

RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE (781) 377-2476
FAX (781) 377-1446, e-mail Arline.Love@hanscom.af.mil
HOURS OF OPERATION, MON – FRI 1000-1500
WEB SITE – www.hanscom.af.mil/rao
HANSCOM AFB BASE OPERATOR – 781 377-4441
SPRING 2010

1. THE FIRST WORD: The volunteers who staff the Retiree Activities Office (RAO) and the Satellite RAO at Otis ANG Base toil in anonymity. However, each Spring we take the opportunity to recognize the work and dedication of these volunteers who do a heroic job of serving over 95,000 retirees, spouses and survivors in New England. Some members of our staff have been contributing their time and talents for 29 years and some for a few months. Whatever the length of time they have served, each one's contribution is essential to the total effort. Even during inclement weather this winter the office was covered at all times. Hanscom and the retirees it serves are most fortunate to have such a highly motivated and dedicated corps of retiree volunteers whose work would not be possible without the outstanding support received from the Wing Commander and the entire staff of the 66th Air Base Wing.

According to the 2009 Annual Report required by the Air Force Personnel Center, 65 retiree volunteers contributed over 12,592 hours in service to Hanscom AFB. Retiree volunteers not only staff the RAO, but also work in several active duty sections such as the pharmacy, legal office, library, Transition Assistance Program, pre-retirement briefings and work closely with Customer Service all of which is reflected in the totals. 7095 contacts with the RAO consisted of 3825 phone calls, 1020 visits and 2250 e-mails. Of these, 2838 were for Outreach Assistance and dealt with problems relating to health care and support services. 1135 of these cases required many hours of follow up, correspondence and contact with several agencies. Most were resolved successfully. The members of the Retiree Day Planning Committee worked very hard to plan and execute a first class event which was enjoyed by about 260 attendees who indicated it was a most informative and memorable time.

From 5 January to 17 April, the RAO VITA volunteers under the able direction of Captain Don Husmann, USN, Retired, prepared 993 federal and state tax returns for the active duty force representing a cost savings of \$159,389 for the tax filers. Walk-in service was provided five days/week in addition to scheduled appointments. The RAO will continue to assist members with income tax questions and problems during the year by appointment.

Mrs. Ruth Elwell was named RAO Volunteer of the Year for 2009 for her outstanding contributions to the RAO as a Duty Officer. Mrs. Elwell, the survivor of a soldier who was a Prisoner of War in Korea, has served the RAO for over 12 years. She also volunteers at the Bedford VA Hospital. She is an outstanding individual indeed.

2. COMING EVENTS: *You are reminded about the*

30th ANNUAL MILITARY RETIREE DAY
SATURDAY, 24 APRIL 2010 MINUTEMAN CLUB, 1000 HOURS
INFORMATION, GOOD FOOD AND FRIENDSHIPS, OLD AND NEW

The Planning Committee is hard at work to guarantee an enjoyable and informative time for all. To facilitate parking for the attendees, we will continue to have all events take place in the Minuteman Club. Festivities will begin at **1000** with Information Services in the Minuteman Club, followed by the Opening Ceremonies at **1145**, Luncheon (by reservation) will be at **1200** in the Ballroom. **Following the Luncheon, we are fortunate to have Colonel David L. Orr, 66th Air Base Wing commander, as our guest speaker.**

Information Services, will consist of about 30 on and off base exhibitors to dispense information and to give you an opportunity to consult personally with a representative of TRICARE, Social Security, Veterans Administration, 66th Medical Group, Services and many others. It will take place in three locations within the Club. The Planning Committee is working on facilitating the movement of attendees with signs and hospitality folks. Coffee will be available in the Bedford Room. **Remember, the Ballroom does not open its doors until 1115 to allow wait staff time to set up, so plan your time accordingly.** Reservation Form can be found on page 7 of this Newsletter.

3. OUTREACH PROGRAM: For our new readers, we want to remind you about this special program which continues to provide assistance to any active duty or retired military member, their survivors and family members who have questions, or problems related to health care, or support services. Today's "information age" can be daunting with endless menus and hard to reach or unresponsive agencies or individuals through 800 numbers. If you are experiencing difficulty, or have a question regarding Medicare, TRICARE For Life or Pharmacy, TRICARE supplemental insurance, VA benefits, Survivor Benefit Plan, divorce, death, disability or any other adversity, call Captain Love at (781) 377-2476. **If she is not in, the Duty Officer will contact her for you. If you have not heard back by the end of the next duty day, PLEASE call back as the message may have been unclear or we could not reach you. If you get the audex during duty hours, the line is busy so please leave a message. We will return your call as soon as the phone is free.**

DESIGNATION OF BENEFICIARY – We frequently get questions about the "beneficiary" noted on a Retiree Account Statement. Since entitlement to retired pay stops on the date of a retiree's death, a **beneficiary is a person, or persons, who should receive a retiree's final prorated pay** (if you die in the middle of a month, pay is due up to the date of death). Also called Arrears of Pay (AOP), it may include any other monies due the retiree, such as overpaid SBP premiums or returned allotment payments. **Retirees should be sure a beneficiary has been designated.** The Beneficiary Designation Form allows you to elect one or more beneficiaries, assigning a percentage of the total to each. Anyone can be designated as beneficiary including relatives, friends or associates. As requested on the form, the name, address, social security number and relationship of each designated beneficiary must be provided. Retirees who do not designate a beneficiary will have their AOP distributed according to the **Legal Order of Precedence** which will pay the amount due to the surviving person highest on the list, (1) spouse, (2) children and their descendants etc. A Beneficiary Designation Form (DD2894) is available on line at www.dfas.mil under Retired Pay, call the RAO at 781 377-2476 for a form, or call DFAS at 1-800-321-1080. **Please note, the beneficiary named for the unpaid compensation is separate from the Survivor Benefit Plan although the same individual may be named under both.**

4. HEALTH CARE NOTES: This section focuses on health care issues.

HANSCOM PHARMACY – Prescriptions written by civilian providers may be dropped off anytime during duty hours with no restricted drop-off hours. New pharmacy hours are as follows:

**0730-1630 on Mon/ Wed/ Thurs/Fri. 0730-1500 on Tuesday
0730- 1200 on the first Friday of the month for Readiness Training.
Refills by phone only: 781 377-1522**

Calendar year pharmacy closures are:

Friday, 28 May 2010 and Monday 31 May 2010 for Memorial Day

Friday 2 July 2010

Thursday and Friday, 2-3 September 2010 for AFMC Family Day-Labor Day

Monday, 11 October 2010, Columbus Day and Thursday, 11 November 2010 for Veterans Day

HANSCOM CLINIC - We have been asked to remind you again about the **YELLOW CARD PROGRAM** at the Clinic. The Department of Defense has mandated that Military Treatment Facilities (MTF) be reimbursed for services rendered to non-active duty patients by any other health insurance (OHI) the individual may have. Consequently, everyone who uses the clinic must provide information regarding any **other health insurance (OHI)** he/she may have so the OHI may be billed for services received at the MTF. The money received will be used to help support the many services offered. **Even if you do not have any OHI, all clinic patients including pharmacy customers must obtain the Yellow Card as soon as possible.** Fill out a DD Form 2569, which may be obtained at the pharmacy, information desk or elsewhere in the clinic and submit it. **The Yellow Card you will receive must be presented every time you use the clinic including pharmacy and must be renewed each year, or sooner if your personal or insurance information changes. Even if you do not have OHI, such as Medicare beneficiaries using TRICARE For Life (TFL), you must fill out the form anyway. Please note - The patient will not be billed for any services.** The obligation to pay applies to the insurance company only, including any insurance co-payments or deductibles. For questions, call the Third Party Collection (TCP) representative, Sharon Chaires at (781) 377-3351.

HEALTH CARE COSTS AND WHAT YOU CAN DO ABOUT IT– According to Defense Secretary Robert Gates, DOD health care costs have risen from \$19 billion in 2001 to \$50.7 billion in the fiscal 2011 budget. The many hysterical rumors about exorbitant increases in Tricare premiums and co-pays and the gutting of Tricare For Life (TFL) are **untrue** and there were no recommended increases for this year. However, with the cost expected to continue to increase by 5-7% annually, and the fact there has been no premium increase since the program was initiated in 1995, it is reasonable to expect some modest increases in the future. With 9.5 million beneficiaries including active duty, their family members, retirees with family members, dependent survivors and some Reserve component members and their families, it is anticipated many more eligible beneficiaries will return to Tricare as the costs of civilian employers health plans continue to increase. **Obviously all Uniformed Services beneficiaries, including retirees and family members, should be aware of the escalating costs and can assist by using health care resources wisely.** Managed care plans such as TRICARE Prime, or the US Family Health Plan offer a comprehensive health care program in which all of your care is coordinated by a primary care provider (PCP). In this model, one individual is in charge of your total care and knows what referrals for specialty care you need and receives the specialist's recommendations to be incorporated into your one medical record. This eliminates fragmentation and duplication that results from visiting many providers who do not talk with one another. For those who use the traditional fee for service option such as TRICARE Standard or Extra, or Medicare and TRICARE For Life (TFL) you can also help control costs by identifying **fraud** which generally involves the intentional billing for services or supplies that were never provided to beneficiaries, and **abuse** which is supplying services or supplies which are not medically necessary or do not meet professional standards. **You should carefully read the Explanation of Benefits (EOB), and/or Medicare Summary Notice to see if you actually received the services that were billed.** Any discrepancies should be reported to the number on the EOB. Regardless of which model you use, the effectiveness of your care depends to a large extent on how actively you participate in your own health care decisions. Remember that the practice of medicine involves a dialogue between you and the physician or primary care provider. Mutual trust is essential, which means both you and the physician must be honest and straightforward with each other. The physician does not “order” you to do something

but can advise and recommend and discuss treatment options with you, allowing you to make informed decisions. Understand why certain medications are prescribed and don't insist on the one that you saw advertised on TV last night. Generic drugs have been thoroughly tested for effectiveness and safety and approved by the FDA and will be substituted for a brand name if available. Most importantly, you do have control over your life style choices. The best way to stay healthy is to consider the medical implications of the choices you do make.

TRICARE FOR GRAY AREA RESERVISTS COMING - Under a provision of the National Defense Authorization Act 2010 (NDAA), Gray Area retirees will have the opportunity to purchase Tricare health care coverage. While qualified members of the Selected Reserve have been able to purchase premium-based coverage under Tricare Reserve Select (TRS) retired National Guard and Reserve personnel did not have Tricare coverage until age 60. The new program, tentatively called Tricare Retired Reserve, will allow the gray-area retirees to purchase Tricare Standard (or Extra) coverage similar to TRS, but will differ in regards to qualifications, premiums, co-payment rates and catastrophic cap. The new statute requires premium rates to equal the full cost of the coverage compared to 28% for TRS. Due to the magnitude of the new program, it will require detailed design, development and testing but it is anticipated qualified retired reservists may be able to purchase it by late summer or early fall 2010. We will keep you posted.

5. SURVIVOR BENEFIT PLAN (SBP): Two reminders about SBP.

SBP ANNUITANTS – CERTIFICATE OF ELIGIBILITY (COE) – We have received several calls recently from annuitants who did not receive their monthly SBP annuity because of a failure to return the COE to the Defense Finance and Accounting Service (DFAS). All SBP annuitants, regardless of age, are sent a Certificate of Eligibility each year about 60-90 days before their birthday to ensure their annuity payment is legitimate and going to the correct account. If the signed form is not returned by 60 days, another is sent. If the COE is not received by the annuitant's birthday, DFAS will assume the annuitant is no longer eligible and suspend the account. **The COE is also a good way to verify annuitant addresses and other vital account information.** The form must be signed and returned to DFAS by mail or by updating a MyPay account. Once DFAS receives the signed form verifying the eligibility the suspended payments will restart. For questions, call 1-800-321-1080. **Remember to keep your address current.**

PAID UP SURVIVOR BENEFIT PLAN (SBP) PREMIUMS – When the Paid Up Program began, those Retirees who had paid SBP premiums for 30 years (360 months) and reached age 70 no longer had to pay SBP premiums and saw their retired pay adjusted as of 1 November 2008. Since 1 January 2009 DFAS has noted the number of months you have paid SBP premiums on your Pay Account Statement (PAS) to help you keep track. However, there are many retirees out there who apparently think they have paid for the required 30 years and questions from retirees who think they are eligible continue to persist. Reasons why one may not be qualified are (1) your premiums were **suspended** for a time due to the loss of a spouse or divorce and were restarted with a remarriage. The restart date is **one year** from the remarriage date. (2) Any payments you may have made into the Retired Serviceman's Family Protection Program (RSFPP) **before starting** SBP do not count towards the SBP paid-up provisions. However, if a retiree kept the RSFPP and meets the same 30 year/age 70 requirement, RSFPP premiums will be stopped. For questions, call 1-800-321-1080.

6. OTIS AIR NATIONAL GUARD BASE: The Hanscom AFB Satellite Retiree Activities Office (SRAO) on the Massachusetts Military Reservation and supported by Otis has moved. It is now located at 3138 Richardson Rd near the new fire station. The SRAO under the capable leadership of SSG Matthew Tromba, USAF, Retired, provides information and assistance to Cape area retirees. CMS Kevin Casey, USAF, Retired and SMS Hal Saling, USAF, Retired, have recently volunteered to add their considerable

expertise to the volunteer staff and are ready to assist you. If on the Massachusetts Military Reservation, stop by and visit or if you have a question related to your status as a military retiree, give them a call. The office is open Tuesday, Wednesday and Thursday from 1000-1200 and can be reached at 508-968-4175. Leave a message if no answer and someone will get back to you.

7. AIRMAN AND FAMILY READINESS CENTER (AFRC): The programs and services sponsored by the AFRC (formerly called the Family Support Center), are available to retirees and family members. While most programs are designed for the active duty community, there are often some that could be of interest to retirees. A calendar of events is published each month and can be viewed on line at www.hanscom.af.mil, click on AFRC on right side of the home page. Flyers are also available at many sites around base. Please note the assistance available for those who wish to file a VA claim.

VETERANS AFFAIRS DISABILITY CLAIMS REVIEW will be held on **Tuesdays and Fridays in April from 1000-1400**. A representative from AMVETS, a veteran's service organization, will assist you in processing your disability claim and answer your questions. **An appointment is required and can be obtained by calling the AMVET representative at (617) 303-5698.**

8. COMMISSARY: Captain Dean Mottard, USMC, Retired is the RAO representative to the Commissary and Base Exchange Advisory Council which meets quarterly. He is there to represent all retirees and provide feedback for us to disseminate to you in this Newsletter. Unfortunately, at the January meeting it was reported that shoplifting in the Base Exchange and commissary was at an all time high this past Holiday season and the majority of offenders were retired members. The commissary benefit is very much valued by all and it is one we must protect. The very few who abuse the privilege jeopardize it for all authorized patrons. Anyone who engages in this activity will be sanctioned and lose shopping privileges as well as endure an embarrassing session with the Security Forces. **If there is a medical reason why a retiree may have been cited, please contact Captain Love at the RAO (781) 377-2476.**

9. 66th FORCE SUPPORT SQUADRON (FSS): Recreational activities and facilities at Hanscom are also available to retirees and family members. Some of the following may be of interest.

HANSCOM INN (781) 377-2112 – We frequently receive calls inquiring about the availability of billeting opportunities on base. **RESERVATIONS** are now being accepted for Space A and leisure travelers at the Hanscom INN up to 10 days at a time based on availability. Rates for VQ (Visitor's Quarters) are \$39 and the TLF (family quarters) for \$41.50 per night. Make your reservations for a reasonable price by calling 781 377-2112, ext 0.

PATRIOT GOLF COURSE (781) 377-2396 – 2010 Annual Green Fees – Hurry, don't delay on purchasing your PGG AGF membership now through 30 April and choose one of three FREE gifts.

One free Range Key (\$35 value)

2 free 9-hole rounds of golf (up to \$40 value)

Free 9-hole cart rental (\$39 value)

Bonus offer – receive \$35 off you 2010 membership for each new member you refer

POOL (781) 377-2455 – Try this for aching joints.

New Water Therapy Classes – Deep Water Arthritis is held Wednesdays, 1100-1200 and is geared toward greater freedom of movement, improved muscle tone and joint mobility weight maintenance, increased body awareness, stress and pain reduction. **The Deep Water Challenge** class is held Wednesday from 1200-1300 and works on six key elements necessary for a higher level of fitness, balance, coordination, flexibility, strength, stamina and endurance. Both classes are given by a Burdenko Certified Trainer and cost \$15/class. For more information, call the above number.

INFORMATION, TICKETS AND TOURS (781 377-3262 – Check these out.

Walt Disney World Resort - Disney's Armed Forces Salute 2010 for Active Duty and Retired members. From now through 31 July 2010, get one 4-day ticket for just \$99 plus tax (to include "Park Hopper" and "Water Park Fun & More").

How about a trip?

- Lion King – The Broadway Musical in New York City, 21-22 April 2010: includes orchestra seating, luxury Homeward Suites Hotel, breakfast, sightseeing and round trip transportation for \$199 per person/double occupancy.
- Washington DC – 22-25 April 2010, Embassy Suites Tysons Corner, 3 dinners/breakfasts, sightseeing including Arlington nation Cemetery, Smithsonian Museums, all War Memorials: \$495 per person/double occupancy
- Captain Jack's Lobster Bake and Foxwoods Casino 10 July and 18 September, \$65 pp/double.
- Red Sox vs Orioles at Camden yards - 30 April to 2 May and 4-6 June 2010: Luxury Embassy Suites Hotel, 2 full course breakfast buffets, game tickets, Washington DC sightseeing and round trip transportation for \$289 per person/double occupancy.

10. REUNIONS: The following Reunion has been announced.

**USAF C7a CARIBOU ASSOCIATION
25TH REUNION**

25-29 August 2010 at the Marriot City Central Hotel, Macon GA

Contacts: Bill Avon at (330) 878-7451; web site: www.c-7acaribou.com. E-mail: veteran@tusco.net

11. NEWS YOU CAN USE: Some useful tidbits.

CELL PHONE DISCOUNTS – Active duty, retirees and veterans are eligible for significant discounts on cell phone plans if they know to ask. Most plans offer a 5-15% monthly discount depending on the plan. A military identification card/proof of veteran status is required. Check with your cell phone plan.

CHANGE OF ADDRESS – If you are moving, a quick and easy way to notify the U.S. Postal Service is on line. If you want your mail stopped for a period of time, you can also do that by entering the stop and start dates. Go to www.usps.com and follow the instructions.

TRICARE UPDATES – Keeping up with developments in your TRICARE benefit is now easier for those with Internet access. In addition to the web site www.tricare.mil, beneficiaries with an e-mail address can now receive updates direct. Subscribers can customize their account by choosing to receive as many or as few items as they like. After entering their e-mail address at www.tricare.mil/subscriptions, beneficiaries can choose their beneficiary category and topics of interest to include TRICARE Communications, news releases, benefit changes, podcasts, healthy lifestyle tips and pharmacy updates.

12. AN AFTERTHOUGHT: At a weekly marriage seminar held at a local church, Mario, who was approaching his 50th wedding anniversary was asked to share some insights as to how to stay married to the same woman all these years. He replied "Well. I have tried to treat her well, spend money on her and best of all I took her to Italy for the 25th anniversary." Commenting on what an amazing inspiration he was for all assembled, he was asked what he was planning to celebrate the 50th. He proudly replied. "I'm going to go back and get her."

Arline F. Love
Captain, USAF, Retired
Director, RAO

LUNCHEON RESERVATION FORM ON NEXT PAGE

30th ANNUAL MILITARY RETIREE DAY
Saturday, 24 April 2010
LUNCHEON RESERVATION FORM

A Luncheon is planned as part of Military Retiree Day. Your early response will help us in our planning. We must have your paid reservation by **Wednesday, 21 April 2010**. However, we will accept emergency cancellations up to **1300 23 April 2010** by telephone to the RAO Duty officer at (781) 377-2476.

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LUNCHEON - MINUTEMAN CLUB BALLROOM 1200 HOURS

I/we will attend Military Retiree Day Luncheon on *Saturday 24 APRIL 2010*

NAME: _____ **RANK:** _____ **SERVICE** _____

ADDRESS: _____

CITY/TOWN: _____ **STATE:** _____ **ZIP:** _____ **PHONE ()** _____

Please reserve _____ spaces @ \$19.00 per person. Total enclosed \$ _____

Choice of menu - (indicate number of meals)

Baked Scrod with Herb and Butter Crumbs _____

Roast Breast of Chicken _____

Please make checks payable to **RETIREE ACTIVITIES OFFICE**. **Note: Tickets will not be sent.**

Check in at the Minuteman Club. Please check here if you need handicapped parking _____

RETIREE ACTIVITIES OFFICE
66th ABW/CVR
20 SCHILLING CIRCLE
HANSCOM AFB MA 01731-2800