [www.cem.va.gov/pmc.htm](http://www.cem.va.gov/pmc.htm). (Source: Retired Military Almanac.)

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**ID Card Offices.** The *Retired Activities Office* frequently receives calls from retirees wanting to know where they can get new ID cards. These offices—worldwide—can be located at <http://www.dmdc.osd.mil/rsl/appj/site?execution=e2s1>. If you do not have access to a computer, contact a *Retired Activities Office*, they will help you find an office near you. E.g. Here is a list of facilities in Southern California:

<u>Location</u>	<u>Phone</u>	<u>Hours</u>
LAAFB (LA Air Force Base)	310-653-5114	0800-1500
Edwards AFB	661-277-2276	0730-1630
311 <sup>th</sup> Support Command Army Reserve, L.A.	310-235-4229	1200-1600
Coast Guard Support Command. San Pedro	310-732-7420	0800-1100, 1200-1500
Los Alamitos Joint Forces Training Base	562-795-1172	0800-1600
Camp Pendleton. Oceanside	760-725-2768	0730-1530 Short day on Thursday
Camp Pendleton - San Onofre next to commissary	760-763-6476	0730-1530. Short day on Thursday.
Camp Pendleton, JRC	1-760-725-2442	0730-1530. Short day on Thursday.
March Air Force Reserve Base	951-655-3028	0730-1600
Marine Corp Air Station, Miramar	858-577-9173	0730-1530
Personnel Support Activity Det. Port Hueneme	805-982-2916	0730-1600

**AAFE Online.** Online purchasing continues to grow in popularity. Convenience is certainly part of the equation. The Army Air Force Exchange system has a new website that works well for retirees as well as active duty folks. The site indicates you save 24% by shopping online and there is no sales tax. In addition to the items you might expect, the site has an AUCTION section which looks interesting. Check out the site at [shopmyexchange.com](http://shopmyexchange.com).

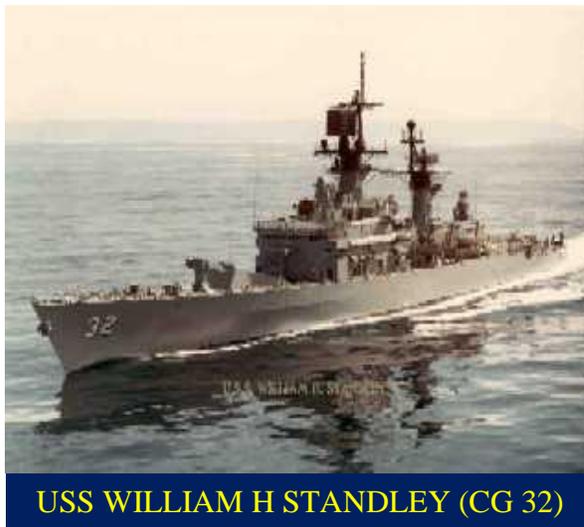
AAFES officials say “Like a good mission control center, shopmyexchange.com puts everything at the user's fingertips. The Exchange's Facebook, Twitter, YouTube and blog pages, movie schedules for on-base theaters, a local Exchange locator, and celebrity interviews, for example, are intuitively integrated for easier use. Beyond the more than 18 million items available to authorized shoppers, any American can support the troops through the site by sending a gift or calling card to those serving far from home.” (Courtesy of AAFES Release No. 03-03-11)

**Will.** If you are concerned about how your accumulated wealth is disposed of after your demise, you should have a Will. Start by getting organized: outline your objectives, determine the value of your property, inventory your major assets, estimate outstanding debts, and prepare a list of family members and other beneficiaries to whom you want or do not want to pass your assets to. There is no charge for Legal Services on Bases/Posts/Stations. They will prepare the Will.

**Retiree Expo.** There will be a Retiree Expo at the Los Angeles Air Force Base's Gordon Conference Center, 483 N. Aviation Blvd, El Segundo, CA Saturday, 25 June 0800 to noon. The

Expo will consist of speakers, retiree benefits information, commissary and exchange Retiree Appreciation sales, etc. As always, all military branches are encouraged to attend. For event details contact the Family Readiness Center (310) 653-5428.

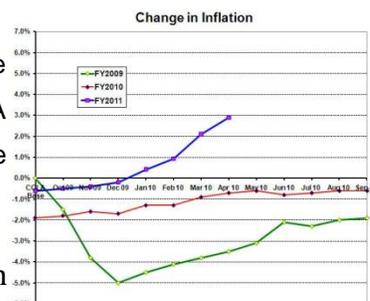
**Reunion.** The USS William H Standley (CG 32) crewmembers have scheduled a reunion 26 – 30 June 2011 in Branson, MO. If you are interested in attending or have questions contact Allen Dahmer at [abdahmer@charter.net](mailto:abdahmer@charter.net).



*Note:* Please let us know, if you have a unit reunion you would like mentioned in a newsletter.

## June

**COLA.** The April value of 221.743 is up 2.9% from the 2008 COLA Base of 215.5. The 2008 COLA base was used to calculate the 2010 COLA since there was no 2009 COLA as a result of negative inflation from the third quarter of 2008 to the third quarter of 2009.



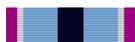
**Military Buddy.** If you are interested in finding an old friend with whom you served years ago, try this site: <http://www.military.com/buddy-finder/?ESRC=mr.nl>.

**Army birthday.** The Army is said to have been established on 14 June 1775. It will celebrate its 235th birthday this month. If interested in attending one of the celebrations, contact a local installation for the specific date the party will be held.

**DD-214 is Critical.** We have had several requests from next of kin for help in obtaining the DD-214 for a deceased loved one. The DD-214 is required for many purposes including military honors at funerals. We should help our loved ones by having a DD-214 available so they are not put in the position of having to obtain this key document while coping with a death. You can obtain the DD-214 by contacting: NARA's National Personnel Records Center, Military Personnel Records, 9700 Page Ave., St. Louis, MO 63132-5100. Phone number is: 866-272-6272, FAX is: 314-801-9195; Web site for instructions is: <http://www.archives.gov/st-louis/military-personnel/> The DD-214 should be free. There are a number of web sites which will try to get your information and charge you to obtain the critical document so please be

careful. If you do not have access to computers, call or drop by your Retired Activities Office. The staff will provide you with what is needed and, if you desire, fax it to the National Archives for you.

**New Medals.** Two new medals, which are applicable to some recent retirees, have been approved. They are a *Humanitarian Service Medal* (HSM) and the *Armed Forces Service Medal* (AFSM) for the Haiti earthquake relief and Operation Unified Response. Retirees



HSM



AFSM

after the stated time periods of these awards, who meet the criteria, must submit a written request indicating unit and dates assigned, along with a copy of the undeleted version of the DD-214. There is no application form. For more details, check out these 2 links: <http://www.public.navy.mil/bupers-npc/reference/messages/Documents/NAVADMINS/NAV2011/NAV11159.txt> and <http://www.scribd.com/doc/50848744/AWARDS-UPDATE> .

**Employers medical vs TRICARE Supplemental Plans.** For those retirees who are still gainfully employed, you might want to know that employers are prohibited by Federal Law from offering their employees financial or other incentives to use TRICARE services, if eligible, rather than the company's group health care plan. This legislation applies to any employer with at least 20 employees. The Department of Defense views employer-sponsored TRICARE supplemental plans as a violation of federal law, which could result in penalties including fines. For question regarding TRICARE supplemental plans, visit: [www.triwest.com](http://www.triwest.com) or call 1-888-TRIWEST (1-888-874-9378)

**TRICARE for young adults (TYA).** As of May 1, Young Adults are now eligible for enrollment coverage. Dependents younger than 26, unmarried and not eligible for their own employer-sponsored health care coverage may be qualified to purchase TYA, which offers TRICARE Standard coverage for monthly premiums of \$186. A premium-based TRICARE Prime coverage will be available starting in October and at a premium of \$213/month per person. Those who were eligible for the program, and have saved medical receipts since January 1, 2011, can receive retroactive coverage to that date, but will also be required to pay back premiums.

Dependent eligibility for previously ended at age 21, or age 23 for full-time college students. Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya). Those considering TYA should determine if they are eligible before completing and sending in an application. The application and payment of three months of premiums can be dropped off at a TRICARE Service Center or sent by mail or faxed directly to the appropriate regional health care contractor. (Source: Release No. 04-03-11 April 28, 2011)

**VA Health application process.** The VA has removed the signature requirement for veterans who electronically submit an online 10-10EZ "Application for Health Benefits." It is anticipated that this action will reduce days, if not weeks, for veterans who apply online to access their medical benefits. Previously, veterans filling out the online application were required to print a copy, sign it and send to their local medical center, or wait for a copy to be mailed to them for

signature and mailing before enrollment into the VA health care system could occur. For additional information, go to [www.va.gov/healtheligibility](http://www.va.gov/healtheligibility) or call VA's toll-free number at 877-222-8387. The online form is available at <https://www.1010ez.med.va.gov/sec/vha/1010ez/>.

**Vietnam War Memorial at Garden Grove, CA.** Garden Grove is honored to be serving as one of two Southern California host sites this year for The Moving Wall, the half-size replica of the Vietnam Veterans Memorial in Washington D.C.

The football-field length monument will be on display at Garden Grove Park and open for visitors 24 hours a day, from Thursday, October 6 through Monday, October 10. The wall is comprised of 74 aluminum panels, each standing six-feet tall. For a schedule of events commemorating the Moving Wall's week in Garden Grove, please visit the City's website, at: [www.ci.garden-grove.ca.us](http://www.ci.garden-grove.ca.us)



**Veterans' Cemeteries.** Miramar National Cemetery in San Diego officially opened 22 November 2010 by providing its first burials (interment of cremated remains) of Veterans and family members at the new facility. Casket burials started in April 2011.

The 313-acre Miramar National Cemetery offers in-ground gravesites for caskets and cremated remains as well as a columbarium, providing a full range of burial alternatives. Nearby Fort Rosecrans National Cemetery closed to casket burials in 1966, although it stays active with casketed interments of family members of those currently interred and inurnments of cremated remains. Riverside National Cemetery, located approximately 90 miles from San Diego, was until now the nearest national cemetery offering full burial options.



Veterans with a discharge issued under conditions other than dishonorable, their spouses and eligible dependent children can be buried in a VA national cemetery. Other burial benefits available for all eligible Veterans, regardless of whether they are buried in a national cemetery or a private cemetery, include a burial flag, a Presidential Memorial Certificate and a government headstone or marker. Families of eligible decedents may also order a memorial headstone or marker when remains are not available for interment.

Information on burial benefits can be obtained from national cemetery offices, from the Internet at [www.cem.va.gov](http://www.cem.va.gov) or by calling VA regional offices toll-free at 800-827-1000. To make burial arrangements at the time of need at any VA national cemetery, call the National Cemetery Scheduling Office at 800-535-1117. Additional information about the Miramar National Cemetery is available by calling the Fort Rosecrans National Cemetery office at 619-553-2084. (Source: VA news release 22 Nov 2010)

**Experience Wanted.** Military.com offers a large military- and veteran-friendly employment board on the Web. When updating your resume, it is crucial that you do not use military

acronyms, slang, jargon or terms. Civilian employers do not understand military terminology. Use the Military.com Skills Translator. <http://www.military.com/military-report/featured-job-military-experience-wanted-041811?ESRC=mr.nl>

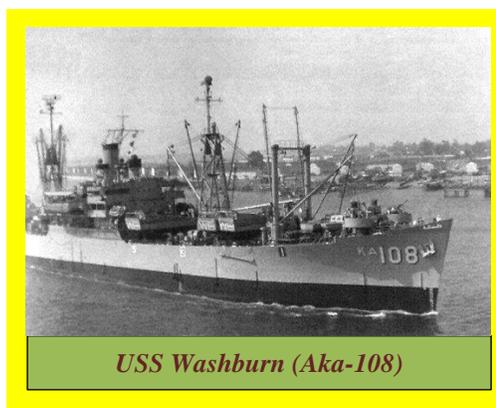
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**Super Club.** Discounts for military at the Caribbean's only SuperInclusive® resorts! With 13 resorts in the Bahamas, Brazil, Curacao, Dominican Republic and Jamaica, SuperClubs® has a resort for every age and life style! Meals, beverages, entertainment, water sports, golf, and much more are all included, and tipping is simply not allowed! Go to [www.offdutytravel.com](http://www.offdutytravel.com) , click on "Great Travel Deals" then select SuperClubs.

\*Be sure to use your discount code. Using your code will send money to your branch of service to help pay for Morale, Welfare, and Recreation activities. (Source Military Living Publications.)

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**Reunion.** The former crew members of USS Washburn (AKA 108) will be celebrating their ship's reunion onboard the SS Lane Victory, the only remaining operational Victory. The SS Lane Victory was built in L.A., served with distinction during WW II, the Korean War and Vietnam. It is a historically registered landmark that is still in operating condition and manned by a crew of seasoned nautical volunteers. The Lane Victory and USS Washburn are similar in construction and past service.



The reunion will include a cruise onboard the SS Lane Victory between San Pedro, California and Catalina Island on Saturday, 24 September 2011.

For More Info about the Lane Victory call: (310) 519-9545 or check its website at [www.lanevictory.org](http://www.lanevictory.org) . For info about Washburn Reunion contact Mary Gaborko at (760)-947-0344 or [marygaborko@yahoo.com](mailto:marygaborko@yahoo.com) .

## July

**Volunteers wanted.** Retired Activities Offices (RAO) are staffed by volunteers. If you would like to help fellow military retirees in an easy but rewarding mission, consider contacting a RAO on an installation near you. At present the Los Angeles Air Force Base RAO is under staffed. Volunteers there are asked to put in 4 to 6 hours a week. No previous experience is required and you can learn on the job. The LAAFB RAO is located in Bldg. 272 on the first floor in room C1-204. Phone: 310-653-5144

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**Exchanges are online.** It is the focus of this newsletter to bring to the attention of military retirees benefits available to them. It is not our purpose to push or advertise a specific company or store. With that in mind and given that we retirees are scattered around the globe, you should know that there is an *All Services Exchange*—AAFES, MCX, NEX, CGX and VCS—

<https://shop.aafes.com/shop/Default.aspx> online store. In addition to no sales Tax, it is claimed that there is a 20% to 24% savings when using the online store.

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**SSN.** Currently, the Social Security number is printed on the back of common access cards, and on the front of ID cards issued to dependents and retirees. When current cards expire, they will be replaced with new cards having a DOD identification number replacing the Social Security number. The DOD identification number is a unique 10-digit number that is assigned to every person with a direct relationship with the department. The new number also will be the service member's Geneva Convention identification number.

An 11-digit DOD benefits number also will appear on the cards of those people eligible for DOD benefits. The first nine digits are common to a sponsor and the last two digits will identify a specific person within the sponsor's family.

Social Security numbers embedded in the bar codes on the back of identification cards will remain there for the time being, and will be phased out beginning in 2012. The department will replace identification cards as they expire. Because cards will be replaced upon expiration, it will be approximately four years until all cards are replaced with the DOD ID number. The identity protection program began in 2008, when DOD started removing Social Security numbers from family member identification cards. (Source: U.S. Air Force Release No. 04-01-11 April 4, 2011)

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**Designate a Pay Beneficiary.** The Defense Finance and Accounting Service (DFAS) asks military retirees to designate an arrears of pay (AOP) beneficiary and update their designation as often as necessary. To designate or change an AOP beneficiary, retirees should: (1) complete a Designation of Beneficiary Information Form (DD Form 2894) available at the DFAS website, (2) sign and date the form, and (3) Mail the form to DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130, or fax it to 800-469-6559. It is important to notify DFAS of any changes in an AOP beneficiary's contact information. All military pay information can be found in Military.com's Pay Section. <http://www.military.com/military-report/reminder-designate-pay-beneficiary?ESRC=mr.nl>. If you don't have access to a computer, your RAO will assist you.

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**Agent Orange claims.** The VA published a final regulation that makes veterans who served in the Republic of Vietnam and who have been diagnosed with Parkinson's disease, ischemic heart disease or a B-cell, also known as hairy-cell, leukemia eligible for health care and disability compensation benefits. Vietnam veterans covered under the new policy are encouraged to file their claims through a new VA Web portal at [www.fasttrack.va.gov](http://www.fasttrack.va.gov). Vietnam veterans are the first users of this automated claims processing system.

If treated for these diseases outside of VA's health system, it is important to gather medical evidence from their non-VA physicians. VA officials have made it easy for physicians to supply the clinical findings needed to approve the claim through the new Web portal. These medical forms are also available at [www.vba.va.gov/disabilityexams](http://www.vba.va.gov/disabilityexams). The new system currently is limited to these three disabilities; usage will expand soon to include claims for other conditions. Statisticians have begun collecting data that recaps the progress in processing claims for new Agent Orange benefits at [www.vba.va.gov/VBA/agentorange/reportcard/index.html](http://www.vba.va.gov/VBA/agentorange/reportcard/index.html). (Courtesy of VA)

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**Endoscopic procedure.** A retiree recently told us that his doctor told him he should have an endoscopy using the "swallowing-a-camera" procedure and that the procedure was not covered

by Tricare. The RAO staff looked into it and found that Tricare does in fact cover the procedure as does Medicare if you are eligible for Medicare.

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**Foreclosure.** Relocation Assistance Veterans who lose their homes to a short sale (i.e. a sale of real estate in which the sale proceeds fall short of the balance owed on the property's loan) or a deed-in-lieu of foreclosure can receive up to \$1,500 in relocation assistance. A Deed in lieu of foreclosure is a deed instrument in which a mortgagor (i.e. the borrower) conveys all interest in a real property to the mortgagee (i.e. the lender) to satisfy a loan that is in default and avoid foreclosure proceedings. The VA has directed its approved servicers to provide that cash advance to borrowers who use a deed-in-lieu of foreclosure or who complete a VA compromise claim to unload their short sale. Borrowers can use the money to cover moving expenses or to simply pay for lodging while they deal with the pending loss of their home. To learn more about this program, VA loan holders can contact the agency at 1-800-933-5499. The VA also has a VA compromise guide available for download. [Source: <http://www.ourbroker.com> Chris Birk articles 3 Nov 2010 & 19 Jan 2011]

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**Tricare Cancer Screenings.** The beginning stages of colorectal cancer often have no symptoms. Because of this, early screening saves lives. For TRICARE Prime and Standard beneficiaries, there are no cost shares or co-pays for colorectal cancer screenings, as well as many other important preventive care services. For Medicare-eligible beneficiaries covered by TRICARE For Life, Medicare covers colorectal cancer screening tests and TRICARE generally pays the remainder of any costs not paid by Medicare. To learn more about colorectal screening, visit the CDC's Screen for Life campaign webpage. For more information about TRICARE's coverage of colorectal cancer screenings, visit the TRICARE website. [www.tricare.mil/mybenefit/jsp/Medical/IsItCovered.do?kw=Colorectal+Cancer+Exams](http://www.tricare.mil/mybenefit/jsp/Medical/IsItCovered.do?kw=Colorectal+Cancer+Exams)

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The **Mesothelioma Center** provides a complete list of occupations, ships, and shipyards that could have put Veterans at risk for developing asbestos-related diseases. In addition, they have thousands of articles regarding asbestos and mesothelioma and a veterans-specific section on the website <http://www.minnetonkawhec67.org/links.htm> to help inform about the dangers of asbestos exposure. If you have questions, contact [chare@asbestos.com](mailto:chare@asbestos.com) or at 407-965-5755.

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**Generic drugs** save American consumers billions of dollars each year. Prescription costs for TRICARE beneficiaries are based on the type of drug and where the prescription is being filled, with generic always being the least expensive drug option. Though it is DoD policy that all prescriptions are filled using the generic equivalent medication if available, brand-name drugs can be covered in matters of medical necessity with prior approval. In cases where a generic equivalent does not exist, the brand-name drug is dispensed for the brand-name co-payment. You can learn more about generic drugs from the FDA's Center for Drug Evaluation and Research website at [www.fda.gov/drugs](http://www.fda.gov/drugs). For more information about the TRICARE Pharmacy Program, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

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**Burial locations** of more than 5 million veterans for whom the Department of Veterans Affairs (VA) has provided grave markers are now available on the Internet, as well as the information inscribed on the markers. Online since April 2004, the nationwide gravesite locator (<http://gravelocator.cem.va.gov>) helps veterans' families, former comrades-in-arms and others find the graves of veterans. The gravesite locator previously carried records on 3 million veterans

buried in VA national cemeteries since the Civil War, and in state veterans cemeteries and Arlington National Cemetery since 1999.

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**AAFES Hiring.** Army Air Force Exchange Service Gives Priority to Retirees and Family Members. The Service is committed to hiring current and former military personnel, and their families. Complete details on how to apply for a career with the Exchange, along with a listing of current available opportunities, are available at: [www.applymyexchange.com](http://www.applymyexchange.com) .

**Space-A (Worldwide).** If you would like to plan a trip using Space-A, here is a link listing all the places *Patriot Express* and some AMC service:  
[http://www.transcom.mil/j5/pt/dtrpart1/dtr\\_part\\_i\\_app\\_o.pdf](http://www.transcom.mil/j5/pt/dtrpart1/dtr_part_i_app_o.pdf) . Wow!

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**Travel/Lodging deals.** You are entitled to use the facilities and benefits available through the various MWR organizations. The Army has a good site at [www.offdutytravel.com](http://www.offdutytravel.com). It puts all sorts of options at your fingertips: Travel; lodging; camping and RV Parks; etc. Check it out.

**State Parks and Recreation Pass.** This site lists State Parks by state. After linking to the desired state you can check out its pass procedures. Many offer veterans a significant discount. There are at least 15 states that offer vets discounts. [www.usparks.about.com/od/usstateparks/tp/State-Park-Passes.htm](http://www.usparks.about.com/od/usstateparks/tp/State-Park-Passes.htm).

Any veteran with a service-connected disability rated at 50% or greater, or a former Prisoner of War is eligible for a lifetime State of **California** Parks pass for only \$3.50..

To apply by mail, submit: (1) a completed Department of Parks and Recreation form DPR 619, (2) a letter from the USDVA verifying a service-connected disability rated at 50% or greater, or former Prisoner of War status (3) a copy of your drivers license to verify California residency, and (4) a check or money order for \$3.50 made payable to the Department of Parks and Recreation and send it to the California Department of Parks and Recreation, Field Services Division, P.O. Box 942896, Sacramento, CA 94296-0001. For additional information: <http://www.parks.ca.gov/> 916-653-4272

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The **Borinquen Coast Guard Air Station** in Puerto Rico has 33, 3-bedroom units equipped to accommodate up to 6 people. 2, 2-bedroom deluxe lighthouse cottages equipped to accommodate up to 4 people. 1, 5-bedroom house equipped to accommodate up to 13 people. 5 individual rooms with private baths equipped to accommodate up to 4 people. Each guesthouse has cable TV, range,

refrigerator, microwave, toaster, dishes, utensils, linens, towels, and other household items. For more information checkout their

website at <http://www.uscg.mil/mwr/lodging/BorinquenCottages.asp> or other information, contact the MWR Office at (787) 890-8492, or visit the Air Station Borinquen MWR web site at <http://www.uscg.mil/d7/airstaBorinquen/MWR/MWR.asp>.



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#### 4th of July.



Knott's Berry Farm deal for vets. Admission is FREE to Knott's Berry Farm (Anaheim) and Knott's Soak City (Orange County, San Diego and Palm

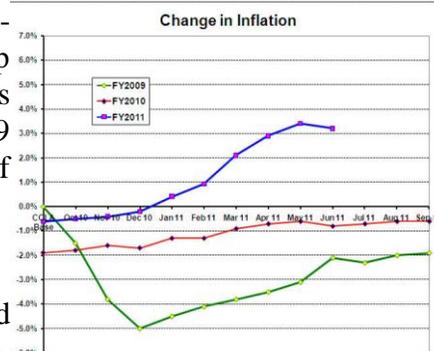
Springs) on 3 and 4 July. See <http://www.knotts.com/public/admission/prices/deals.cfm>

[The Los Alamitos Joint Forces Training Base will celebrate the 4<sup>th</sup> with fireworks, etc. see this link for details: http://www.ci.los-alamitos.ca.us/](http://www.ci.los-alamitos.ca.us/)

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## August

**COLA.** The Bureau of Labor Statistics announced a June CPI-W decrease of 0.2 percent over the May. The June value is up 3.2% from the 2008 COLA Base. The 2008 COLA base was used to calculate the 2010 COLA since there was no 2009 COLA as a result of negative inflation from the third quarter of 2008 to the third quarter of 2009.



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**Scholarships.** It is that time of year when children and grandchildren will be heading to college and, in many cases, finances are a concern. Educational facilities are up-to-speed with student loans, etc. but don't forget about service connected organizations that offer scholarships too. There are too many to list here and there are a lot more than we know about. The Surface Navy Foundation and the Submarine's Dolphin Foundation are just two that come to mind. We found that by simply plugging in "armed forces scholarships" into Google there are numerous offered.

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**Vehicle Decals.** Some inquiries have been received concerning vehicle decals on navy bases. As you may recall, the Air Force has already foregone the use of decals.

What we know is those Department of Defense decals affixed to the windshields of vehicles owned by members of the military and civilian base workers have been deemed no longer necessary to enter **Navy** or **Marine Corps** bases. An Assistant Secretary of the Navy issued a directive on Friday, 23 June, that would end the decades-old practice of issuing decals. The move apparently caught local base officials off guard.

In place of the stickers for the Navy and Marine Corps, the directive says that visual, physical and electronic inspection of approved documents, such as military identification cards, is sufficient. Civilians who visit the bases will only have to show a driver's license, proof of registration and insurance and have a valid reason to enter an installation.

The directive was issued to the chief of Naval Operations and the commandant of the Marine Corps. **Actual implementation directives are being written** by commanders in charge of installations. E.g. As of 14 July, Larry at the Navy Region South West says they are waiting specific implementing instructions.

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**Designate a Pay Beneficiary.** The Defense Finance and Accounting Service (DFAS) asks military retirees to designate an arrears of pay (AOP) beneficiary and update their designation as

often as necessary. To designate or change an AOP beneficiary, you should: (1) complete a Designation of Beneficiary Information Form (DD Form 2894) available at the DFAS website, (2) sign and date the form, and (3) Mail the form to DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130, or fax it to 800-469-6559. It is important to notify DFAS of any changes in an AOP beneficiary's contact information. All military pay information can be found in Military.com's Pay Section. <http://www.military.com/military-report/reminder-designate-pay-beneficiary?ESRC=mr.nl>

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**Jobs Center.** Military.com's Veteran Employment Center can help you find your next assignment by connecting you with hundreds of military-friendly employers. If you are looking for a job and don't know what your military skills look like to the civilian recruiter, use the Military.com Military Skills Translator. The tool will help you put your skills into plain English that any recruiter can read and understand, which lets them know you are qualified for the position. The Military Skills Translator is just one part of the newly re-launched Veteran Employment Center <http://www.military.com/military-report/featured-job-veteran-jobs-center-061311?ESRC=mr.nl>

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**VA Home Loans.** We are eligible for VA loans. It is something that may not cross our minds as time passes after leaving active or reserve duty. If you think about buying a home, these loans are worth considering. This site <http://www.directvaloans.com/?S=8&SR=161> should make it easy for you to find out what you want to know and get you on your way.

**Loans Video Library:** [Watch Short Videos on VA Loans](#)

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**VA Loans – Foreclosures.** VA loans can be used to purchase foreclosed properties as long as the VA guidelines are met. Foreclosures are controlled by the servicer of the loan and are usually sold in two different ways. In most cases, a foreclosed property will first be offered through auction by the county sheriff to the highest bidder.

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**ID Card Changes.** As of June 1, Social Security numbers are no longer printed on new ID cards issued to members of the Uniformed Services, retirees and family members. The new cards will have a unique DoD Identification number in place of the Social Security number. For those eligible for benefits, such as health care, a DoD benefits number will be on the back. Beneficiaries using the Military Health System and TRICARE should be prepared to state their Social Security number (or their sponsor's) when accessing health care or pharmacy benefits. TRICARE beneficiaries and providers can get more information, see ID card samples and view frequently asked questions at the TRICARE website at [www.tricare.mil/ssn](http://www.tricare.mil/ssn). General information about the removal of SSN from ID cards can be found at [www.dmdc.osd.mil/smartcard](http://www.dmdc.osd.mil/smartcard).

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**Blue Angels.** The Navy Flight Demonstration Squadron, the Blue Angels, recently resumed all previously scheduled performances for the 2011 season. The Blue Angels had interrupted its show schedule for two weeks for rigorous training and air show demonstration practice. The remainder of their 2011 show schedule is:

- JUL 30-31 Great Falls - Great Falls, MT
- AUG 6-7 SeaFair 2011 - Seattle, WA
- AUG 13-14 Fargo Air Show 2011 - Fargo, ND
- AUG 27-28 Great State of Maine Air Show - Brunswick, ME
- SEP 3-4 NAS Patuxent River Air Expo 11 - Patuxent River, MD

- SEP 17-18 Millington - Millington, TN
  - SEP 24-25 NAS Oceana Air Show - Oceana, VA
  - OCT 1-2 MCAS Miramar Air Show - Miramar, CA
  - OCT 8-9 Fleet Week - San Francisco - San Francisco, CA
  - OCT 15-16 Central Valley Lemoore Air Show - Lemoore, CA
  - OCT 22-23 Amigo Airshow - El Paso, TX
  - OCT 29-30 Randolph AFB Air Show - San Antonio, TX
  - NOV 5-6 NAS Jacksonville Air Show - Jacksonville, FL
  - NOV 12 Blue Angels Homecoming Air Show - Pensacola, FL
- For more information, including show information, visit the Blue Angels website [www.blueangels.navy.mil](http://www.blueangels.navy.mil) . [Source: Military.com article 20 Jun 2011]

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**Tricare Pharmacy Policy Change.** Walgreens on 21 JUN said that contract renewal negotiations with pharmacy benefit manager Express Scripts, Inc. have been unsuccessful, and as a result the company is planning not to be part of Express Scripts' pharmacy provider network as of Jan. 1, 2012. Beginning next year, Express Scripts' network would no longer include Walgreens 7,700 pharmacies nationwide, including Walgreens more than 250 Duane Reade pharmacies in the New York City area. (Source: Walgreens press release 21 Jun 2011)

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**Commissary Gift Card.** The Defense Commissary Agency (DeCA) has introduced the new Commissary Gift Card, which is available for purchase in denominations of \$25 and \$50 in stateside stores or online through the Commissaries.com website. Commissary customers overseas can expect to see Commissary Gift Cards in their stores by early July. Customers there should check with their local store manager for card availability. Anyone will be able to purchase the gift cards for commissary shoppers. Online orders incur a handling fee that is not assessed to in-store orders. For customer service questions, call the toll-free phone number, 1-877-988-4438, which also allows the user to check the card balance.

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**Retiree Expo/Seminars.** Retiree Expo, Seminars or Appreciation Days (RADs) are designed with you in mind. They are a great source of the latest information for retirees and family members. They vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups, and various other services.

The **next Expo** to be held in the So. California area is scheduled for 17 September at USMC's Camp Pendleton from 0900 to 1300 at the *Pacific Views South Mesa Club*, building 202850. Give us a call, if you would like directions.



As advertised in previous newsletters, the Los Angeles AFB had an Appreciation Day in late June. There were more than 35 “vendor” tables including DECA (commissary), DFAS, Tricare, VA, and Base medical, etc. They also provided coffee, juices, rolls, cookies for the attendees. They set the bar high for Appreciation Days. Well Done!



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**Locating military bases** can be easily found at <http://militarybases.com>. New site. Still under construction but very helpful nonetheless.

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**Space-A.** The main players in the Space-A business are the Air Force and the Navy. The Air Force tends to have schedules prepared far in advance while the Navy is more short term. An excellent source for the Air Force Space-A program is the *Air Mobility Command's* (AMC) *Space A Handbook* which is at: <http://www.amc.af.mil/shared/media/document/AFD-091230-006.pdf>. This Handbook not only provides you with what you need to know about flying Space-A with them but contains links to other information such as the different air bases and related contact information. Another main link is <http://www.amc.af.mil/amctravel/index.asp>.

Eligibility for flying with the navy is the same but you will probably find the signup procedures for flights differ from the AMC and sometimes from station to station. If you do not have access to naval air stations contact numbers, let us know. We have them.

If you would like to read about a Space-A trip taken by a couple retirees, check out <http://www.spacea.info/>

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**Free BBQ and Sale.** LA commissary will have an on-site sale at the Seal Beach Weapons Station at Bunker 33 from 0900 to 1600 on Saturday, 20 August. There will be a free BBQ and raffles as part of the event.

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**Reunion** – USS Guadalupe (AO 32). The Guadalupe's reunion will be held at the Best Western Seven Seas Hotel in San Diego, CA. Rooms have been blocked from 9/21 to 9/25 at a rate of \$79.00 plus 12.6% tax. Reservations are required prior to 1 September. For additional information/details contact Eddie Murphy at [GuadalupeReunion@yahoo.com](mailto:GuadalupeReunion@yahoo.com) or call him at (619)588-2225.



## September

**COLA.** The July value of 222.686 is up 3.3% for the year so far.

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The **next Retiree Expo** to be held in the So. California area is scheduled for Saturday, 17 September at the USMC's Camp Pendleton from 0900 to 1300 at the *Pacific Views South Mesa Club*, building 202850. Give us a call, if you would like directions. There will be another seminar in the San Diego area on 5 November. There will be more on it in the October letter.

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**TRICARE Young Adult** . The opportunity to purchase retroactive TRICARE Young Adult (TYA) coverage for young adults back to Jan. 1, 2011 or thereafter expires on Sept. 30, 2011. TYA launched in May 2011, and has shown a steady increase in enrollment numbers. As of July 31, almost 7,700 young adults have purchased TYA, which currently offers TRICARE Standard coverage for \$186 a month. To qualify for TYA, uniformed services dependents must be under 26, unmarried and not eligible for their own employer-sponsored health care coverage. A

premium-based TRICARE Prime benefit is scheduled to be available later in 2011.

Beneficiaries may choose to purchase retroactive coverage if they've had significant health care expenses that weren't covered by other insurance, and once enrolled in TYA, may file a claim for reimbursement of costs for covered care. Additionally, young adults in the Continued Health Care Benefit Program (CHCBP) may elect to purchase retroactive TYA coverage and receive a refund for their CHCBP fees. Complete information and application forms are available at [www.tricare.mil/tya](http://www.tricare.mil/tya).

**Skilled Nursing Facility Care.** Most military retirees use the government's TRICARE health care program and, as we grow older, questions come up about skilled nursing. TRICARE covers Skilled Nursing Facilities (SNF). A SNF is designed to provide short-term care for people who no longer need acute care in the hospital but are not well enough to go home. Under TRICARE, a SNF must have the staff and equipment to provide skilled nursing, skilled rehabilitation or other medically necessary health care services, including prescription medications. For TRICARE to cover SNF admission, beneficiaries must be:



- Treated in a hospital for at least three consecutive days, not including the day of discharge; and
- Admitted within 30 days of your hospital discharge (with some exceptions) to a skilled nursing facility.

In addition, the doctor's treatment plan must demonstrate a need for medically-necessary rehabilitation and skilled services. Also, the facility must be Medicare-certified and have a participating provider agreement on file with TRICARE.

Under skilled nursing care, TRICARE typically covers the following:

Medically necessary skilled nursing care	Rehabilitative (physical, occupational and speech) therapies
Room and board	Prescribed drugs
Laboratory work	Supplies
Appliances	Medical equipment

TRICARE beneficiaries are responsible for cost shares. The amount beneficiaries pay varies, depending on their eligibility status and TRICARE option. For more information, see the chart at [www.tricare.mil/costs](http://www.tricare.mil/costs), which explains costs relative to the various classes of TRICARE ( TFL, standard, prime, etc.) or call TRICARE at 800-538-9552. (Source: Tricare 18 July 2011.) Note: SNF is not the same as Long Term Care. TRICARE does not cover Long Term Care.

**Long Term Care.** This is a subject of interest to many of us. Most fine insurance companies offer Long Term Care coverage. As you look around for coverage, you should be aware that the Office of Personnel Management offers such insurance for military retirees; their spouses; retired reservists, even if they are not yet receiving retired pay; and surviving spouses receiving a federal survivor annuity.

Long-term care is care people need if they can no longer perform the tasks of daily living by themselves because of chronic illness, injury, disability, the aging process, and/or severe cognitive impairment such as Alzheimer's disease. According to the Web site, the program offers one-on-one assistance from "certified long-term care insurance consultants" who do not work on commission by calling (800) 582-3337. More information is also available on the OPM's Web site at [www.ltcfeds.com](http://www.ltcfeds.com).

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**Expanded Prescription Service.** E-prescribing offers convenience and lower costs to TRICARE beneficiaries by giving healthcare providers easy access to the TRICARE Uniform Formulary. TRICARE is encouraging all doctors/providers to begin using E-prescribing for TRICARE beneficiaries. For beneficiaries who choose to receive their prescriptions through home delivery, providers can submit a prescription via E-prescribing to TRICARE Pharmacy Home Delivery. However, E-prescriptions cannot be routed to Military Treatment Facility pharmacies at this time. To learn more about Home Delivery, visit the [TRICAREwebsite](#).

**TRICARE Online.** A new feature on TRICARE Online at <http://www.tricareonline.com> now allows users access to expanded personal health Record (PH.R.) data, including lab results, patient history and diagnoses, and provider visits. These features are an expansion of the current Blue Button capability, which already allowed beneficiaries to safely and securely access and print or save their demographic information, allergy and medication profiles. The level of data available will be dependent on where treatment occurs – with the most data available to those who regularly get care at military hospitals and clinics. These new capabilities are a major step forward in engaging military health system patients as partners in their own health care. Personal electronic health records can also improve care by conveying accurate patient information between providers, avoiding duplication of tests and reducing delays in treatment. TRICARE Online (TOL) is the Military Health System's Internet point of entry that provides access to available healthcare services and information through an enterprise-wide secure portal. TOL users who receive their care at a military treatment facility can schedule appointments, order prescription refills and view their personal health data. Other TOL users with active prescriptions at a military pharmacy can also request a refill for those 37 prescriptions. To learn more, go to <http://www.tricareonline.com> or visit <http://www.health.mil/mhscio>. [Source: Tricare Media Center News Release No. 11-23 dtd 14 Apr 2011]

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**Eye Exams/Glasses.** Tricare Standard and Medicare for non-active duty and dependents does not cover routine eye exams and most eyeglasses. However, care not considered routine is covered. Under the Clinical Preventive Services of Tricare Prime a comprehensive eye exam is allowed every two years without a co-pay for all Prime enrollees ages 3 to 64. Medicare and Tricare will pick up their share of the bill if a patient has a disease impacting on the eyes. Glaucoma, cataracts, torn retinas, the variety of eye disorders related to diabetics, etc. would apply. If you report to your doctor or ophthalmologist that you are having a problem with your eyes and that you are not there for a routine or annual exam you/they should be able to submit the claim. It is advisable that you first check with the doctor/nurse to see if the exam qualifies for Medicare/Tricare reimbursement. If they indicate it will not, call your Medicare office or Regional Tricare contractor and ask why not. Inconsistent interpretations by providers and payers of claims regarding the regulations do occur. If the claim is filed and is not honored you can request a review. If you are rated 10% disabled or more by the VA you can get one pair of free prescription glasses a year from the VA even if the eye glasses are not for a service

connected disability. This does not apply overseas. If you are a 100% disabled veteran who lives more than 100 miles from the nearest VA medical care facility in the states you may be eligible for local eye care through their Fee Basis Care program. Check with them to see if you can apply for a fee basis card to meet your dental, eye care, eyeglass needs up to a specified amount paid for by the VA to local participating providers. If you are a retiree, check out your local military treatment facility MTF. If given a new prescription in the course of your visit. They will fill optical prescriptions for retirees, subject to local capacity and funding. Retirees can now obtain eyeglasses from DoD by mail without an examination by a military optometrist. Have your civilian optometrist complete and sign DD Form 771 and mail to NOSTRA/NWS, PO Box 350, Yorktown VA 23691-0250. This form can be obtained from your local RAO or downloaded in PDF fillable format at <http://web1.whs.osd.mil/icdhome/FORMS.htm> . Glasses provided will be standard brown frame and are only authorized for the retiree, not dependents.

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**Eligibility certificates vital to SBP annuitants.** Survivor Benefit Plan annuitants are sent a Certificate of Eligibility (COE) each year about 60 to 90 days before their birthday to ensure their annuity payment is legitimate and going to the correct account. All annuitants, no matter their age, receive the form. If the COE is not returned to the Defense Finance and Accounting Service within 60 days, another one is sent. If a COE is not received within 90 days of the first mailing, the account will be suspended, according to DFAS officials. If DFAS officials do not receive the completed form by the annuitant's birthday, they assume the annuitant is no longer eligible and suspend SBP payments. DFAS officials will restart the suspended payments as soon as they receive the completed form verifying eligibility. For more details, call DFAS at (800) 321-1080.

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**Virginia Vet Tax Exemption.** Virginia Attorney General decided that a new constitutional amendment passed by voters in NOV 2010 applies to more veterans than originally interpreted. The law, which exempts veterans with a 100-percent service-connected, permanent and total disability from paying property tax on their primary residence. The decision was made after several General Assembly members asked for clarification on the new amendment. Originally, many localities interpreted it as veterans who are rated as 100-percent disabled. However, many veterans are considered only partially disabled, but the VA rates them as totally disabled because they are unable to engage in substantially gainful employment. The law also applies to surviving spouses of such veterans if the veteran died on or after Jan. 1, 2011. [Source: Suffolk News-Herald article 19 Jul 2011]

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**Gravesite Flags.** VA announced changes that will allow flags to be placed on gravesites at National cemeteries on Memorial Day and any other day of the year on a case-by-case basis. Federal rules had previously prohibited placement of American Flags on any day other than Memorial Day.

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**Armed Forces Vacation Club.** The Armed Forces Vacation Club is a space-available program offering Department of Defense-affiliated people affordable condominium vacations at more than 3,500 resorts worldwide. Visit [www.afvclub.com/default.asp](http://www.afvclub.com/default.asp).

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**Space-A.** We have previously mentioned MWR lodging at Bellows AFS on Oahu, Hawaii [www.belloesafs.com](http://www.belloesafs.com) as one



of the places available to retirees. As a retiree, you can make reservation upto 60 days in advance. Here is an excellent video tour of their facilities at [http://www.dailymotion.com/video/xd6dsf\\_bellows-afs\\_shortfilms](http://www.dailymotion.com/video/xd6dsf_bellows-afs_shortfilms). Additionally, on November 10, 2010, Ground Breaking for the New Recreational Lodging Cabins took place. It is understood that the project is scheduled to be completed before this December.

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## October

**Publisher's note:** For those of you who receive this letter by regular mail and who are unable to obtain the desired information from links, consider contacting a Retired Activities Office. They will be happy to get the information for you.

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**COLA.** Inflation jumped 0.3% in August to 3.6% for the year. The 2012 COLA figure will depend on what happens to inflation in September. It should be somewhere between 3.4% and 3.7%, depending on whether inflation falls or rises in that final month of the fiscal year.

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**Next Seminar.** The Navy Region Southwest Annual Military Retiree Seminar and Resource Fair will be held on Saturday, 5 November 2011 at the Admiral Kidd's Conference Center located at 33050 Acoustic Ave, San Diego, CA 92136, from 0800 to 1300. Contact the Retired Activities Office, Naval Base San Diego at 619-556-8987 for additional questions.

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**Pay day change.** The Defense Accounting and Finance Service announced that paydays for military retirees will be changing to the first day of the month versus the first "business day." The change will affect the October 2011 and January 2012 payments which will be on September 30 and December 30 respectively. This change effects regular retired pay, Concurrent Retirement and Disability Pay and Combat Related Special Compensation. The new rule also applies to retiree allotments, garnishments and court-ordered former spouse and child support payments. The new rule doesn't affect annuity ([Survivor Benefit Plan](#)) payment dates.

According to DFAS, the 2011 National Defense Authorization Act requires future military retiree pay to be processed on the first day of the month. When that day falls on a weekend or national holiday, the pay date is moved to the previous business day. As previously noted, the Oct. 3, 2011 will be issued on Sept. 30, 2011 and the payment scheduled for Jan. 3, 2012, will be issued on Dec. 30, 2011. For the calendar year 2011, this means military retirees will receive 13 rather than the normal 12 payments. Retirees should be aware that the extra payday in the 2011 tax year could affect their taxes. DFAS recommends that retirees speak with a tax advisor, the Internal Revenue Service or their state tax authority to determine if their tax withholding will satisfy federal and state income taxes when they file returns next year. For tax year 2012 and beyond, retirees will receive their normal 12 payments.

*Guidance from DFAS:* If retirees need to make changes to their federal or state tax withholding, the quickest and most secure way to do so is through myPay. Available 24 hours a day, seven days a week, myPay enables eligible users around the world to make routine changes to their pay information, including tax withholding, that become effective within days.

Retirees who cannot access myPay can change federal withholding amounts by completing a new IRS Form W-4 or W-4P, or change state withholding amounts using a DD 2866. These

forms can be found by going to Google with the form number or visiting a local RAO. The forms should be mailed or faxed to the below address once completed:

Defense Finance and Accounting Service, U.S. Military Retired Pay, P.O. Box 7130  
London, KY 40742-7130 Fax: 800-469-6559

Note: It may take up to 30 days for changes to be made when mailing in a paper form. (Source: Terry Howell Military.com 5 September 2011)

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**USCG pay.** Coast Guard retirees can look up their pay account online 24/7 and make changes thereto with the same advantages as DOD retirees using MyPay. The Coast Guard site is [www.uscg.mil/ppc/ras](http://www.uscg.mil/ppc/ras). Note: This site contains a lot of information relative to CG retirees other than just pay issues.

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**TRICARE expanding vaccines.** TRICARE is expanding the number of preventive vaccines covered at retail network pharmacies and there is no copay. Until now, the majority of vaccines were only covered when obtained through a physician's office.

The expanded program covers immunizations for measles, mumps, shingles and many other preventable diseases. To see the expanded list of vaccines available from authorized TRICARE retail pharmacies visit [www.tricare.mil/vaccines](http://www.tricare.mil/vaccines).

It is recommended that you check ahead before making a trip to the pharmacy to make sure it's part of the TRICARE network and authorized to offer the vaccines. Ensuring that the pharmacy has the needed vaccine is also advised as some, such as shingles, may be in short supply. (Source: TRICARE note 11-51 August 22, 2011)

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**Zero Pharmacy copay.** Copayments for some medications provided through TRICARE Pharmacy Home Delivery are being reduced to zero. As of Oct. 1, 2011, Home Delivery beneficiaries may fill generic prescriptions at no cost to themselves.

Generic formulary drugs purchased through Home Delivery currently cost \$3 for a 90-day supply, but as of Oct. 1 the copayment drops to zero. The following changes to the TRICARE pharmacy copayments are scheduled to go into effect Oct. 1:

- Generic formulary drugs purchased at **retail pharmacies** will go from \$3 to \$5.
- Brand name formulary drugs from **retail pharmacies** will go from \$9 to \$12.
- Non-formulary medications will go from \$22 to \$25 in both retail and Home Delivery.

Brand name formulary drugs purchased through Home Delivery will have the same \$9 copayment. Copayments for prescriptions filled through Home Delivery cover a 90-day supply, but only a 30-day supply when purchased at a retail pharmacy. For more information about TRICARE pharmacy, the new copayment rates and Home Delivery, visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

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**A.O. Blue Water Claims Update.** Veterans who served aboard U.S. Navy and Coast Guard ships operating on the waters of Vietnam between January 9, 1962, and May 7, 1975, may be eligible to receive Department of Veterans Affairs (VA) disability compensation for 14 medical conditions associated with presumptive exposure to Agent Orange. An updated list of U.S. Navy and Coast Guard ships confirmed to have operated on Vietnam's inland waterways, docked on

shore, or had crewmembers sent ashore, has been posted at [www.publichealth.va.gov/exposures/agentorange](http://www.publichealth.va.gov/exposures/agentorange) to assist Vietnam Veterans in determining potential eligibility for compensation benefits.

VA presumes herbicide exposure for any Veteran with duty or visitation within the country of Vietnam or on its inland waterways during the Vietnam era. Comprehensive information about the 14 recognized illnesses under VA's "presumption" rule for Agent Orange is also located on the webpage. In practical terms, Veterans with qualifying Vietnam service who develop a disease associated with Agent Orange exposure need not prove a medical link between their illnesses and their military service. This presumption simplifies and speeds up the application process for benefits. For questions about Agent Orange and the online list of ships, Veterans may call VA's Special Issues Helpline at 1-800-749-8387 and press 3. When a claim is filed by a Veteran, **surviving spouse or child**, VA will determine whether the Veteran qualifies for the presumption of exposure based on official records of the ship's operations. Ships will be regularly added to the list based on information confirmed in these official records. Even if a Veteran is not filing a claim, a Veteran may conduct his or her own research and submit scanned documentary evidence such as deck logs, ship histories, and cruise book entries via email to [211\\_AOSHIPS.VBACO@va.gov](mailto:211_AOSHIPS.VBACO@va.gov)

Service on board ships anchored in an open water harbor, such as Da Nang Harbor, or on ships on other open waters around Vietnam during the war, is not considered sufficient for the presumption of Agent Orange exposure. For Veterans interested in obtaining deck logs, contact the National Archives at College Park, Md., at [www.archives.gov/dc-metro/college-park/researcher-info.html](http://www.archives.gov/dc-metro/college-park/researcher-info.html) . The Agent Orange Claims Processing System website located at [www.fasttrack.va.gov/AOFastTrack](http://www.fasttrack.va.gov/AOFastTrack) may be used to submit claims related to the three conditions added to the list of Agent Orange presumptives last year (Parkinson's disease, hairy cell and other chronic B-cell leukemias, and ischemic heart disease). This website makes it easy to electronically file a claim and allows Veterans and their physicians to upload evidence supporting the claim. It also permits online viewing of claim status.

Veterans claiming other conditions may file online at VA's My-eBenefits web site at: [www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal](http://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal) . They can check the status of their claim with a premium account (confirming their identity), and use a growing number of online services. Veterans may also enroll through their myPay or MyHealthVet accounts, by visiting their local VA regional office or Veteran Service Organization, or by calling 1-800-827-1000. [Source: VA News Release 2 Sep 2011]

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**Shift Colors.** With budgets dwindling throughout the military, the Navy in 2008 made the choice to put its retiree publication, *Shift Colors*, online only. However, many recipients did not know of the change so the Navy's Retired Activities Office and others were able to secure funding to publish one final issue. Ever since *Shift Colors* initially went online, there has been an effort to get it back in print. Failing that, to at least get one last issue out to let retirees know that the newsletter is still out there and can be accessed on the Internet. This last printed issue is to let our entire audience know of the change. Even if this is the last printed *Shift Colors*, it can be accessed online at [www.shiftcolors.navy.mil](http://www.shiftcolors.navy.mil). For more information, visit the *Shift Colors* website, at [www.npc.navy.mil/support/retired\\_activities](http://www.npc.navy.mil/support/retired_activities) or call the Navy Personnel Command Customer

Service Center at 1-866-827-5672.

**Reserve Affairs.** The Navy's Reserve Affairs staff is seeking input on a Retiree needs survey accessible at <http://www.surveymonkey.com/s/KK32K98>. This is a very quick, 10-question survey developed to help better prioritize and represent your interests. They are working with the Navy Retired Affairs Office to publish *Shift Colors* and meet the other retiree requirements/priorities. The online presence is the future of communication from the Navy to its retirees both through the *Shift Colors* website and on Facebook at <https://www.facebook.com/pages/Navy-and-Marine-Corps-Retirees/134031983278683>. (Source: *Shift Colors* fall 2011 issue.)

The **VA Loan** is a powerful Military Benefit. If you are thinking about purchasing a new home or refinancing one, remember that this loan is available to you. [Buy a Home](#) or [Refinance](#) at a historically low rate on up to \$1 Million in value.

**Discounts.** Military.com's Discount Center is full of military-only and friendly discounts. You'll find savings on everyday items and gifts and vacations. Link:

<http://www.military.com/military-report/deal-of-week-military-sized-savings-090511?ESRC=mr.nl>

**Wings, Wheels and Rotors** The annual Wings, Wheels and Rotors event will take place on Sunday, October 23, 2011, at the Joint Forces Training Base at Los Alamitos from 0900 to 1600. Hundreds of collective automobiles and nearly as many airplanes and helicopters will be exhibited. Some planes will be available for you to take a flight in. Vintage civilian and military air planes as well as newer military aircraft including the huge C-17 cargo transport will also be available.



There will be stage entertainment and many refreshment stands, some with seating in the shade. Plenty of parking at the large base is available including handicap spaces closer to the activity. The expo is now in its tenth year. Visit [www.wwexpo.net](http://www.wwexpo.net) for more details.

## November

**COLA.** It's official. The 2012 cost-of-living adjustment (COLA) for military retired pay, SBP annuities, Social Security checks, and VA disability and survivor benefits will be 3.6%, effective December 1, 2011. It will first appear in the January checks, which will be paid on December 30. But there are two categories of military retirees who won't receive a 3.6% COLA:

1. **2011 Retirees:** Servicemembers who retired during calendar year 2011 will receive a somewhat smaller, partial COLA for this year only, because they already received a January military pay raise (which also raised their 2011 retired pay).
2. **REDUX Retirees:** Servicemembers who entered service on or after Aug. 1, 1986 and elected to accept a \$30,000 career retention bonus at 15 years of service agreed to accept reduced retired pay and COLAs as a trade-off for the bonus. REDUX retirees' COLAs are depressed 1% below the normal COLA rate, so they'll see a 2.6% COLA.

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**Free Canes.** A national program, "Hugo Salutes Our Veterans," run by the Hugo Folding Cane Company, will provide at no charge 36,000 state-of-the-art Hugo Folding Canes to any U.S. Military veteran in need of mobility assistance.

The Hugo Folding Canes, which retail for \$29.99, will be distributed at all *Sam's Clubs* nationwide, **November 9, 10 and 11, 2011**. This program was started several years ago by AMG Medical, a Georgia-based company, in tribute to its employees who served in the military.

This might be a bit early to advertise something that won't be available until around Veterans Day, but NAUS is running the notice early as we heard there were many disappointed veterans last year who did not get the word early enough. Additional information can be accessed at the Hugo Salutes [website](#)

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Publisher's note: Most retirees reading this letter are not in the job market. However, some are. If you find this information useful or of interest, please let us know. It will help us decide whether or not to include similar information in future letters.

**Career Fair.** CivilianJobs.com will host a Career Expo *November 3, 2011* at Camp Pendleton, CA for the men and women who are transitioning from active duty to civilian life, **retirees**, etc. and their spouses so you may meet with local and national employers. If interested, you are encouraged to pre-register for the career expo at the [www.civilianjobs.com](http://www.civilianjobs.com) (Once at the website, click on Job Fairs for a list of countrywide fairs and select Camp Pendleton) website in order to take advantage of the matching process which enhances your career expo experience. The site's flyer also contains driving instructions. You may upload your resume **and pre-register for the event** to have your skills matched against all attending employers. Those employers will be sent a copy of the matched resume prior to the expo. Upon signing in at the career expo, pre-registered candidates will be given a list of employers their skills and geographical preference matched with. ***These events are open to all military ID card holders and their spouses.*** Should you have questions about the career expo or registering on the website call (678) 819-4132.

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**All Services' Exchange.** There is an online website that contains items from six exchanges—VA, Navy, Army and Air Force, CG, and USMC— in one or you can select a tab to a specific exchange such as the Coast Guard Exchange, Marine Corp Exchange or the VA's Canteen. Prices are what you would expect at an Exchange and the items are TAX FREE. The site is: [www.shopmyexchange.com](http://www.shopmyexchange.com) . Online savings are said to be 10% to 20%.

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**Retiree Exchange Survey.** The AAFE Exchange, formerly known as the base or Post Exchange, wants to hear from military retirees. To take an eight-question survey, visit: [www.shopmyexchange.com/retired](http://www.shopmyexchange.com/retired).

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**Free B&B.** Innkeepers want to say thank you to those who've served their country by inviting veterans to wake up on 11-11-11 in a B&B. Inns and B&Bs throughout North America will open their doors on **Thursday, November 10, 2011** to active and **retired** military and vets and one guest by offering a free room to those who've served in the military. While hundreds of inns and B&Bs have signed on to provide rooms, they will be reserved quickly, so review the list at <http://www.betterwaytostay.com/current-promotions/bbs-for-vets> for innkeepers in the U.S. who

are participating in the program and reserve your room while space is available. For a complete list of Canadian inns and B&Bs participating in the B&Bs for Vets program, refer to the B&Bs for Vets page <http://www.bbcanada.com/bbforvets> and search by province. The entire B&B industry wants to thank all those who are presently serving or have served to protect our freedom. [Source: <http://www.betterwaytostay.com/current-promotions/bbs-for-vets> Sep 2011]

**ID card.** As part of a campaign to protect military-issued identification cardholders from identity theft, officials are continuing to issue cards with new, unique ID numbers. When current cards expire, they will be replaced with new cards having a Department of Defense ID number printed in the Social Security number field. Besides the DOD ID number, beneficiaries will have a DOD benefits number printed on their card.

Although retiree ID cards do not have an actual expiration date, there is a Medicare eligibility date printed on the card's back side. If that date is too long to wait, or it has already passed, retirees can get a new card when their dependent's card expires. If they have no dependents, or it is too long to wait, they can contact an ID card issuing facility to arrange for a new card at anytime.

Every DOD ID card will have a DOD ID number printed on it. Dependent ID cards will not have the DOD ID number of their sponsor, but have their own number.

The Social Security number will continue to be in the bar codes for now; however, the SSN Reduction Plan calls for number removal from bar codes beginning in 2012. To determine the nearest facility, click [here](#). (Source: Air Force *Afterburner*)

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## **Veterans Day Events.**

**Golden Corral Military Appreciation** - Golden Corral restaurants will host their Military Appreciation on Monday 14 NOV with a meal at no cost for all military active, retired and veterans. No proof is required to enjoy this buffet meal. Guests of veterans will have to pay the regular meal price. No take outs. For more information refer to <http://goldencorral.com/military/faq.asp>. If you have questions, can contact their Corporate Headquarters at Golden Corral Corporation, 5151 Glenwood Ave., Raleigh, NC 27612 919-781-9310. Headquarters says *"You will need to contact the location you are planning to attend to find out their specific hours as some of the locations are making adjustments to accommodate the veterans."*

**Applebee** restaurants will again provide a meal at no cost for all military active, retired and veterans on Thursday, 10 November 2011. All military retirees are eligible. Proof of service is required in the form of a Service Retired I.D. card or other such proof. For a restaurant near you go to [www.applebees.com](http://www.applebees.com).

**National Parks.** Several National Parks will offer fee-free days at more than 100 national parks that usually charge entrance fees. Visit one of your [national parks on Veterans Day](#), 11-13 November 2011, and you won't be charged an entrance fee. And making the fun even more affordable, many national park concessioners are joining the National Park Service in welcoming visitors with their own special offers.

**McCormick & Schmick's Complimentary Lunch or Dinner.** The McCormick & Schmick's [Veterans Appreciation Event](#) on Sunday, November 13, 2011 is offered at

participating restaurants to veterans defined as a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable. McCormick & Schmick's is partnering with its website developer The Revere Group to highly encourage reservations for the Veterans Appreciation Event, as tables fill up quickly for this event each year. Guests can easily make their reservations online through the restaurant's website at [www.McCormickandSchmicks.com](http://www.McCormickandSchmicks.com).

**Outback Steakhouse.** As an expression of Outback Steakhouse's appreciation to our Country's veterans and active duty military\*, a free *Bloomin' Onion* and beverage of choice (one non-alcoholic drink or one draft Anheuser Busch beer except where prohibited by law) will be available to them at every Outback in the country on Veterans Day. [Learn more](#). Please visit [www.outback.com](http://www.outback.com) for locations.

**Grace for Vets Offers Free Carwash.** The Grace for Vets Program honors all veterans and military personnel by giving them a free carwash on Veterans Day, 11 November. The program has carwashes participating in all 50 states and includes 467 carwash companies representing 1,181 carwash locations. For more information and to find participating carwashes, visit the [Grace for Vets website](#).

**Veterans Day in Virginia.** A list of Veterans Day Events and Memorials in the state of Virginia is available on the [Vacation in Virginia website](#). Hotels, bed-and-breakfasts, and inns across Virginia are offering special rates, reductions and promotions for Veterans Day. National Parks and National Park Service sites are also free to all visitors on Veterans Day in Virginia.

**Knott's** annual tribute to the Military, past and present, starts November 1st. FREE admission for Veterans or current serving military personnel and one guest with proper I.D. presented at turnstile. The eligible person must be present. Dependent I.D.s will not be accepted. Plus purchase up to six additional tickets for just \$17.00 each! Ends Thanksgiving Day. Tickets can be purchased at Knott's. Check out Knott's Berry Farm's Website: <http://www.knotts.com/public/admission/prices/deals.cfm>

**JFTB.** There will be vendors offering valuable information and resources to veterans along with free food, entertainment, free haircuts and manicures, activities for children of all ages, and a raffle at the Los Alamitos Joint Forces Training Base. For more information Laura Herzog (562) 522-5040 or the Veterans' Center (562) 826-5353.

**Divorce - Survivor Benefit Plan.** A divorce's impact on a retiree's Survivor Benefit Plan election depends not only on his or her wishes, but also on the requirements imposed by the court-ordered divorce decree. If a divorce decree contains no language mandating the retiree's need to elect former-spouse coverage, then the retiree has complete freedom to either have the former spouse removed from the SBP or to voluntarily continue the coverage. When a former spouse is removed from the SBP, any premiums deducted beyond the date of divorce will be refunded. Should the retiree decide to voluntarily cover his or her former spouse under the SBP, there is a one-year time limit after the date of divorce to make that election. The election must be made in writing using a DD Form 2656-1, Survivor Benefit Plan Election Statement for Former Spouse Coverage, signed by the retiree and the former spouse and submitted to the Defense Finance and Accounting Service Retired and Annuity Pay section. For more

information, click [here](#) or contact Air Force Retiree Services at 800-531-7502. (Source: Air Force Afterburner)

**AFVC.** Last March and again in September we mentioned the Armed Forces Vacation Club (AFVC), which is a space-available program offering Department of Defense-affiliated people affordable condominium vacations at more than 3,500 resorts worldwide, as a club that can save you money. A fellow retiree gave it a try and sent us this report:

*A couple of months ago you placed information about the AFVC in the newsletter. I checked it out and rented a time share in the French Quarter of New Orleans. Thank You. My wife and I stayed for one week and enjoyed the experience greatly. Nice clean place and near everything. While there I attended a three day conference where other attendees I knew paid over \$200.00 an night. I did not tell them that I was paying \$119.00 a night taxes included. Thank you again for the information. It worked out great for my wife and I. Art Brown, Gysgt Retired.*

If you are interested or curious, check out the club at [www.afvclub.com](http://www.afvclub.com) or call (800) 724-9988. If you stay at one of the condos, consider letting us know about your experience.

## December

**Recipe Contest.** The Defense Commissary Agency and the Army and Air Force Exchange Service are offering shoppers an opportunity to win shopping sprees by entering your favorite recipes. From now until midnight Dec. 31, commissary and exchange shoppers can go online to enter their favorite holiday family recipe in one of three categories: main dish, side dish or dessert. Participants must submit a description of the recipe, 50 words or less, or the origin of the recipe. Recipes must include specific ingredient measurements and preparation directions. Limit two entries per immediate family. For more information, visit the Shop My Exchange website, the Commissaries.com website at [www.commissaries.com/](http://www.commissaries.com/), or contact your local commissary.

**Exchanges – Credit Cards.** This year so far, bank-issued card processing expenses at Army & Air Force Exchange Service facilities are already up nearly 12 percent, sapping more than \$50 million from the Exchange and, in turn, critical funds that could be used for morale, welfare and recreation programs. Last year, total fees topped the \$89 million mark.

One way patrons can help reduce costs and strengthen their Exchange benefit is to take advantage of the Exchange's exclusive MILITARY STAR® Card. Unlike bank cards, profits generated from the MILITARY STAR® Card are shared with military communities through contributions to the military service's quality-of-life funds. This card is accepted at all Army and Air Force, Navy, Marine Corps and Coast Guard Exchange activities, as well as the Exchange Catalog and the Exchange Online store at [www.shopmyexchange.com](http://www.shopmyexchange.com) [ <http://www.shopmyexchange.com/> ].

You can learn more about the MILITARY STAR® Card by visiting [www.shopmyexchange.com](http://www.shopmyexchange.com) [ <http://www.shopmyexchange.com/> ] and clicking "Credit Services."

The Army & Air Force Exchange Service has the dual mission of providing authorized patrons with articles of merchandise and services and generating non-appropriated fund earnings as a supplemental source of funding for military Family and Morale, Welfare and Recreation

(FMWR) programs. To find out more about the Exchange history and mission or to view recent press releases please visit our Web site at [www.shopmyexchange.com](http://www.shopmyexchange.com) . (Source: Army & Air Force Exchange Service Public Affairs\* NEWS RELEASE: 11-051 Oct. 27, 2011)

**Commissary Gift Cards.** During the holiday season, a Commissary Gift Card can be an easy option for anyone to extend the gift of groceries to servicemembers and their families. The Commissary Gift Card comes in denominations of \$25 and \$50. Anyone can purchase a card [online](#), or in a commissary. However, only authorized commissary customers can use it in a commissary. The cards are available at all commissaries worldwide and can be shipped anywhere in the United States and to APO, FPO or DPO addresses. For more information, visit the [Commissaries.com website](http://Commissaries.com). (Source: DeCA Week of November 28, 2011)

**Death notifications.** Survivors can now use a “fast form” to report the passing of a retiree on the Internet rather than waiting on the phone. The DFAS Form 9221 for notification of death can be processed quicker than faxed or mailed forms and they save paper and postage costs. Officials warn that if a survivor doesn’t receive confirmation of receipt from DFAS within 48 hours of submitting the form, they should call 800-321-1080.

The form can be completed and submitted online from the privacy of a customer's home, or with the help of a casualty assistance representative. Submitting the form initiates all of the same actions a DFAS customer care center representative would:

- The retiree's account will be suspended to avoid release of monthly payments.
- A Standard Form 1174 claim form will be sent to the retiree's arrears-of-pay beneficiary.
- If the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, an annuitant care package will be sent to the beneficiary.

The notification-of-death form is only for reporting the death of a military retiree. Annuitant deaths must still be reported to one of the DFAS customer care representatives at 800-321-1080. To access the notification of death fast form, click on the link at <http://www.dfas.mil/retiredmilitary/forms.html>. (Source: Release No. 11-04-11 Nov. 7, 2011)

**eRAS.** Retirees, who use DFAS’s “myPay,” probably know that DFAS recently announced a new monthly *electronic Retiree Account Statement* (eRAS) is now available on myPay. Others, who have not used myPay, should consider doing so.

With your eRAS, you now—as of 1 November—have the convenience of viewing your account statement every month and managing your account all in one place -- myPay. Your eRAS provides a complete summary of your pay, deductions and benefits. It includes information about your allotments, income tax withholdings, direct deposit and a Survivor Benefit Plan (SBP) counter that shows plan members how much longer they have to pay premiums. It is available by the first of every month. You can click the link to log in, or to sign-up for myPay, and access your first monthly eRAS. <https://mypay.dfas.mil>.

**Retired pay.** The Defense Finance and Accounting Service (DFAS) asks military retirees to designate an arrears-of-pay (AOP) beneficiary and update their designation as often as necessary. The money earned but not paid in the final month of a retiree's life goes to whoever is listed as his or her AOP beneficiary. DFAS will also contact this person for help with closing the retiree's account. A lot of retirees procrastinate on planning for the day they die, according to DFAS officials, but neglecting to prepare for the future can cause financial hardship for the people retirees care about most.

All military retirees should check the back page of their most recent Retiree Account Statements to make sure the AOP beneficiaries listed for their accounts are indeed the people they want to receive their final prorated paychecks. Retirees can choose anyone, from family members to friends to associates, to be their AOP beneficiary; however, if they do not designate someone, the payment of any money that remains in their retirement account at the time of death could be greatly delayed. It can take many months to locate a retiree's survivors, identify who is legally entitled to their pay, and then make the payment. Fortunately, this situation is easy to prevent, said officials.

To designate or change an AOP beneficiary, retirees should:

1. Complete a Designation of Beneficiary Information Form (DD Form 2894) available at [www.dfas.mil/dfas/retiredmilitary](http://www.dfas.mil/dfas/retiredmilitary).
2. Sign and date the form. (Unsigned and undated forms will not be processed.)
3. Mail the form to DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY 40742-7130, or fax it to 800-469-6559.

Officials say it is vital to notify DFAS of any changes in an AOP beneficiary's contact information. Otherwise, all correspondence will be sent to the wrong address, further delaying closure of the account. You can use the steps above to notify DFAS if a beneficiary's name or contact information changes. (Courtesy of DFAS)

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**TRICARE Prime Fees.** Military retirees enrolling in the TRICARE Prime health plan after October 1, 2011, will begin paying slightly higher annual fees, but fees for retirees currently enrolled in the program will remain at \$230 and \$460 per year (for individual coverage and family coverage, respectively) until Oct. 1, 2012. The fees for new enrollees will be \$260 per year for members and \$520 per year for members and family, an increase of \$2.50 per month for individual members and \$5 per month for members and family. The change does not affect survivors of active duty deceased sponsors or medically retired service members and their families. Visit [www.tricare.mil/costs](http://www.tricare.mil/costs) for more information about TRICARE Prime enrollment fees.

**TRICARE For Life Handbook.** This product is now available for download at: <http://www.tricare.mil/tricaresmart/product.aspx?id=502&CID=145&RID=1>  
Sign up for TRICARE e-mail updates at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions).  
Connect with TRICARE on Facebook and Twitter at [www.facebook.com/tricare](http://www.facebook.com/tricare) and [www.twitter.com/tricare](http://www.twitter.com/tricare). (Source: TRICARE October 2011)

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**GI Bill.** You younger retirees are reminded that the Post-9/11 GI Bill provides up to **100% Coverage of Tuition and Fees**. Think about taking the next step and find **Schools with VA Approved Programs** - It's important to compare school to find the one that best meets your specific needs.

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**Veterans' Homes.** For more than 150 years, veteran Airmen, Marines, Sailors and Soldiers have been welcome at the Armed Forces Retirement Home's two campuses. Mississippi's new Gulfport campus (shown at right) and the campus in Washington, D.C., provide services and amenities rivaling those found throughout the United States. For those who meet the eligibility requirements, there are no initiation or registration fees. Visit [www.afrh.gov](http://www.afrh.gov) online or call 800-422-9988 for more information.



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**VA Home Loans.** The VA's Home Loan Guaranty Program makes home ownership more affordable for veterans and eligible surviving spouses by permitting low or no down-payment loans and by protecting lenders from loss if the borrower fails to repay the loan.

Depending on the situation, VA's loan specialists can intervene on a veteran's behalf to help pursue home-retention options such as repayment plans, forbearances and loan modifications. When home retention is not an option, sometimes VA can help arrange a sale, or a deed-in-lieu of foreclosure, both of which are better options for veteran borrowers than foreclosure.

To obtain more information about the VA Home Loan Guaranty Program, you can call VA at 877-827-3702. Information can also be obtained at [www.benefits.va.gov/homeloans/veteran.asp](http://www.benefits.va.gov/homeloans/veteran.asp) <<http://lyris.dmasa.dma.mil/t/2455900/6478308/12832/0/>> . (Courtesy of VA Release No. 08-10-10).

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**Tricare Overseas Program.** The new TRICARE Overseas Program gives beneficiaries easier and greater access to health care outside the United States. International SOS Assistance, TRICARE's overseas contractor, is partnering with military treatment facilities (MTFs) to give Department of Defense beneficiaries comprehensive health care services. International SOS operates provider networks around overseas MTFs, and in remote locations to better serve TRICARE beneficiaries.

To make sure this information finds its way into the right mailboxes – both real and virtual – beneficiaries can update their DEERS records in several ways. The options include doing it in person at a military ID card issuing facility, online and by phone, fax or mail. To verify or update an address:

- In person, find the nearest ID card office at [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi)
- Online, go to [www.dmdc.osd.mil/appj/address/](http://www.dmdc.osd.mil/appj/address/)
- By phone call 1-800-538-9552 (1-866-363-2883 TTY/TDD)
- By faxing dial 1-831-655-8317;
- Mail address changes to:  
DMDC Support Office  
400 Gigling Road  
Seaside, CA 93955-6771

For more information about DEERS, go to [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS). Learn more about the TRICARE Overseas Program go to [www.tricare.mil/overseas](http://www.tricare.mil/overseas). Overseas beneficiaries who'd like to keep up with TRICARE benefit information via e-mail can sign up for updates at [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). (Source: Tricare No. 10-75 of Aug 2010).

4th of July		1099R.....	12
Knott's and JFTC .....	29	Address Changes.....	13
AAFE		eRAS.....	45
Online.....	21	Facebook.....	11
AAFES		Pay day change .....	37
Hiring .....	28	Retired pay .....	45
AFVC.....	14, 15, 43, 44	Tax Information .....	5
Agent Orange		<u>Discount</u>	
Blue water .....	38	Tickets.....	11
Claims .....	26	Discounts.....	40
Armed Forces Vacation Club.....	14, 36	Exchange	
Army birthday.....	22	All Services.....	41
B&B .....	41	Credit cards .....	44
<u>Benefits</u>		Flowers.....	18
State.....	11	Retiree survey .....	41
Blue Angels.....	31	<u>Exchanges</u> .....	12
Buddy .....	22	Online.....	25
Burial		Experience Wanted .....	24
Locations.....	28	<b>Expo</b> .....	21, 31, 32, 33
<u>Burial and Memorial Benefits</u> .....	8	Eye Exams/Glasses. ....	35
Canes.....	40	<u>Fitness</u> .....	14
Career Fair .....	41	Generic drugs .....	27
Cemeteries.....	24	GI Bill .....	2, 7, 46
<u>Cemetery</u>		Gift Card	
Spouse Interment .....	5	Gift Card .....	31
Certificates		Gravesite Flags.....	36
Memorial.....	20	Health application	
Changes		Health application .....	23
Changes.....	30	Hearing Aid.....	17
Coast Guard Air Station		Hearing Aides .....	17
Borinquen in Puerto Rico.....	28	ID card .....	12, 15, 16, 18, 31, 41, 42, 47
COLA.....	2, 3, 4, 15, 22, 29, 33, 37, 40	ID Card	
<u>Commissaries</u> .....	11	Offices.....	20
Commissary .....	14	ID Cards .....	12
Agent.....	19	SSN .....	15
Gift cards.....	4, 31, 44, 45	Jobs Center.....	30
Sale.....	11, 19, 21, 31, 32	Legal	
<b>CRSC</b> .....	18	Wills.....	21
Cruises.....	15	Legal assistance .....	16
<u>DBIDS</u>		Loans	
Feedback .....	6, 17	Loans.....	19, 30
DD-214 .....	22	Locating military bases .....	32
Death		Locator	
Notifications.....	45	Installation.....	16
<u>DFAS</u>		Long Term Care .....	34

Medals		Tax Exemption	
New .....	22	Virginia .....	36
Medical— .....	18	Travel/Lodging deals .....	28
Mesothelioma.....	27	Tricare	
<b>Navy or Marine Corps</b>		Cancer screenings .....	27
Navy or Marine Corps .....	29	Endoscopic procedure.....	27
<u>Nursing Facilities</u> .....	9	Overseas program .....	47
Pay Beneficiary .....	26, 30	Prime .....	17
Pay day change .....	37	<b>TRICARE</b>	
Pharmacy		Dental.....	17
Copay .....	38	Expanded prescription9, 10, 13, 14, 17,	
Pharmacy.....	28, 31, 34	19, 23, 27, 28, 30, 31, 33, 34, 35	
prescription .....	35	ID Theft.....	13
Presidential Memorial Certificates .....	20	Mail pharmacy .....	19
<u>Publisher’s note</u> .....	9, 37	Online.....	34
Recipe Contest .....	44	Prime fees.....	46
<u>records</u>		Reserve Retirees.....	13
Replacement.....	9	Vaccines.....	38
<u>Records</u> .....	6	Young Adult.....	33
Reserve Affairs .....	39	<b>TRICARE For Life</b>	
Retired Activities Office .....	14	Handbook .....	46
<u>Retired Activities Offices</u> .....	14	Tricare Prime .....	35
Retired Military Almanac .....	20	<b><u>TYA</u></b>	
Retiree Expo.....	21	TYA .....	23
<u>Retirement Spots</u> .....	10	<b>USCG</b>	
Reunion		Pay.....	37
USS Guadalupe.....	25, 32	<u>USO</u> .....	8
USS Washburn.....	25	<u>VA</u>	
USS William H Standley (CG 32).....	21	Aid & Attendance .....	10
<b>SBP</b> .....	36	Gloden Age Games .....	7
Divorce.....	43	Home loans .....	47
Participant .....	8	Home Loans .....	19
Scholarships .....	29	Loans.....	40
Seminar .....	37	Vacation Club .....	14
Shift Colors .....	9, 39	<u>Vehicle Decal</u>	
Skilled Nursing .....	9, 33	Renewal Online.....	8
Space-A.....	15, 18, 28, 32	<b>Veterans</b>	
Bellows AFS .....	36	Home.....	16
Flights .....	18	Veterans Day Events.....	42
SSN .....	26	Veterans’ Homes.....	46
State Parks		Vietnam War Memorial .....	24
Recreation passes .....	28	<b>Volunteers</b>	
Super Club .....	25	Wanted .....	25
Supplemental Plans		Wings, Wheels and Rotors.....	40
Supplemental Plans.....	23		

