
GUAM RETIREE NEWSLETTER
Andersen Air Force Base, Guam
September 2011 – Issue 3
"Still Serving"



Military health care costs, earned military retirement pay and benefits, homeless Veterans, appropriate cost of living adjustments?

Warning: The one item of most interest to **retired Military** is ... Will Yours Be One of Them? We want to relate to and solve your retiree needs ... please let us know what it's all about.

Hafa Adai and Greetings Fellow Military Retirees, Spouses, and Widows of all Military Services,

First and foremost, hi and **thank you for your service to our nation and your extraordinary contributions toward shaping our country's history and future.**

Thank you for your continuous "standing ovation" and positive feedback of your "Guam Retiree Newsletter," website, and Retiree Activities Office (RAO) support and services.

Besides masking (i.e., blind courtesy copy) your address on our e-mail distribution list for privacy, we also begin to send out weekly e-mails about "Happenings on Andersen Air Force Base." We hope these messages will keep you updated on base services and support. Kudos to 'Cope' Leuenberger for both ideas!

Additionally, we will be sending out a Special Edition of your "Guam Retiree Newsletter", which will singularly, exclusively, and totally focus on your upcoming **Retiree Appreciation Day planned for Saturday, 5 Nov 2011 on Andersen AFB.** You can register/sign-up online at: <http://36fss.com/retiree.html>.

Let's continue to "Keep it R.E.A.L.:" sound the alarm, make some noise, and roll out the red carpet ... we're honored to serve You!

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1) RELATE Genuinely to the Retiree-related Problem or Issue You Want or Need to Solve

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Warning: *The one item of most interest to **retired Military** is ... Will Yours Be One of Them?*

The following editorial by Ken Burger, was originally published in *The Charleston Post and Courier* newspaper (Thursday, March 4, 2010) and republished on the Guam U.S. Air Force Veterans (GUSAFV) website (Monday, March 21, 2011). Thanks to Bill Borja of GUSAFV for sharing this editorial; he received this from a off-island friend and thought it might bring back some wholesome memories while serving in 'BLUES' ... Does it bring back those memories for you?)

YOU CAN LEAVE THE MILITARY -- BUT IT NEVER REALLY LEAVES YOU

By Ken Burger, *The Charleston Post and Courier* newspaper (Thursday, March 4, 2010)

Occasionally, I venture back out to the air base where I'm greeted by an imposing security guard who looks carefully at my identification card, hands it back and says, "Have a good day, tech sergeant."

Every time I go back onto Charleston Air Force Base it feels good to be called by my previous rank, but odd to be in civilian clothes, walking among the servicemen and servicewomen going about their duties as I once did, years ago.

The military is a comfort zone for anyone who has ever worn the uniform. It's a place where you know the rules and know they are enforced -- a place where everybody is busy but not too busy to take care of business.

Because there exists behind the gates of every military facility an institutional understanding of respect, order, uniformity, accountability and dedication that becomes part of your marrow and never, ever leaves you.

Personally, I miss the fact that you always knew where you stood in the military, and who you were dealing with. That's because you could read somebody's uniform from 20 feet away and know the score. Service personnel wear their careers on their sleeves, so to speak. When you approach each other, you can read their name tag, examine their rank and, if they are in dress uniform, read their ribbons and know where they've served.

I miss all those little things you take for granted when you're in the ranks, like breaking starch on a set of fatigues fresh from the laundry and standing in a perfectly straight line military formation that looks like a mirror as it stretches to the endless horizon.

I miss the sight of troops marching in the early morning mist, the sound of boot heels thumping in unison on the tarmac, the bark of sergeants and the sing-song answers from the squads as they pass by in review.

To romanticize military service is to be far removed from its reality, because it's very serious business -- especially in times of war.

But I miss the salutes I'd throw at officers and the crisp returns as we criss-crossed on the flight line. I miss the smell of jet fuel hanging heavily on the night air and the sound of engines roaring down runways and disappearing into the clouds.

I even miss the hurry-up-and-wait mentality that enlisted men gripe about constantly, a masterful invention that bonded people more than they'll ever know or admit. I miss people taking off their hats when they enter a building, speaking directly and clearly to others and never showing disrespect for rank, race, religion or gender.

Mostly I miss being a small cog in a machine so complex it constantly circumnavigates the Earth and so simple it feeds everyone on time, three times a day, on the ground, in the air or at sea.

Mostly, I don't know anyone who has served who regrets it, and doesn't feel a sense of pride when they pass through those gates and re-enter the world they left behind with their youth.

I wish I could express my thoughts as well about something I loved -- and hated sometimes. Face it guys - we all miss it.....Whether you had one tour or a career, it shaped your life.

"A veteran is someone who, at one point in his or her life, wrote a blank check made payable to 'The United States of America'... how very true!

2) ENVISION the End Result of Your Want or Need

Laugh Goodbye to Your Retiree Worries ... Contact Your RAO for its' Resolution

As a summary to some questions we received over the phone or via e-mail, the results/status follows:

Can a drive-up window be installed for a Pentagon Automated Teller Machine (ATM)?

As briefed, this installation is a commercial process and requires a study by the Pentagon Credit Union (PFCU). The Bank of Guam (BOG) has expressed an interest in setting up a drive through ATM, potentially placing an ATM in the BX parking lot.

The plan is to move the BOG and PFCU into the Arts and Crafts building, adjacent to the HotSpot. Then a drive-thru and ATM capabilities would be added. The delay is a funding issue to move Arts and Crafts into the plaza across the street where the Shoppette and Bowling Center is. Estimated Completion Date (ECD) is To Be Determined (TBD) (Open)

Why doesn't the Wing Commander have a "Commander's Hotline" or Actionline"? Completed 12 May 011 (Closed)

Thanks to a persistent effort by the Public Affairs Office, the Commander's Action Line policy letter was signed and you may e-mail any base issues or observances to: actionline@andersen.af.mil. The Commander's Action Line provides an avenue by which you can exercise a direct link to the installation commander. Please refer to our website at <http://36fss.com/retiree.html> to view a copy of the memo.

Why must a retiree give up his/her ID at the AAFB commissary to either use a wheel chair or drive a wheel chair to his/her vehicle?

Generally a retiree could drive a wheel chair to his/her vehicle without giving up ID card to the commissary. A bagger or someone from the commissary would drive the wheel chair back to the commissary.

Commissary reply: please bring the wheel chair back to the store versus leaving it out in the parking lot; assure that someone (e.g., bagger, store worker) is with you so they can bring back the wheel chair.

The Exchange will no longer ask for an ID card when their customers use the electric chair; a page for a store associate will be required when using the wheeled chair for transport back to the retiree's vehicle. (Closed)

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3) ADVOCATE for You and Assist with Available Veterans' / Retirees' Entitlements, Benefits and Resources

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How Often Do You Hear Yourself Saying: No, I Haven't Read It, I've Been Meaning To!

TRICARE Does Not Retire When You Do

[TRICARE Does Not Retire When You Do](#)

June 16, 2011

When beneficiaries retire from active duty, they may have big plans for how they are going to spend their time. Along with choices about where to live and their next great adventure, they must make choices about their health care. Understanding these choices will help beneficiaries and their families make the best health care decisions.

Read more at http://www.tricare.mil/mediacenter/press_article.aspx?fid=541

Sign up for TRICARE e-mail updates at www.tricare.mil/subscriptions.

Connect with TRICARE on Facebook and Twitter at www.facebook.com/tricare and www.twitter.com/tricare.

The TRICARE Management Activity administers the worldwide health care plan for 9.6 million eligible beneficiaries of the uniformed services, retirees and their families.

Who Will Receive Your Final Pay Check?

Retired pay earned but not paid in the final month of your life goes to whoever is listed as your Arrears of Pay (AOP) beneficiary. Defense Finance and Accounting Service (DFAS) will also contact this person for help with closing your account.

You can choose anyone, from family members to friends to associates, to be your AOP beneficiary. But if you don't designate someone, it could cause undue stress and financial hardship for your survivors during an already difficult time. It can take many months to locate your survivors, identify who is legally entitled to your pay, and then make the payment.

Fortunately, this situation is easy to prevent. You can establish or change your beneficiary at any time.

HOW TO DESIGNATE OR CHANGE A BENEFICIARY

To designate or change your Arrears of Pay (AOP) beneficiary, all you have to do is follow these simple steps:

1. Complete a Designation of Beneficiary Information form (DD 2894). You can find this form at www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2894.pdf.

2. Sign and date the form. (Unsigned and undated forms will not be processed.)

3. Mail or fax the form to:

DFAS U.S. Military Retired Pay
P.O. Box 7130
London, KY 40742-7130

Fax: 800-469-6559

It is vital to notify DFAS of any changes in your AOP beneficiary's contact information. Otherwise all correspondence will be sent to the wrong address, further delaying closure of your account. Please use the steps above to notify DFAS if your beneficiaries name or contact information changes.

For more information about AOP, please visit
<http://www.dfas.mil/dfas/retiredmilitary/provide/aop.html>

Retiree COLA Moving Toward 3 Percent-plus.

The annual retiree cost-of-living adjustment is based on a September-to-September comparison of the Consumer Price Index. However, since retirees haven't had a COLA in two years, the comparison actually looks back two years at a baseline to determine the January 1, 2012 COLA. While the actual COLA will not be known until mid-October (when the September measurement is announced), it looks like the COLA will probably be in the neighborhood of 3.3 percent (barring unforeseen circumstances).

Proposal would save \$3.2 billion in health care costs

by Army Sgt. 1st Class Michael J. Carden
American Forces Press Service

WASHINGTON (AFRNS) -- The Defense Department's proposal to reform the TRICARE health plan and the military health system would save at least \$3.2 billion between 2012 and 2016, the Pentagon's chief financial officer told Congress on May 4.

In testimony before the Senate Armed Services Committee's personnel subcommittee, Robert F. Hale said the initiatives would support President Barack Obama's debt-reduction plan, which calls for a \$4 trillion reduction in the federal budget by 2023.

President Obama's plan includes a reduction of \$78 billion in DOD's fiscal 2012 budget and an additional \$400 billion in national security cuts through 2023.

Mr. Hale said that although \$3.2 billion is only modest savings toward the president's overall goal, the savings are "substantial" within DOD.

"The federal government as a whole would save money under this plan -- not a lot, but there are modest savings," he explained. "The department savings from this proposal would be very substantial. We're looking out over the whole career of an individual and setting aside money to pay for it, so you immediately see major effects."

The fiscal 2012 budget request calls for \$52.5 billion to support the military health system's 9.6 million beneficiaries, which include retirees, active-duty members and their families. The department's health care bill has more than tripled from \$19 billion in 2001.

"We've got to find ways to maintain the quality of health care but slow the growth in cost," Mr. Hale said.

Meeting that challenge begins with streamlining operations at the health affairs headquarters, he said, which means cutting more than 700 civilian contractors from the TRICARE staff.

The proposal also calls for reforms for beneficiaries, including a maximum \$5 per month increase for working-age military retirees under 65, raising the co-payment for prescription drugs, and regulatory changes that would eliminate special subsidies for community hospitals that serve beneficiaries, Mr. Hale said.

Mr. Hale noted that TRICARE enrollment fees have not increased since Congress appropriated funds for the program in 1994.

Families pay an estimated \$460 annually for TRICARE Prime coverage, but had the fees been indexed today to meet the growth in per capita national health expenditure, those fees would now be more than \$1,000 per family each year, he said.

Beginning in 2013, future enrollees would pay fees based on the national health expenditure if the proposal is enacted, Mr. Hale said, and that, he added, still would be significantly less than what beneficiaries would pay in the private sector for health insurance.

The proposals would save an estimated \$430 million over the next five years and would stabilize cost sharing in TRICARE at a level much more favorable than what Congress envisioned in the 1990s, Mr. Hale said.

Reform proposals in pharmaceuticals include incentives for allowing the department to prescribe generic drugs and deliver prescriptions by mail, saving \$2.5 billion by 2016, he added.

Mr. Hale told the panel that the rates DOD pays to "sole community hospitals" that serve military beneficiaries are substantially higher than the rates it pays to other hospitals. Sole community hospitals are determined by Medicare rules that factor in distance from other hospitals, capacity and other criteria.

Federal law requires that the department adopt Medicare rates when practical, and combined with lower rates paid to sole community hospitals, the proposal would save the department \$395 million through 2016, Mr. Hale said.

"We will phase in this change slowly, at least over a four-year period, in order to avoid adverse effects on care provided at these hospitals," he added.

Mr. Hale also discussed the department's proposal for equitable treatment for all Medicare-eligible military retirees.

Under current law, he said, some Medicare-eligible enrollees are allowed to remain in the U.S. Family Health Plan, a TRICARE Prime option that provides care to active-duty family members and all military retirees regardless of whether they participate in Medicare Part B, which covers doctor services, outpatient care and home health services that Part A does not.

DOD officials, Mr. Hale added, seek legislation that requires those who are part of the U.S. Family Health Plan to join Medicare, as all other retirees must.

This, he added, will ensure that TRICARE does not pay claims that exceed Medicare rates when military retirees qualify for both programs.

"We will make these fee changes very gradually, very slowly, and 'grandfathering' all those who are currently over age 65 and in the Family Health Plan, so it will take place over a number of years," Mr. Hale said. "I particularly ask the committee's support for the provisions affecting the sole community hospitals and for legislation to permit changes to the U.S. Family Health Plan."

The proposals are more than reasonable, Mr. Hale said, and strike a solid balance between bringing savings and maintaining quality health care for veterans and their families.

None of the proposals would affect active-duty troops, he emphasized.

"These proposals generate savings that will help us pay for needed training and equipping of the armed forces," Mr. Hale said. "If we don't get authority to do this, we'll face major holes in the military budget, and it will be very hard to handle in difficult budgetary times. But most importantly, these proposals will lay the groundwork for a sustainable future of the military health care system." (Courtesy of Air Force News Service)

DFAS Retired Pay Newsletter: Learn More About Your Retired Pay

We've Been Listening

You've asked us to make changes, and we're listening because we want to provide you with the easiest possible access to the best possible customer service.

Read more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/listening.html>

[DFAS.mil](#) Gets a New Look

Notice something different? DFAS.mil was re-designed with you in mind!

Get the details:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/newlook.html>

DFAS is on Facebook

Did you know that DFAS has a Facebook page? We are reaching out to our six million payroll customers, Department of Defense vendors and other interested groups.

Learn more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/facebook.html>

We're Making Our Online Forms Easier

Look for enhancements to some of our most commonly used forms starting in early June.

Find out more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/easierforms.html>

Don't Like Waiting on the Phone?

While our customer care representatives are always happy to take your calls, there are a few other convenient ways to get in touch with DFAS Retired and Annuitant (R&A) Pay.

Find out what they are:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/waitingonphone.html>

myPay Changes Enhance Ease of Use

myPay, the DFAS online account management system for military members and retirees, recently made changes based on your suggestions.

Learn about the changes:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/mypayease.html>

Moving? Divorced? Getting married? DFAS Needs to Know.

In order to receive your pay and other benefits on time every time, it's important to update your retired pay account information to ensure that it is current.

See how to do it:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/movingdivorcedmarried.html>

Need to Change or Stop an Allotment?

You can manage your allotments to banks and other financial institutions using myPay. Most other voluntary allotments, like bills, insurance premiums and mortgage payments, can be started, stopped or changed by mail or fax.

Find out how:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/allotment.html>

Retirees: Do You Know Who Your Advice of Payment (AOP) Beneficiary Is?

Neglecting to prepare for the future properly can cause financial hardships for the people we care about most. Make sure you've designated a beneficiary for your final prorated paycheck.

Read more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/aopbenfy.html>

New Agent Orange Disability Claims

The Department of Veterans Affairs (VA) is in the process of distributing disability benefits to Vietnam Veterans who qualify for compensation under recently liberalized rules for Agent Orange exposure. Many retired military members who did not previously qualify for Combat-Related Special Compensation (CRSC) or Concurrent Retirement and Disability Pay (CRDP) may now be eligible.

Learn more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/agentorange.html>

Combat-Related Special Compensation Benefits

If you are a disabled retiree receiving money from the VA, you may be eligible for CRSC.

Get the details:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/crschenfts.html>

Donations help military families worldwide

Retired service members can continue to donate to the same military aid organizations they contributed to while on active duty.

Find out how:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/donations.html>

New Leadership for Retired and Annuitant Pay

DFAS welcomes two new leaders to R&A Pay. Former Army LTC Tom McKenna and Air Force Reserves Col. Ralph Lunt joined DFAS R&A Pay in April.

Read more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/newleadership.html>

Feres Doctrine to be Challenged Again

A *Stars and Stripes* article by Travis J. Tritten points out that the Feres Doctrine will, once again, be challenged. This doctrine protects the federal government against medical malpractice lawsuits. The Stars and Stripes article reported, “Staff Sgt. Dean Witt would likely still be alive and raising his two children if an Air Force hospital had not botched a routine appendectomy. Medical staff at Travis Air Force Base in California committed mistake after mistake following Witt’s 2003 surgery--including pushing a breathing tube into his stomach and using resuscitation equipment designed for children — that left the blond-haired, blue-eyed airman in a persistent vegetative state until he was finally removed from life support three months later by his family.

“‘We saw Dean and he was wired to so many machines,’ Carlos Lopez, Witt’s brother-in-law, said. ‘I couldn’t believe what I was looking at. How do you go from a super healthy 25-year-old man to somebody who is essentially lifeless?’

“Now, Witt’s death is the latest tragic case of military medical malpractice that has worked its way to the doorstep of the Supreme Court in an attempt to upend the legal precedent known as the Feres Doctrine. For more than 60 years, the ruling has protected the U.S. government from being held liable when service members are killed due to official negligence while on duty.

“The court is set to decide this month whether it will hear arguments from the Witt family and the government on whether to strike down protections against such suits and award damage payments for Witt’s death.

“However, despite the horrific details of the case, any chance of the law being reversed now appears dim.”

Use myPay to Update Address and Direct Deposit Information

Because summer is peak moving season, it's a good time for a reminder to keep your address and direct deposit information up-to-date and accurate using myPay.

If you switch banks or your account number changes due to a bank merger, please be sure to enter your new bank information in myPay. Forgetting to do so may cause a delay or a misrouted payment.

Updating your address in myPay is also critical, even though you're enrolled in direct deposit. DFAS uses your mailing address to send you letters regarding your account, forms and other important announcements.

HOW TO CHANGE YOUR DIRECT DEPOSIT BANK INFORMATION

1. Have the following information on hand: bank routing number, account number and type of account (checking or savings).
2. Go to <https://mypay.dfas.mil> and log into your account.
3. Agree to the terms of the User Agreement.
4. On the Main Menu page, click the "Direct Deposit" link.
5. Enter your bank routing number, account number and the account type (checking or savings).
6. Click "Accept/Submit."
7. Confirm information you entered is correct before exiting or returning to Main Menu.

If you can't remember your Login ID or Password, click "Forgot Your Login ID" or "Forgot or Need a Password."

It will take three to five business days for your enrollment to appear in myPay. To look for the change, log into myPay and select "Direct Deposit" on the Main Menu.

If you sign up before July 13, your August 1 payment will be direct deposited into your bank account. If you enroll after July 13, the change will likely be applied to a future payment.

HOW TO CHANGE YOUR ADDRESS

1. Go to <https://mypay.dfas.mil> and log in to your account.
2. Agree to the terms of the User Agreement.
3. On the Main Menu Page, click the "Correspondence Address" link.
4. Enter the correct address.
5. Save your changes.
6. Confirm that the information you entered is correct before exiting or returning to the Main Menu.

It will take three to five business days for your address change to appear in myPay. To look for the change, log into myPay and select "Correspondence Address" on the Main Menu.

For more information about myPay, please contact the Customer Support Unit toll-free at 1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096, or DSN 580-5096, 7:00 a.m. - 6:30 p.m. Eastern time. Option 5 is for myPay questions.

TRICARE begins home delivery education initiative

FALLS CHURCH, Va. (AFRNS) – TRICARE beneficiaries who still get two or more maintenance prescriptions from a retail pharmacy should start checking their mailboxes. TRICARE Management Activity and Express Scripts Inc. are mailing out home delivery education “alert” letters to promote pharmacy home delivery.

The alerts focus on the convenience and lower cost of home delivery versus retail pharmacies, and include information on how to switch prescriptions over. The alerts also seek to alleviate possible concerns about home delivery by highlighting safety measures and 24/7 access to a pharmacist.

The alerts are targeted to TRICARE beneficiaries who purchase two or more maintenance medications for chronic conditions at a retail pharmacy. These beneficiaries stand to benefit most from switching over to home delivery. The education alerts will be mailed starting in July.

“Providing service members and their families with an affordable, quality prescription drug benefit is a vital part of TRICARE’s mission,” said TRICARE Deputy Director Rear Adm. Christine Hunter. “When beneficiaries choose home delivery, they are using their benefit wisely.”

Switching from retail pharmacy to home delivery spares beneficiaries the inconvenience of picking their prescriptions up from the pharmacy and saves them 66 percent per prescription. Home delivery is also cheaper for TRICARE. Beneficiaries switching from retail to home delivery saved the Department of Defense \$30 million in 2010.

TRICARE and ESI are engaged in an aggressive campaign to promote home delivery with great success. Growth in retail pharmacy prescriptions covered by TRICARE is only 3.4 percent in 2011, down from the historical average of 5.2 percent. Home delivery prescriptions have grown 9.8 percent in 2011, almost double the historical 5.8 percent rate.

“The more TRICARE beneficiaries learn about pharmacy home delivery, the more they take advantage of its benefits,” Admiral Hunter said. “The alerts are the next step in spreading the word.”

For more information about home delivery, [visit www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery). To sign up for home delivery beneficiaries should go to ESI's website, www.express-scripts.com/TRICARE or call the TRICARE Member Choice Center at 877-262-3390.

For more retiree news and information, please visit www.retirees.af.mil.

Military Retirement System Update:

Once again, the military retirement system is coming under the scrutiny of budgeters and deficit reduction task forces. This time the assault comes from various fronts – from outgoing Secretary of Defense Robert Gates and incoming Secretary Leon Panetta to Vice President Joe Biden. Earlier this year Gates stated, "Everything is on the table" for budget cuts. Panetta used the same line during his recent nomination hearing before the Senate Armed Services Committee, urging more significant, program-specific changes rather than an across-the-board, salami-slice budget cutting approach. Tasked by President Obama with finding over \$400 billion dollars in savings over the next 10-12 years, Gates has become a bit more specific on where some of the savings may be achieved – specifically the military retirement system. Gates has criticized the "one-size-fits-all" 20-year retirement structure and has directed the Defense Science Board to establish a working group to develop alternative options. In his final hearing before the Senate Appropriations Committee last week, he noted, "70-80% of the force does not stay until retirement but leave with nothing," endorsing an early vesting system.

Even more ominous, multiple media reports have indicated military retirement cutbacks could be in play in ongoing deficit-reduction talks between administration and congressional leaders, headed by Vice President Joe Biden. Most current proposals are based on recommendations of the 2009 10th Quadrennial Review of Military Compensation (QRMC), which included:

- Converting to a civilianized 401(k)-style system under which full retired pay wouldn't be paid until age 57-60
- Authorizing the services to make variable annual retirement contributions depending on changing retention and skill requirements
- Vesting retirement benefits after 10 years of service

The last major revision to the military retirement system was in 1986 when Congress passed the so-called REDUX system as part of an earlier budget-cutting drill. REDUX entailed far smaller cuts than the QRMC envisions. Under that plan, post-1986 entrants were to receive 40% of high-three-year average basic pay (vs. 50%) at 20 years of service. In contrast to the advocacy of current Defense leaders, then-Secretary Caspar Weinberger warned Congress that REDUX cuts would cause serious future readiness problems by undermining retention. He was proven right. A little over a decade later, Congress had to repeal REDUX when the Joint Chiefs of Staff complained it was hurting career retention. And that was in peacetime. Think what you will about the 20-year retirement system, the Military Officers Association of America believes it's the primary reason retention hasn't imploded over the last 10 years of unprecedented strains on career servicemembers and their families. The problem with proposals to cut overall military retirement costs while

also implementing an expensive new 10-year vesting plan is that there's only one place for that money to come from – the pockets of those who stay for a full career. If you tried to build a plan to slash career retention, it's hard to conceive a better way than taking lots of money from people who serve a career in order to pay more to people who separate early. Imagine the impact if the QRMC proposals were in effect in today's wartime environment. A 10-year soldier facing a fourth or fifth combat deployment would have a choice between (a) taking the vested military retirement and leaving to pursue a civilian career or (b) having to serve decades longer (with who knows how many more deployments) before being eligible for military retired pay at age 57-60. What do you think would happen to retention then? Especially knowing the services let very few people serve that long – but force nearly all out of uniform between their early 40s and early 50s. Advocates for these initiatives seek to sugar-coat them by saying they wouldn't affect anyone now serving, but would only apply to new entrants. That also was true of the REDUX system, and we know how that turned out. The only thing grandfathering the current force does is let retirement-cutting leaders evade responsibility for their ill-advised actions – by deferring the inevitable retention disaster for a decade and dumping it on their successors. MOAA believes it's essential to avoid repeating past mistakes that traded temporary budget relief for major national security risks. [Source: MOAA Leg Up 24 Jun 2011 ++]

Tricare User Fees Update:

The House Armed Services Committee intends to include a provision in the fiscal year 2012 National Defense Authorization Act for Fiscal Year 2012 (H.R.1540) that would increase TRICARE Prime fees 13 percent, more than double the rate of health care inflation, and tie future fee increases to an annual inflation index. However, after hearing the Secretary of Defense and the Chairman of the Joint Chiefs repeatedly claim that the rising cost of TRICARE was —crippling our nation's national security, the Uniformed Services Disabled Retirees (USDR) organization learned that the HASC intends to transfer \$330 million of —under-executed TRICARE funds to fund 22 programs, specifically requested by members of Congress for medical research through the Defense Department. Now, if these congressionally directed medical research programs fell within the Pentagon's traditional research of battlefield medicine and/or related military research, perhaps their use might have merit. However, that is FALSE! Many of the projects have absolutely no connection to the military and duplicate research areas already covered under general health projects funded through the National Institutes of Health.

How these —under-executed funds are used does not negate the fact that DoD told us TRICARE was breaking its back. The actual fact is that TRICARE never spent the money it was allocated. Despite the fact that TRICARE is spending less than appropriated, certain leaders in Congress have agreed with the Department of Defense to increase TRICARE Prime fees 13 percent next year. The payment of these increased fees will cost military retirees between the age of 38 and 64 approximately \$200 million over the next five years or about \$45 million a year. USDR is requesting that the military community urge their legislators to work to defeat the proposed increase and hold the line on TRICARE Prime fees and on uniformed services earned benefits. Those who have

served a career in the uniformed services should not be first in line for budget reduction. Their benefits have been earned and earned the hard way, defending freedom often in harm's way and in great distances from home. There are many lower priority programs that should be first in line for cuts or elimination. Military retirees and their families should not be the first in line for reductions. Nobody discounts the financial situation the nation faces but waste not earned benefits should be cut. Certainly the defense budget is not sacred but neither is the remainder of the federal budget.

Our country asked a great deal from our former service members who were tasked to secure the blessings of freedom and protect our nation's interests. These courageous men and women kept their end of the bargain and now it is time to keep ours. Everyone can do their part by clicking on <http://capwiz.com/usdr/home>, select —Issues and Legislation, click —Legislative Alerts and Updates and then —HASC Leaders Could Allow Higher TRICARE Fees. This will open a preformatted editable message that can be sent to your legislator via an automatic email system to request he/she right thing when H.R.1540 comes to the floor for House consideration. [Source: USDR Action alert 23 Jun 2011 ++]

Arlington National Cemetery Update: The Executive Director (ED) of the Army National Cemeteries Program has established a call center in order to immediately address family member concerns regarding burial discrepancies at Arlington National Cemetery. Families with questions or concerns regarding their loved ones buried at Arlington National Cemetery should call (703) 607-8199. The call center will be open Monday through Friday from 8 a.m. To 5 p.m. (ET). In addition, a toll-free phone number has been established to ease the burden for people who may be calling long distance to make funeral arrangements at Arlington National Cemetery. The new toll-free number is 1 (877) 907-8585. For more information on funeral arrangements and eligibility, visit the Arlington, National Cemetery website <http://www.arlingtoncemetery.mil>.

In a related issue Army criminal investigators are investigating the discovery of 69 boxes of burial records from Arlington National Cemetery found in a commercial storage facility. The criminal investigation was revealed at a Capitol Hill hearing on 23 JUN. Kathryn Condon, an Arlington official, has told a congressional panel that cemetery officials called Army investigators to report the records had been discovered earlier this month. She says personally identifying details were in the records, but there's not a security risk because the individuals are deceased. Last year, an Army inspector general report found widespread problems in how Arlington was managed, including at least 200 discrepancies between burial maps and grave sites. Condon was brought in after other Arlington leaders were pushed out. [Source: Military.com & AP articles 20 & 23 Jun 2011]

Tricare Pharmacy Policy Update:

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. "While we have sought to negotiate a contract renewal agreement over the past several months, those talks have been unsuccessful," said Walgreens President and CEO Greg Wasson. "

Under the terms proposed by Express Scripts, it would not make good business sense for the strategic direction of our company to continue our relationship with them. Walgreens is committed to providing quality, convenient and cost-effective pharmacy services to our patients, but we cannot continue to deliver these services under the terms and rates Express Scripts offered. As the largest retail provider in their pharmacy network, we were surprised by Express Scripts' ultimate stance during our talks, which made it clear to us that they no longer had an interest in continuing a meaningful relationship." Walgreens said it had reluctantly reached this conclusion for the following reasons:

- Express Scripts insisted on being able to unilaterally define contract terms, including what does and does not constitute a brand and generic drug, which would have denied Walgreens the predictability necessary to reliably plan its business operations going forward.
- Express Scripts rejected Walgreens request to be informed in advance if Express Scripts intends to add or transfer a prescription drug plan to a different Express Scripts pharmacy network, and to provide patients with equal access to Walgreens retail pharmacies. Walgreens cannot reliably plan business operations without clear terms, transparency and predictability governing the provider network relationship.
- Express Scripts proposed to cut reimbursement rates to unacceptable levels below the industry average cost to provide each prescription. Walgreens proposed to lower rates on behalf of the Department of Defense (DoD) Tricare program, a pharmacy benefit plan managed by Express Scripts. Under Walgreens proposal, the reimbursement cost for the DoD would have been lower than under Walgreens commercial rates. In addition, Walgreens offered to contract separately with Express Scripts for Tricare beneficiaries, in order to continue providing services for all active and retired military personnel.

For all other plans managed by Express Scripts, Walgreens offered to hold rates for a new contract at the level that will be in effect with Express Scripts at year end, which will be lower than current rates. In their intermediary role as a pharmacy benefit manager, Express Scripts processes approximately 90 million prescriptions that are expected to be filled by Walgreens in fiscal 2011, representing approximately \$5.3 billion in annual sales. "We believe the long-term ramifications of accepting Express Scripts' proposal with below market rates and minimal predictability for the services we provide would have been much worse than any short-term impact to our earnings," said Walgreens Executive Vice President and Chief Financial Officer Wade Miquelon. "

All parties involved in providing health care must work together to bring down costs. In a world where cost effectiveness and access to health care is so important, any time an intermediary continues to disproportionately grow its profit per prescription at the expense of the provider delivering the service, the relationship is out of balance." Moving forward, Walgreens noted that Medicare Part D patients who use its pharmacies will continue to have the option during the open enrollment period near the end of the

year to choose a Part D plan that includes Walgreens. In addition, some Express Scripts clients may have the ability to include Walgreens as part of their benefit offering. As a result, Walgreens said it will look for opportunities to have discussions with Express Scripts clients, consistent with their contractual agreements, to ensure their beneficiaries can continue to use the convenience of Walgreens nationwide locations. Walgreens operates the largest retail pharmacy network in the country serving more than 40 million customers each week, with 7,715 pharmacies within three miles of nearly two-thirds of all Americans. [Source: Walgreens press release 21 Jun 2011]

Medicare Reimbursement Rates 2012 Update:

The Medicare/TRICARE Fix has taken a back seat to more prominent negotiations on raising the debt limit, but Medicare and military TRICARE beneficiaries haven't forgotten that, unless the law is changed, those programs' payments to doctors will be cut 30% as of 1 JAN 2012. The big problem, just as it has been for the last 10 years, is the price tag for making the fix. In JUN, the Congressional Budget Office released cost estimates for various options to address the problem. CBO says a one-year fix will cost \$22 billion. A permanent fix would cost almost \$280 billion over ten years. One problem is that Congress isn't paying much attention to the so-called "doc fix" at the moment, because of the overriding focus finding a way to raise the debt ceiling and avoid a national default. Part of that process is developing a package of major budget cuts large enough to convince a majority of legislators to vote for the debt ceiling hike. And this likely won't be the last round of budget cuts for the year. Congress will face another crisis around 1 OCT as deficit hawks exact an additional budget-cutting price for approving appropriations bills for the new fiscal year. Any "easy" savings options will be long gone by the time Congress finally gets around to addressing the Medicare/TRICARE payment problem (which, if history is any guide, won't be until November or December). And that means military and Medicare beneficiaries - once again - will be holding their breath at the end of the year, hoping Congress won't allow a cut that would cause lots of doctors to drop them as patients. [Source: MOAA Leg Up 17 Jun 2011]

Flag Legislation Update:

Americans across the country proudly hoisted the Stars and Stripes for Flag Day and city streets blazed with red, white and blue. The spouses and parents of fallen troops looked upon the colors and considered the cost of freedom, as symbolized by the U.S. flag, now celebrating its 234th birthday. American Legion National Commander Jimmie L. Foster is seeking support for a constitutional amendment to return to the people the right to protect Old Glory. The amendment simply reads: —Congress shall have power to prohibit the physical desecration of the flag of the United States. By judicial decree in 1989, the U.S. Supreme Court, in a controversial 5-4 decision, —amended the United States Constitution by —inserting flag burning into the Bill of Rights. That decision took from the American people a fundamental right that had been exercised from our beginning as a nation – the right to protect our flag.

Since then, The American Legion – along with the Citizens Flag Alliance and a majority of Americans – have fought for a constitutional amendment that would allow for the passage of flag-protection laws. All 50 states have passed memorializing resolutions in support of such an amendment. —The U.S. flag is so much more than a piece of cloth, Foster said. —It is a universal symbol of freedom, hope and security, and the price in blood Americans have paid to provide, protect and restore those values. As it did after the Revolutionary War, our flag inspires patriotic Americans and troops in harm's way around the world today. Those who wish to burn it, stomp on it or soil it are not conducting speech as I believe our nation's founders envisioned. They are conducting acts of hatred, hatred for all that our flag symbolizes and all who gave their lives fighting under it. That is why, as veterans, The American Legion will never stop fighting for its protection.

Protection of our flag impairs no one's free speech. It does not prevent a single idea from being expressed. It involves no censorship of an idea. The amendment would only allow for the prohibition of conduct with respect to one unique object, the flag of the United States of America. House Joint Resolution 13, introduced by U.S. Rep. Jo Ann Emerson (MO) currently has 50 co-sponsors, including 44 Republicans and six Democrats. A parallel measure, Senate Joint Resolution 19, was introduced 15 JUN in the Senate with bipartisan support by Senators Orrin Hatch (UT) and Max Baucus (MT). Commander Foster requests all Legionnaires, concerned citizens, veterans and their families to write, call and visit their congressional representatives to either request their co-sponsorship or to thank them for their support. For those who have flag which are soiled or in disrepair American Legion posts at various locations conduct proper flag-collection and retirement ceremonies. [Source: The American Legion Online Update 15 Jun 2011]

Credit Card Charges Update:

Show up a tad late to a baseball game? Not a big deal. Finally send a long-overdue thank-you note? Most of us would be thrilled to hear from you. Think it's OK to drag your feet paying that credit card bill? Are you really ready to see your interest rate double? Many consumers have no idea how high the rates on their credit cards can go -- and how much taking on credit card debt to buy everyday goods can cost -- if they pay late. "It is quite shocking when it's assessed on you -- and it's very, very financially painful," said Bill Hardekopf, CEO of LowCards.com. "The penalty rates themselves are as high as ever." Read your credit card agreement. It's pretty common for a credit card issuer to bump that rate up to nearly 30 percent on future purchases if you're late.

The Credit Card Accountability, Responsibility and Disclosure Act of 2009, which largely went into effect, last year, gave consumers many protections. But most consumers are befuddled about how high interest rates can go if they're late paying that credit card bill. As of 25 JUN, Bank of America will resume a penalty interest rate that could be as high as 29.99 percent on future purchases and transactions. "A late payment won't automatically trigger a rate increase -- we'll review the account to determine if it's appropriate to raise their rate on future transactions," said Betty Riess, a spokeswoman for Bank of America. You'd be notified at least 45 days in advance if you're going to be

hit with a penalty rate. The actual rate would depend on the customer's creditworthiness but would not exceed 29.99 percent. This isn't a new deal. Bank of America dropped its previous penalty rate -- up to 29.99 percent -- in February 2010. Some consumer groups would like to see federal limits on penalty rates. If you read the terms for your credit card, you will discover that late payments commonly can drive up the cost of borrowing to nearly 30 percent. Many big issuers -- Citi, Chase, Capital One, American Express -- have some type of penalty rates. The American Express Delta SkyMiles Credit Card, for example, has a penalty rate with a variable rate that is 23.99 percent plus the prime rate, so it's now 27.24 percent. The penalty rate applies if you make one or more late payments or make a payment that is returned. The new credit card act protected you to some degree. Everyone should know when their card payment is due -- due dates must now be the same date each month. Any amount paid beyond the minimum due now also goes toward the balance with the highest rate. And there are protections as to when a rate can go up on existing balances. "The rate on your existing balance will not go up unless you're 60 days late," said Gerri Detweiler, personal finance expert for Credit.com.

A few years ago, consumers got whacked hard when card issuers raised rates on previous purchases for practically any infraction. The fees adding onto fees and the higher rates pushed consumers over the financial edge. Now, credit card issuers cannot raise rates on an existing credit card balance unless:

- That zero-percent introductory rate expires. Card issuers can raise rates once a promotional rate expires. In general, a promotional rate must run at least six months. (I have seen some offers with zero percent for the first 12 billing cycles on purchases.)
- The prime rate or another rate index goes up. A credit card issuer can use a variable rate for the everyday interest rate on the card -- and the rate will go up on previous purchases when rates in general go up.
- You paid 60 days or more late. The interest rate on past and future purchases would go up if you're extremely late.

Consumers can forget or overlook that interest rates on future purchases can easily go up. "They may not even notice this happening," Detweiler said. But look at your credit card bill. You'd see a "Late Payment Warning" at the top. "If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APR will be subject to a maximum Penalty APR of 29.99%," read one statement for a Chase card. Go to the bottom of that bill to find your actual interest charges. Of course, no one wants a credit card rate of 30%. It's bad enough to be paying 15%. "People don't usually factor in a penalty rate into their thinking," said Ruth Susswein, deputy director of national priorities for Consumer Action. "We don't expect to do anything to deserve it." If you borrowed \$4,000 on a credit card with a 15% rate and made only the minimum required payments each month, it would take you 22 years plus \$5,580 in interest to pay off that balance, according to a repayment calculator at <http://www.federalreserve.gov/>. What happens at 30%? The Fed says you'd never pay it off if you made only the required minimum payments each month. A calculator at Bankrate.com says you could pay off \$4,000 in debt on a credit card with an annual rate of 30% in 36 months -- if you paid about \$170 a month. (If that card stayed at a 15%, you'd pay it off eight months sooner with payments of \$170 a month.)

One good part of the Credit Card Act of 2009, though, is that consumers do have a reprieve if they're hit with a penalty rate. After six months of being a good customer, the credit card issuer is supposed to go back and review your higher rate. Credit card experts say you'd want to be paying on time -- especially after getting slapped with a penalty rate. And you'd want to make sure you make the minimum payments -- and then some. To avoid high penalty rates on credit cards:

- Sign up for a free e-alert to remind you that your credit card payment is due. Due dates are the same each month.
- Make all credit card payments on time -- and pay at least the minimum required. Sending \$10 when the minimum payment is \$25 won't spare you a late penalty.
- If the rate goes up as a penalty, make future payments on time for six months in a row and then contact your issuer to see about getting that rate lowered.
- Do not borrow anywhere near the maximum amount allowed on your credit line if you're trying to get your rate lowered after six months with a penalty rate.
- Pay attention to the rate on your card each month. If you have a high rate, stop charging until you pay off the entire balance.
- Watch your spending. Check your rates. You do not want to go out and put a major purchase on a credit card if the rate on future purchases has gone up to nearly 30%.

[Source: Detroit Free Press Susan Tompor article 13 Jun 2011]

Tricare Retirement Benefits:

When beneficiaries retire from active duty, they may have big plans for how they are going to spend their time. Along with choices about where to live and their next great adventure, they must make choices about their health care. Understanding these choices will help beneficiaries and their families make the best health care decisions. —While active duty service members must use TRICARE Prime or Prime Remote, retirees who are not eligible for Medicare may also be eligible for TRICARE Prime or choose TRICARE Standard or Extra, said Kathleen Larkin, director, Health Plan Policy Division of Health Affairs, TRICARE Management Activity. —Each program has advantages pertaining to cost, location and convenience, she added.

If space is available, retirees can continue care in a military treatment facility (MTF) with a primary care manager, through TRICARE Prime. This requires re-enrolling and paying annual fees of \$230 for an individual and \$460 for a family. If beneficiaries choose to enroll in TRICARE Prime at an MTF, they will receive care based on the same access-to-care standards as all other Prime beneficiaries. TRICARE Standard or Extra may be the best option if a retiree moves to a location that is not near an MTF or where Prime is not offered. TRICARE Standard is a flexible, affordable plan that gives retirees and their eligible family members a greater choice of providers, no enrollment fees, waiver of cost shares for most preventive health care services and the same low catastrophic cap as TRICARE Prime. TRICARE Extra offers even lower out-of-pocket expense if retirees use network providers. Although there is no enrollment fee for TRICARE Standard and Extra, a deductible of \$150 for individuals and \$300 for a family must be met before cost-sharing begins. Under TRICARE Standard and Extra, retirees retain the same access

to pharmacy benefits through a local MTF or TRICARE Pharmacy Home Delivery. To learn more about Home Delivery, go to: www.tricare.mil/homedelivery. Retirees also have the option to use the TRICARE retail pharmacy network and can purchase dental coverage through the TRICARE Retiree Dental Program (TRDP). More information on TRDP can be found here: www.trdp.org.

In addition to TRICARE retiree health care benefits, certain medical and pharmacy benefits may also be available to retirees from the Department of Veterans Affairs. Go to <http://www.va.gov/health/default.asp> for more information. The TRICARE Overseas Program (TOP) Standard option is available to retirees planning to live outside the United States. They and their family must meet a deductible before cost-sharing begins and generally file their own claims for reimbursement for covered health services. TRICARE also has additional country-specific requirements for care received in the Philippines. Retirees should always remember to update the Defense Enrollment Eligibility Reporting System (DEERS) with any new personal information, including a new address. The website address for DEERS is www.dmdc.osd.mil/appj/dwp/index.jsp. Automatic coverage by TRICARE Standard and Extra or TOP Standard occurs after retirement as long as DEERS information is current. TRICARE recommends beneficiaries consider all available choices before retiring. It is best to plan well in advance to ensure a smooth transition. Beneficiaries can learn more about retiree health care options at their local TRICARE Service Center. Other TRICARE contact information and beneficiary assistance locations can be found at <http://www.tricare.mil/contactus>. [Source: TRICARE News Release 16 Jun 2011]

Turning 65: Understanding TRICARE, Medicare

By Sharon Foster

TRICARE Management Activity

FALLS CHURCH, Va. (AFRNS) -- A 64-year-old beneficiary is currently receiving TRICARE benefits. When he turns 65, does he need Medicare if he already has TRICARE? Will he personally have to sign-up for Medicare or will TRICARE do this for him? Questions like these are normal for some beneficiaries not sure of their options when turning 65.

TRICARE and Medicare are separate programs. Medicare is health insurance for people age 65 or older, as well as for people under age 65 who have qualified for Social Security disability insurance.

TRICARE For Life is TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age or place of residence, provided they have Medicare Parts A and B. There is no paperwork associated with TFL. Beneficiaries automatically gain coverage when they meet the requirements.

Beneficiaries must sign up for Medicare as soon as they become eligible to ensure that they continue to get benefits under TRICARE. Beneficiaries turning 65 receive reminder letters from the Defense Manpower Data Center. For more information regarding Medicare sign-up, beneficiaries can call at 800-633-4227 or go to www.medicare.gov.

Beneficiaries are ineligible for TRICARE benefits for any period of time that they have Medicare Part A but not Part B, with several exceptions. For information on these exceptions, beneficiaries can go to www.tricare.mil/factsheets/Medicare or talk with their regional health care contractor.

While Medicare is the primary insurance when a beneficiary turns 65, TRICARE acts as the secondary insurance, minimizing out-of-pocket expenses. TRICARE covers Medicare's co-insurance and deductible. After Medicare pays its part of the claim, TRICARE pays the remaining amount for any TRICARE covered services and the beneficiary pays nothing. As the primary payer, Medicare approves health care services for payment.

If a beneficiary has other health insurance, Medicare forwards their claim to that company. The beneficiary must then file a paper claim with their TRICARE contractor. If the beneficiary has employer group health plan coverage based on current employment, the employer group pays first, Medicare pays second and TRICARE pays last.

Medicare does not provide coverage outside of the United States and U.S. territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands). TRICARE is the primary payer for health care received overseas (except U.S. territories), unless the beneficiary has other health insurance. Overseas, TFL provides the same coverage as TRICARE Standard and has the same cost-shares and deductibles. When seeking care from a host-nation provider, beneficiaries should be prepared to pay up front for services and submit a claim to the overseas claims processor.

Beneficiaries who have further questions about TRICARE and Medicare coverage can go to www.tricare.mil, or call Wisconsin Physicians Service at 866-773-0404.

At DFAS, serving our customers is our top priority. Our primary goal is to deliver first-class service and products to each and every customer.

Read More:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/customercommitment.html>

Fast Forms Coming Soon!

DFAS.mil will soon feature automated versions of the forms retirees often use when communicating with us. The new forms will allow you to submit account changes to

DFAS online, eliminating the tedious process of filling forms out by hand.

More Information:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/fastformssoon.html>

What You Need to Know About Your Survivor Benefit Plan

Although providing for your loved ones' futures may not seem immediately necessary, the decisions you make regarding your Survivor Benefit Plan (SBP) can impact your family's financial future.

Learn More about SBP:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/knowsbp.html>

When Your Disability Rating Changes

If you are rated by the Department of Veterans Affairs (VA), please check your Retiree Account Statement to make sure your disability rating on file with DFAS is correct.

Read More:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/ratingchanges.html>

What DFAS, the VA, and Your Branch of Service Do for You

While you may not always see it happening, your Branch of Service, the Department of Veterans Affairs (VA) and DFAS work together to make sure you are paid accurately and on time.

Find Out How:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/whattheydoforyou.html>

What a Separation Recoupment Means for Your Retired Pay

If you separated from your Branch of Service under one of these programs, and you later become eligible for retired pay, there are a few things to keep in mind.

Get the Details:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/separationrecoupment.html>

How to Update Your Direct Deposit Information

Have you recently switched banks? Have you changed bank accounts? Or maybe you just want your retired pay sent to a different account. No matter what the reason, it's important to inform us of any changes to avoid misrouted payments.

Find Out How:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/updatingdirectdeposit.html>

How to Update Your Mailing Address

Summer is finally upon us, which means moving season is here. If you have moved to a new home, or you're just not sure the address we have on file for you is current, it's important to update us.

Learn more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/updatemailingaddress.html>

How to Update Your Arrears of Pay Beneficiary

Retired pay earned but not paid in the final month of your life goes to whoever is listed as your Arrears of Pay (AOP) beneficiary. It is vital to keep this information up to date and accurate.

Find Out More:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/updatearrears.html>

How to Start, Stop or Change an Allotment

Got an allotment? Want to stop, start, or change one? There are two ways to do it.

Read more:

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter/startstopchangeallot.html>

Newsletter Index

A downloadable PDF version of the newsletter is available at the bottom of this index page.

<http://www.dfas.mil/dfas/retiredmilitary/newsevents/newsletter.html>

Delivered by Defense Finance and Accounting Service

Tips of the Week (from the Office of Communications and Outreach)

Tips of the Week

Nutrition Tip of the Week

What should I have for snack? Fresh fruit can make a great snack at any time. Not sure how much you should eat? Take a look below for some ideas of fresh fruit with 100 calories or less per serving:

- € Medium apple
- € Small banana
- € Medium peach
- € Medium plum
- € One fourth cantaloupe
- € Medium kiwi fruit
- € Medium orange
- € One-half mango
- € Medium orange
- € One cup blueberries
- € Sixteen grapes
- € Sixteen strawberries
- € Medium pear

For more information on making healthy and nutritious food choices, check out the Commissary's website at <http://www.commissaries.com/>

Parenting Tip of the Week

Consider Camping for Summertime Fun, Memories

Is camping a summer tradition in your family? Camping is a fun way to get family and friends together to enjoy the outdoors. The Centers for Disease Control and Prevention recommends the following tips to help ensure your camping trip is safe and healthy:

- € Pack healthy snacks, fluids, adequate clothes, and a first aid kit.
- € Put on protective gear, such as helmets, sturdy shoes, and life jackets.
- € Enjoy watching wild animals from a safe distance in their natural surroundings.
- € Put on insect repellent.
- € Protect yourself from the sun. Put on sunscreen, and cover up with clothing, a wide-brimmed hat, and sunglasses.

Are you looking for a place to go camping or rent a cabin? DoD recreational programs are offered through Morale, Welfare, and Recreation. MWR programs provide recreational lodging, to include cabin rentals, beach houses/cottages, and camp sites. Call or visit your nearest MWR office for more information.

Childhood Obesity Tip of the Week

Balancing Calories:

- € Enjoy your food, but eat less.
- € Avoid oversized portions.

Foods to Increase:

- € Make half your plate fruits and vegetables.
- € Make at least half your grains whole grains.
- € Switch to fat-free or low-fat (1%) milk.

Foods to Reduce:

- € Compare sodium in foods like soup, bread and frozen meals, and choose the foods with lower numbers.
- € Drink water instead of sugary drinks.

See: www.choosemyplate.gov

Financial Tip of the Week

How to Prepare a Money-Saving Backyard Barbecue:

Buy ground beef in bulk (you can always freeze what you don't use). Head to the commissary or your local grocery store at least a few days early to get the prime pick of the meats. You can always search online for coupons and check your local store's weekly sales flyer. They are likely to have a special on ground beef. If not, hot dogs are always great! Remember, plan your menu around what's on sale. Be sure to cook all meats thoroughly. You can find food safety tips at <http://www.foodsafety.gov>.

Forget about fancy prepared salads you buy at the store. Simply cut up kiwi, wash a fresh watermelon, and open up a few cans of mandarin oranges (but drain the juice first), then mix all the ingredients for an attractive, yet easy-to-make fruit salad.

Head to your local market and buy several boxes of their whole grain muffin mix. It's inexpensive and healthy. Your guests will think you made the muffins from scratch, they're so good. And if you're feeling festive, add some left over fruit from your fruit salad or chocolate chips to the mix.

Get out those old-fashioned games from the closet, or if the weather is nice, watch the neighbor's fireworks from your deck. Why pay for fireworks if your neighbor already has some?! (Also, check for fire restrictions with your state's Department of Natural Resources or maybe go inside and watch fireworks on television. No need to start a fire.) And if kids are present, pull out the Slip 'n Slide or let them play in the sprinkler with squirt guns. Remember; keep the party simple so that all you have to worry about is having a good time.

Military OneSource Tip of the Week

Staying Relaxed and Refreshed After Your Vacation

You know the great way you feel after a vacation? You feel rested, relaxed, and better about the world yourself because when you take a break from routines, life slows down and you have time for yourself and the people you care about. Things feel less complicated.

How can you keep those feelings from disappearing and stay refreshed? Here are some suggestions:

€ Remember to breathe and take mini-breaks. To maintain some of the relaxed feeling from your vacation, take a moment for a few deep inhalations and exhalations several times over the course of the day. Such mini-breaks can help you feel more in control and help you work at a measured pace.

€ Minimize overload at work. One in three Americans feels chronically overworked, according to a Families & Work Institute study. Slipping back into a schedule of overwork is one of the fastest ways to lose the feeling of being relaxed and refreshed.

€ When home, be home. Work time and home time get blurred by email and cell phone calls. In the evenings and on weekends, and especially if you telecommute, tell yourself, The office is closed. Set clear boundaries to make your time off more like vacation time again.

€ Get enough sleep. You probably got a little more sleep when you were on vacation, which is one of the reasons you felt rested afterward. Try to find ways to get more sleep now that you're home.

€ Take a vacation from the things that make you feel stressed. If care-giving responsibilities are making you feel stressed, for example, try hard to find someone to relieve you occasionally, or look for respite care in your community. Use your time for something rejuvenating, like when you were on vacation.

€ Do the things you love to do even when you're not on vacation. Follow your vacation rituals throughout the year. Play cards or board games with your kids just like you did when you were on vacation. See more of your friends if that's what felt so great about being away. Go for a swim at your installation or neighborhood pool or the local Y if you miss being in the water.

€ Take time to let your mind wander. One of the best benefits of a vacation is the chance to put aside everyday concerns and let your mind get into a free flow. It's not only relaxing to let your mind wander, but it often leads to creative ideas.

€ Revisit your vacation through photographs. Looking at vacation photos may help you rekindle the relaxing feelings and experiences you had.

€ Declare a vacation day once a week or once a month. It could be on one of your regular days off. Instead of using this time to do grocery shopping, housecleaning, or yard work, use it to take time for yourself and to be with the people you care about.

€ Plan your next vacation. That's probably one of the best ways to continue feeling relaxed and refreshed! Your Family Center can give you information and support on

many issues that affect service members and their families. And Military OneSource, a free 24/7 service from DoD, available to all active-duty, Guard, and Reserve members and their families, provides information and referrals plus face-to-face counseling. Call (800) 342-9647 or access <http://www.MilitaryOneSource.com>.

Spouse Tip What Military Spouses Want Employers to Know

On September 23, 2010, First Lady Michelle Obama called on America's employers to HIRE MILITARY SPOUSES because they get the job done. She said, After all, hiring America's vets and military spouses is not just about helping them it's about how they can help you. So, I'm not asking you to do this out of the goodness of your heart do it because it's good for your bottom line and the success of your organization.

With growing interest since 2003, America's Fortune 500 Plus employers' large and small businesses, government agencies and organizations across America asked the Department of Defense to give them greater access to job-seeking spouses from all Military Services Army, Navy, Marine Corps, Air Force and Coast Guard, including active duty, Guard and Reserve Component spouses.

To facilitate their requested spouse employment connection, DoD launched a comprehensive Military Spouse Employment Partnership MSEP program on June 29, 2011, with more than 70 of America's top employers. Subsequently, participating partners quickly expanded their outreach to find, hire, retain and promote military spouses in their businesses and organizations in local communities, across the nation and around the world.

Why are top employers recruiting military spouses? MSEP corporate partners recognize that military spouses are:

- € Skilled, diverse, educated, and motivated, with strong work values and work ethics.
- € Young, tech-savvy, mobile employees who are better educated than their civilian counterparts.
- € Proven, successful, productive members of the workforce in key portable career fields, such as healthcare, education, business, finance, information technology, and skilled trades.

Take a Look. Military spouses can be a great choice for your next hire. Here are some additional facts that fill out today's military spouse profile:

- € 95 percent of the 1.2 million military spouses are women.
- € 85 percent of military spouses report they want or need to work
- € 84 percent have some college, 25 percent have a bachelor's degree, and 10 percent have an advanced degree.
- € 26 percent unemployment rate (for example, one in every four spouses is unemployed and looking for work).
- € Military spouses earn 25 percent less than their civilian counterparts.
- € Military families move 14 percent more frequently than civilian families.

Who are current MSEP corporate partners?

The number of corporate partners is growing. For a current list, visit:

<http://www.msepjobs.com/skins/msep/home.aspx?AllowSSL=true>

What commitments have MSEP corporate partners made?

By signing the MSEP Statement of Support, MSEP corporate partners have pledged to:

- € Identify and promote career employment opportunities for military spouses.
- € Post job openings and a corporate HR page on the MSEP Web portal.
- € Offer transferable, portable career opportunities to relocating military spouse employees.
- € Mentor new Military Spouse Employment Partnership corporate partners.
- € Document and provide employment data on military spouses hired. Accomplishing these important goals is not only good for business; it's good for military family financial stability, overall military readiness and retention, national security, and the health and well-being of America's military and civilian communities.

MSEP partnerships are good for military spouses, their families, and America!

Visit <http://www.OurMilitary.mil> to learn more about MSEP partnerships, military spouse portable careers and flexible work options, and the strengths and contributions of military spouses as talented, productive members of America's Workforce.

Relocation Tip Start early!

Once you get your orders and know the dates you want to move, start the moving process immediately. The sooner you start, the better the chance you'll lock in the dates you want. Check out <http://www.move.mil/home.htm> to assist you with getting started.

USAA ... Enjoy the Benefits of Membership: To further their mission of being the provider of choice for the military community, USAA has opened membership to all MILITARY RETIREES and those who have honorably separated. Visit USAA at www.usaa.com/join

Total Force Fitness (TFF) Facebook

One of site's primary goals is to extend the site to our military family members (spouses, parents, retirees) so they too can share their thoughts, socialize best practices, etc.

<http://www.facebook.com/pages/Total-Force-Fitness/198757523496266?ref=ts#!/pages/Total-Force-Fitness/198757523496266?sk=wall>

4) LAYOUT What We Do For YOU ... What's In It For You

Besides the “R”, “E” and “A” in “Being R.E.A.L” serving you, layout of our support and services is showcased by your quarterly “Guam Retiree Newsletter” and annual “Retiree Appreciation Day.”

Please mark your calendars for your next grand Retiree Appreciation Day scheduled for Saturday, 5 Nov 2011 at Andersen AFB. Plans have been already laid out for this event and we’ll send more info when coordinated and finalized. Yet, to give you the “inside scoop”, it will honor/regard you first, be more bigger and better, and support, advance and unify the retiree and active duty communities. You will want to share this event with family and friends; you don’t want to miss it!

In addition to our website, Facebook and Twitter pages, quarterly newsletter, newspaper editorial, phone calls, kiosk set ups, and word of mouth, other outreach efforts we plan include launching radio spots and potentially postcard mailings. However, you may be aware that our office is unfunded (i.e., has no budget); therefore, please subscribe to our newsletter or provide your e-mail address so we can continue to reach out to you and know and resolve your retiree-related issues.

Resources and Contacts

- Commander's Action Line

Actionline@andersen.af.mil. The Commander's Action Line provides an avenue by which you can exercise a direct link to the installation commander. Please refer to our website at <http://36fss.com/retiree.html> to view a copy of the memo.

Military Service Retiree Newsletters / Websites:

- Air Force

“Afterburner” Newsletter: <http://www.retirees.af.mil/afterburner/>

Website: <http://www.retirees.af.mil/>

Andersen Air Force Base: <http://www.andersen.af.mil/index.asp>

- Army

“Echoes” Newsletter: <http://www.armyg1.army.mil/rso/echoes.asp>

Website: <http://www.armyg1.army.mil/rso/default.asp>

- Navy

“Shift Colors” Newsletter:

<http://www.npc.navy.mil/referencelibrary/publications/shiftcolors>

Website: <http://www.npc.navy.mil/CommandSupport/RetiredActivities/>

- Marine Corps

“Semper Fidelis” Newsletter:

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis

Website: <http://www.usmc-mccs.org/retiree/>

- Coast Guard

“Retiree News” Newsletter: <http://www.uscg.mil/ppc/retnews/>

Website: <http://www.uscg.mil/ppc/ras/>

- Joint Region Edge [Mariannas] Newspaper

<http://www.cnic.navy.mil/Marianas/RegionNews/JointRegionEdge/index.htm>

- Defense Finance & Accounting Service

“Retired Pay Newsletter”: <http://www.dfas.mil/rna-news.html>

- Military-related Organizations in Guam:

Guam Air Force Veterans: <https://www.facebook.com/pages/Guam-US-Air-Force-Veterans/102294429842540>

Purple Heart:

Army Retiree Group:

Air Force Sergeants Association, Chapter 1560:

<https://andersen.eim.pacaf.af.mil/sites/AFSA/default.aspx>

Military Retired Pay

- By MyPay Web Site
<https://mypay.dfas.mil/mypay.aspx>

- By Mail
Defense Finance and Accounting Service
U.S. Military Retirement Pay, PO Box 7130
London, KY 40742-7130

- By Phone
1-800-321-1080 or fax 1-800-982-8459

Please notify DFAS immediately after a change of address for your retired pay or annuity.

- **Air Force Aid Society**

Contact the Airman and Family Readiness Flight on any Air Force base, or go to the society's website at www.afas.org/. Phone 800-769-8951.

- **Air Force Enlisted Village**

Write to Air Force Enlisted Village, 92 Sunset Lane, Shalimar, FL 32579-1000. Phone 850-651-3766 or toll free 800-258-1413. Send e-mail to afef@afev.us. Visit the village's website at www.afenlistedwidows.org.

- **Air Force Village Foundation**

Write to Air Force Villages, 5100 John D. Ryan Blvd., San Antonio, TX 78245. Call 210-677-8989 or toll free 800-762-1122. Send e-mail to info@airforcevillages.com. The Web address is www.airforcevillages.com.

- **Arlington National Cemetery**

Write to Arlington National Cemetery, Arlington, VA 22211. For general information, location of gravesites, and visitor information call 703-607-8000. Contact the Interment Services Branch at 703-607-8585 regarding funeral arrangements and eligibility requirements. Please note that the Arlington National Cemetery staff does not make pre-arrangements. Visit the cemetery website at www.arlingtoncemetery.org.

- **Armed Forces Retirement Home-Washington Campus**

Write to Armed Forces Retirement Home, 3700 N. Capitol St. NW, Washington, DC 20011-8400. Phone toll free 800-422-9988 or fax 202-730-3492. For general questions send an e-mail to publicaffairs@afrh.gov. Visit www.afrh.gov.

- **Armed Forces Retirement Home-Gulfport Campus**

The new Gulfport facility opened Oct. 4. Write to AFRH-Gulfport, P.O. Box 1120, Gulfport, MS 39502. Phone 228-604-2205. For general questions send an e-mail to publicaffairs@afrh.gov and specify "Gulfport" in the subject line. Visit the website at www.afrh.gov.

- **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.

5) "Tell Us What You Think!"

Do you have a question or comment for the team? 7 Ways to Contact Your RAO Team

We're also seeking volunteers to support the RAO. This is an excellent opportunity for you to continue to show service before self and give back to our community.

Duties: Assist with phone inquiries and additional programs and functions the office is involved with

Duration: Set your own hours—M through F, 0900-1500

Benefits:

+ Satisfaction of helping others ... serve military retirees of all services, spouses, widows and widowers

+ Flexible schedule

+ Support, advance and unify the retired and active duty communities ... we are all Airmen with a capital 'A'

+ Network for potential job opportunities

Drop us a line at 36wg.rao@andersen.af.mil -- and you may see your question or comment answered in an upcoming issue of the *Guam Retiree Newsletter!*

To contact us...

Visit our support site at: <http://36fss.com/retiree.html>

Or, you may contact us at one of our mediums below:

Saluting Your Service,

Mark

MARK C. OVERTON, CMSgt (Ret), USAF
Retiree Activities Office Director
36th Wing, Anderson Air Force Base

Phone: (671) 366-2574

Location: AAFB, Bldg 21000, Room 726 (projected to relocate adjacent to present base commissary in 2014)

Hours: M through F, 0900-1500

E-mail: 36wg.rao@andersen.af.mil

Facebook: RAO Guam

Twitter: RAOGUAM

Website: <http://36fss.com/retiree.html>

Mailing Address:

36FSS/FSDE

ATTN: RAO

Unit 14002 Box 14

APO AP 96543-4002

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6) "Visit Our Newsletter Archives"
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For those of you who prefer the HTML version of our newsletter, you can still read it in this format at: <http://36fss.com/retiree.html>

Help spread the word! Forward the "Guam Retirees Newsletter" to your friends whom are military retirees, spouses, and widows of all military services! Or, refer them to <http://36fss.com/retiree.html>.

Please visit our newsletter archive at: <http://36fss.com/retiree.html>

You may also request a copy of a previous "Guam Retirees Newsletter" by sending an e-mail to: 36wg.rao@andersen.af.mil.

If you have received this mailing in error or do not wish to receive any further newsletter mailings from us, simply reply to this e-mail and type UNSUBSCRIBE in the Subject line.

To subscribe to our "Guam Retirees Newsletter", send an e-mail to 36wg.rao@andersen.af.mil and type SUBSCRIBE in the Subject line.

===== SPECIAL FEATURE =====

“A Challenge to You, Our Subscribers: Send Us Your Best ‘Little’ Success Story about a Retirement Issue or Need that was Resolved or An Expression of Thanks for Being A Veteran and We’ll Publish it in the Next Issue of the “Guam Retiree Newsletter”!

