



RETIRED MILITARY NEWSLETTER

2012



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AAFES – Sears. This is something new that may be beneficial to retirees, who are not in the vicinity of an exchange as well as those who are.

The Army & Air Force Exchange Service has taken the hassle and expense out of getting new furniture, appliances and mattresses home and installed by partnering with Sears Home Delivery.

Through this service, shoppers making purchases prior to 1500 often can schedule delivery for the very next day. A two-hour window is set the evening before the uniformed Sears crews deliver. Services range from \$79.95 to \$94.95.

In addition to delivery and installation, old appliances, mattresses and furniture are hauled away for \$10 per delivery,

one for one (i.e. buy a new mattress, the old one can be hauled away). More technical installations or required assemblies can be arranged directly at the Exchange. (Source: NEWS RELEASE: 11-066 Dec. 19, 2011 EXCHANGE MEDIA CONTACT: Chris Ward – wardchr@aafes.com)

AAFES Valentines for Vets. Now in its second year, “Valentines for Veterans” [<http://www.flickr.com/photos/aafespa/6690741735/sizes/z/in/photostream/>] is an annual Exchange campaign to send greetings to local Veterans Administration hospitals, Fisher House locations and military retirement facilities.

To send free Valentine’s Day cards, you can simply stop by participating Exchange facilities through Feb. 6th and fill out cards provided, or bring their own cards to drop off. The Exchange will arrange for delivery to local veterans on or before Valentine’s Day.

Vehicle Decals. The USAF has discontinued the issue of base decals. It was earlier reported the Department of Defense was planning to eliminate decals for all military bases/posts. It now appears that the services, other than the Air Force, will continue issuing and requiring base decals for the time being. Suggest you continue to register your vehicles when your current registration expires. For those proactive people who wish to avoid lines at Pass & ID there is an online service available for vehicle decal renewal (see below link.) Allow 2-4 weeks for processing and mailing of your decal. (CNRSW) <https://www.pid.cnic.navy.mil/> .

USAF Enlisted Village. The Air Force Enlisted Village is offering a "New Year, New Beginning" move-in special for Bob Hope Village and Teresa Village. The special features no waiting time and no first-month service fee when a lease is signed for either community before Feb. 15. One- and two-bedroom apartments are available with basic cable, water, sewer and trash; maintenance and grounds keeping; free laundry facilities; ample parking; and security. For more information, call the admissions office at 800-258-1413 to discuss eligibility regarding this special offer. This special is available for a limited time and some restrictions may apply. For more information about the villages, visit the [Air Force Enlisted Village website](#) The Air Force Enlisted Village was founded in 1967 to provide a safe, secure and dignified place for indigent surviving spouses of retired Air Force personnel. The Village's primary goal and focus is to "Provide a Home," and financial assistance to these women. The surviving spouse with the greatest need is cared for first and none are refused assistance due to financial status. Low pay and frequent military moves leave some spouses without careers, home equities, retirement plans or any significant assets. Surviving spouses requiring financial assistance live here among peers sharing memories of Air Force life without the stigma normally associated with subsidized housing facilities.

Ships with Exposure to Agent Orange. The Department of Veterans Affairs (VA) recently announced that veterans who served aboard Navy and Coast Guard ships operating on the waters of Vietnam between January 9, 1962, and May 7, 1975, may be eligible to receive VA disability compensation for 14 medical conditions associated with presumptive exposure to the Agent Orange herbicide. To assist Vietnam veterans in determining potential eligibility for compensation, the list of 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/shiplist/list.asp and is also available at www.fra.org/agentorange; 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.

VA VMLI Program. The Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled veterans and service members. It is designed to pay off home mortgages of disabled veterans and service members in the event of their death. Only veterans and service members who have received a Specially Adapted Housing Grant from VA are eligible for VMLI. This is a grant to help a disabled veteran or service member build or modify a home to accommodate his or her disabilities. VMLI provides up to \$150,000 mortgage life insurance. VMLI is payable only to the mortgage holder (i.e., a bank or mortgage lender), not to a beneficiary. The amount of coverage will equal the amount of the mortgage still owed. Formerly the maximum could never exceed \$90,000. However, The VA recently announced that effective 1 OCT the maximum amount increased from \$90,000 to \$150,000, , under the Veterans' Benefits Act of 2010. Maximum coverage will further increase from \$150,000 to \$200,000 after 1 JAN 2012. VA sent notification letters to eligible VMLI policyholders on 1

SEP to inform them of the increases. The letters included a form for policyholders to make their VMLI coverage selection.

Veterans must apply for VMLI before their 70th birthday. VMLI is decreasing term insurance which reduces as the amount of the mortgage reduced. VMLI has no loan or cash values and pays no dividends. To determine premiums refer to the VMLI Premium Calculator at <https://insurance.va.gov/VMLICalc/VMLICalc.asp>. Veterans or service members who receive a grant for the purchase of Specially Adapted Housing are advised by Loan Guaranty personnel at their interview of their eligibility for life insurance to cover the unpaid mortgage on their home. The Specially Adapted Housing Agent will help the veteran or service member complete VA Form 29-8636, Application for Veterans' Mortgage Life Insurance. If a veteran or service member does not apply for VMLI coverage at that time, VA will send a letter informing them that they are eligible for such coverage. In addition to completing VA Form 29-8636, the veteran or service member must provide information about their current mortgage. The VA Form 29-8636 can be completed on line and downloaded at <http://www.insurance.va.gov/gli/forms/29-8636.htm>. [Source: <http://www.insurance.va.gov/gli/buying/VMLI.htm> Nov 2011

TRICARE mail-order pharmacy. TRICARE is exploring ways to control costs while continuing to provide the best health care possible, they are 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.



TRICARE's beneficiaries filled 10.5 million prescriptions through home delivery in 2009. That is up from more than 9 million in 2007, but still represents only about 8 percent of the 130 million prescriptions filled in 2009. 37% of those prescriptions -- just over 48 million -- were filled at military medical facilities, which is the least expensive delivery method for the Defense Department, and patients pay no co-payment. However, getting prescriptions filled at a military facility is not always convenient for beneficiaries so many are increasingly turning to retail pharmacies within the TRICARE network. 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.

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 <http://www.express-scripts.com/TRICARE/homedelivery/> . (Source: Tricare Website.)

Widowed Spouse DIC. A widowed spouse who is in receipt of Dependency & Indemnity Compensation (DIC) can remarry at age 57 or later and continue receiving DIC. The VA

requires the following administrative measures be followed. The completed forms and photocopy of the marriage certificate should then be taken or mailed to the VA Regional Office:
Complete VA Form 21-686c – Declaration of Status of Dependents
Complete VA Form 21-4138 – Statement in Support of Claim
Provide photocopy of marriage certificate
You can find these forms online or through your Retired Activities Office.

MWR Winter. We generally think about taking trips to warm climates but maybe you should broaden your thought process and consider Alaska in the winter. The Army MWR at their Seward Resort is a place you might find of interest. It is known as a great place to go salmon and halibut fishing in the summer. Now they have things happening in the winter too. If interested, check out their site at <http://www.sewardresort.com/index.html> . Getting to Anchorage is something you can do on space-A.



Seward Alaska Resort

If you are interested in something in the lower 48 you might look into the USMC cabins at Big Bear, California. There are skiing lifts, etc. nearby and, if you want to get out of the snow for a while, it is only a couple hours drive to Los Angeles where it was in the mid-70s on Christmas day. Check out their site at <http://www.mccsmiramar.com/bigbear.html> .



How to contact us

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[Retired Activities Website](#)