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SUMMER 2010

1. THE FIRST WORD: With so much focus on the state of the nation’s health care systems and the conflicting opinions about how we should address the problem, it seems fitting that we should also focus on how the users of that system might contribute to the solution and benefit at the same time. Without getting into how we got to where we are and who is to blame, it seems appropriate to review some things we all should do to maximize the benefits available to us through any one of the various delivery systems. Whether you are covered by private health insurance, employer sponsored, TRICARE, VA, Medicare, Health Maintenance Organization (HMO) fee for service or any other model, you have a personal stake in the outcome of any treatment received. The Joint Commission for Accreditation of Healthcare Organizations (JCAHC) has published an excellent pamphlet which outlines some of the factors we should all consider, particularly as it relates to safety. However, many of the excellent points made in this publication apply to all aspects of interacting with health care professionals and are repeated here for your consideration.

First and foremost, **you are the center of the health care team.** As such you must know and be able to work with your physician and agree on exactly what is involved and what is to be done through every step of your care. This involves asking questions such as “what is that prescribed test or medication likely to achieve?” If a new medication is prescribed, ask about its purpose, side effects, interaction with medications you are already taking and written information about it. Speak up if you have questions. Your health is too important to be worry about being embarrassed if you don’t understand something. If you do have difficulty asking questions, ask a friend or relative to be an advocate to do it for you. Know what options are available to you including a second opinion if desired. The more information you have about the options available, the more confident you will be when a decision is made. Older people are used to a health care system where the doctor “knew best” and so are inclined to blindly follow recommendations which may not be in their best interest or even the best solution to a problem, rather than ask questions. Understand that more tests or medications may not always be better, or necessary. Always understand exactly what the test will involve, why it is necessary, are there risks and by all means get the result. In summary, be informed when it comes to your own health care. Participate in all decisions and realize you have the right to say “**no**” if you feel the treatment is not appropriate or you do not understand it. Research has shown that patients who take part in decisions about their health care are more likely to have better outcomes. Health care, like life itself, is a do-it-yourself project. It is in your own self interest to participate in decisions which affect you.

2. COMING EVENTS: The following event may be of interest.

**THIRTEENTH ANNUAL NORTHERN NEW ENGLAND
MILITARY RETIREE ACTIVITY DAY
SATURDAY, 31 JULY 2010**

**NEW HAMPSHIRE NATIONAL GUARD ARMORY ARMY AVIATION SUPPORT FACILITY
Located at 26 Regional Drive, Concord NH**

Sponsored by the New Hampshire, Maine and Vermont National Guards in cooperation with Brunswick Naval Air Station and Fort Drum, the Maine, New Hampshire and Vermont Retiree Councils, and the Retiree Activities Offices of Brunswick Naval Air Station and the Portsmouth Naval Shipyard. (All activities will be indoors, photo identification card required, military or driver's license).

This is an excellent opportunity for members of the northeast military community (including Gray Area Reservists) to get the latest information on benefits and services and to meet other active duty and retired service people. **Exhibits to provide information on health care, legal assistance, survivor benefits, recreation facilities, Base Exchange and commissary, Veterans Administration, ID card renewals and much more will be available.**

**0800 - 0900 REGISTRATION
0900 - 0945 OPENING CEREMONIES
0930 – 1400 EXHIBITORS AND DISPLAYS OPEN**

DIRECTIONS TO RAD 2010: From the east and south, Rte I-95 to Exit 13 (Rte3) south toward Pembroke. Left at first light, over bridge, onto Old Turnpike Rd which turns into Regional Dr. Look for military helicopter on the right. From north and west, Routes 4 & 202 (to Concord) joins I-393. Take exit 3 off I- 393 onto Route 106 South. After Target store, take right onto Regional Dr.

CONTACT: Col (Ret) Frank Musmanno at **603 495-3042 OR** muzzy@qsinet.net.

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.**

ID CARD RENEWAL BY MAIL – An ID card may be renewed by mail for spouses/survivors of military retirees who are homebound or confined to a nursing home. It is a multi step process in coordination with Customer Service and certain information must be obtained to initiate the request. To inquire further, or to request assistance, please call Capt Love at 781 377-2476.

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

TRICARE CONTRACT –TRICARE Management Activity (TMA) recently announced that Health Net Federal Services, LLC has been awarded the new contract for the TRICARE North Region for all TRICARE programs except TRICARE For Life (TFL) which will remain with Wisconsin Physicians Services. Health Net's initial bid for the renewed contract was denied in favor of Aetna. However, on appeal this decision was overturned and Health Net prevailed. This is good news for beneficiaries who were faced with having to possibly change primary care or other providers who were not in the Aetna network. The TRICARE Service Center (TSC) at the Hanscom clinic is your source for information, or

assistance with TRICARE Prime, Standard or Extra or call 1-877-874-2273. **Questions or assistance with Medicare/TFL should be referred to Capt Love in the RAO at 781 377-2476.**

U S FAMILY HEALTH PLAN AT MARTIN’S POINT – The USFHP is a TRICARE Prime option for military families living in Maine, New Hampshire, Vermont, upstate New York and northern Pennsylvania. In these five states, the plan has a large network of more than 3,000 primary care providers, 7,000 specialists and 125 hospitals. Recent significant additions to the network include St Joseph Hospital and Sunbury Medical Associates in Bangor, ME; Mercy Hospital in Portland ME and Huggins Hospital in Wolfeboro NH. The USFHP is also now available in Binghamton and Buffalo NY and in Erie PA. For more information, call 1-888-241-4556.

TRICARE PHARMACY PROGRAM – Available to all TRICARE eligible beneficiaries (including TFL) the program offers several options for obtaining medications

MILITARY TREATMENT FACILITY (MTF): If available, this is the least expensive option whereby one can receive up to a 90 day supply of most medications at no cost. Prescriptions written by civilian providers are accepted except for non-formulary drugs which are not usually available. To see if a particular drug is available at the Hanscom pharmacy, call 781 377-3101.

MAIL-ORDER PHARMACY – This is your least expensive option when not using an MTF pharmacy and best suited for medication taken on a daily basis or so-called maintenance drugs. You can receive up to a 90 day supply for minimal cost and you have the convenience of having your medications delivered direct to your home. Cost is \$3 generic, \$9 for brand name and \$22 for non-formulary per 90 day supply.

RETAIL NETWORK PHARMACY – Best suited for medications you may only take for a brief time, or need immediately, you can obtain a 30 day supply when you present a written prescription and your Uniformed Services ID card at one of more than 60,000 network pharmacies throughout the United States and its territories. Your copayment of \$3/9/22 per 30 day supply is made at the time of purchase and no claim is required.

NON-NETWORK PHARMACY - The least favorable option requires that you pay full price and then file a claim for reimbursement which is subject to out-of-network cost shares, an annual deductible and TRICARE required copayments.

MEMBER CHOICE CENTER – If you are currently using the network pharmacy for maintenance drugs and wish to change to the mail-order to reduce out of pocket costs, or to convert your current MTF prescriptions to the convenience of home delivery, you can request assistance from the Member Choice Center by calling 1-877-363-1433, or visit www.express-scripts.com/TRICARE and click on “get started With Home Delivery”.

GENERIC DRUGS – While generic drugs are not advertised on TV or in magazines, they provide the same benefits as their brand name counterparts and cost considerably less for the beneficiary and the government. The US Food and Drug Administration (FDA) reviews and approves all generic drugs and holds them to the same standard as brand name and they are required to have the same active ingredients, strength, dosage and uses. They may look different because their inactive ingredients differ but those features do not affect the safety or effectiveness of generic medications. When brand name drugs first appear on the market, their formula is under a patent. When the patent period is over, generic versions emerge at a lower price partially because they are not advertised. **Generic drugs do not cost less because they are of a lesser quality.**

It is Department of Defense (DoD) policy to fill all prescriptions with generic drugs if available. Brand name drugs can be covered in cases of medical necessity with prior authorization. For more information on the proper procedure and/or to obtain forms, call 1-877-363-1303 or visit www.tricare.mil/pharmacy.

OTHER HEALTH INSURANCE (OHI) - TRICARE law requires TRICARE be last payer when a beneficiary has OHI (except for Medicaid, TRICARE supplements, Indian Health Service and others). If your OHI has prescription coverage you must use that first and cannot use the Mail Order unless the medication is not covered by the OHI or you have exceeded the other plan's benefit cap. To minimize out of pocket costs, use a TRICARE network pharmacy that your OHI also covers when filling a prescription to avoid the extra charges associated with using an out of network pharmacy. For more information, go to www.tricare.mil/ohi.

TRICARE RESOURCES – Clip this information and keep it handy for future use.

For questions, or change of address for TRICARE Prime, Standard, or Extra call 1-877-874-2273 (1-877-TRICARE) – or on-line at www.hnfs.net . Claims should be submitted to: Health Net Federal Services Inc., c/o PGBA LLC/TRICARE Claims, PO Box 870140, Surfside SC 29587-9740. **For questions, or to update health insurance information for TRICARE For Life (TFL), call Wisconsin Physicians Services (WPS) at 1-866-773-0404, or visit www.tricare4u.com .** Claims should be submitted to Wisconsin Physicians Services/TRICARE For Life, PO Box 7890, Madison WI 53707-7890. **Express Scripts is the contractor for both the Mail Order and Retail Pharmacy Programs. The phone number for both is 1-877-363-1303. Web site is www.express-scripts/TRICARE .** Claims for pharmacy, send to: Express Scripts Inc., PO Box 66518, St Louis MO 63166-6518 **TRICARE Retiree Dental Plan call-1-888-838-8737 – www.ddpdelta.org/**
DEERS Address Change - 1-800-538-9552 – <http://www.tricare.osd.mil/DEERSAddress/>
US Family Health Plan – Brighton Marine Health Center at 1-888-815-5510
US Family Health Plan – Martin's Point (NH, ME) 1-888-241-4456, or visit www.martinspoint.org
 Locally, for TRICARE Prime, Standard and Extra questions or problems call the Beneficiary Counseling and Assistance Coordinator (BCAC) at (781) 377-2120, or visit the TRICARE Service Center (TSC) at the clinic. **For Medicare/TFL, call Captain Love at (781) 377-2476.**

5. DEPARTMENT OF VETERANS AFFAIRS (VA): The latest from the VA.

ENROLLMENT IN VA HEALTH CARE – VA health care is available to veterans according to a Priority system based on disability rating and/or need. Military retirees have health care benefits through the Department of Defense but may also be eligible for free care from the VA based on a service-connected disability adjudicated by the VA. For more information about the eight Priority categories call 1-800-827-1000 or check the eligibility web site at www.va.gov/healtheligibility. For those who do wish to enroll, it is now easier by filling out the application, VA-Form 10-10EZ online and saving a copy of the completed form for personal use at www.1010ez.med.va.gov/sec/vha/1010ez.

NATIONAL RESOURCE DIRECTORY (NRD) – The NRD is a Web site developed as the result of a partnership between the Department of Defense, Labor and Veterans Affairs to provide access to services and resources at the national, state and local level to support recovery, rehabilitation and community reintegration of wounded, ill and injured Service Members, veterans, their families and those who support them. The information contained within the NRD is from federal, state and local government agencies, Veterans service and benefits organizations, non-profit and community based organizations, academic institutions, and professional associations that provide assistance to veterans and their families. It can be accessed by going to www.nationalresourcedirectory.gov.

6. COMBAT RELATED SPECIAL COMPENSATION (CRSC): Many retirees never applied for a VA service-connected disability because prior to the passage of this legislation in 2003, VA compensation was offset from retired pay and although there was a tax advantage, there was no more income. For retirees who may be in this situation, we remind you again about this program. **CRSC is designed to restore that part of military retired pay that is being offset by VA disability compensation for a**

combat related disability and pays retirees a tax free amount comparable to the amount of the offset. Effective 1 January 2008, the Act extended eligibility for CRSC to Chapter 61 retirees with **less than 20 years service if they are entitled to retired pay and are receiving VA compensation for a combat related condition.** Combat related is defined as any injury or condition that resulted from armed conflict, instrumentality of war such as Agent Orange, hazardous service, and conditions simulating war. Application for CRSC is required with the submission of supporting documents showing a causal link between a current VA disability and a combat related condition. Payment amounts are determined by the Defense Finance and Accounting Service (DFAS) based on the applicant's years of service and retirement pay. If a retiree meets the basic criteria, is receiving (or eligible for) military retired pay, and is receiving VA compensation for a 10% or greater service-connected disability, the best thing to do is to apply. Retroactive payments are also being made. Check out www.crsc.army.mil for more information, or to download an application. Forms may also be obtained by calling the RAO at (781) 377-2476.

7. CONCURRENT RECEIPT OF DISABILITY PAY (CRDP): CRDP is a separate program designed to restore retired pay being offset by VA service-connected disability compensation for those who have a VA rating of 50% or greater for non-combat conditions. It has been fully implemented for those rated 100% (or 100% based on unemployability) and is being phased in for those 50-90% over a period of ten years with incremental increases each year. It is scheduled to be fully implemented by 2014. Since it is a restoration of retired pay, it is taxable and no application is necessary.

8. AIRMEN 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 June and July from 0930-1330.** 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.**

9. 66th FORCE SUPPORT SQUADRON (FSS)(formerly Services): Recreational services and facilities at Hanscom are available to retirees and family members. Some of the following may be of interest. **MINUTEMAN CLUB** – When we were on active duty Club membership was a given. Now in retirement, there are still many advantages to Club membership for those who are able and live close enough to enjoy them. To help you consider signing up for Air Force Club membership, we have listed just a few of the many savings for members such as 2% back when using your card in FSS facilities, 1% cash back when using it anywhere else, \$1 off breakfast/brunch, lunch and dinner (meals over \$5), \$2 off pro-rated holidays and special functions. In addition, there are Member Plus Rewards – 10% discount on **some** services at several FSS facilities such as the Auto Skills Center, Bowling Alley, Fitness and Sports Center, Aero Club, Fourth Cliff, Golf Course, Pool and Outdoor Recreation.

Some Club Specials include:

Steak Night is the last Thursday of the month from 1700-2000 and offers buffet bar featuring salad, rice and/or potatoes, vegetable du jour, fresh rolls and dessert.

Bingo is held the last Wednesday of the month. Cards go on sale at 1800, games start at 1830. Cards are \$20 for members and \$25 for non-members. A minimum of 20 players is required.

Dinner is available Wednesday through Friday from 1700-2100 and Sundays from 1600-1900. For more information, call the Club at 781 377-3799 or go to www.hanscomservices.com.

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").

One of the following trips may be of interest.

- Martha's Vineyard – 26 June featuring scenic sights, a ferry cruise and delicious dinner for \$75/pp
- Foxwoods Resort Casino and Captain Jack's Lobster Bake – **10 July and 18 Sept.** \$65/pp. Tour includes a \$33.95 casino bonus, a \$18.95 buffet coupon and \$15 Lucky Seven Keno.
- Nantucket Spectacular – 7 August, \$70/pp, tour includes first class cabin ferry service to Nantucket (private sundeck, food & beverages), sightseeing time on Nantucket and round trip transportation.
- New York Shopping and Sightseeing, or Statue of Liberty and Ellis Island tour.– 14 August, cost is \$55 or \$75 per person.

10. MILITARY RECORDS – NATIONAL PERSONNEL RECORDS CENTER (NPRC): We have encouraged all retirees to be sure they have their Record of Service or DD 214. Recent events have indicated a need to emphasize this again. Every retiree/veteran is **strongly urged** to obtain a copy of his/her DD 214 and keep a copy in that file of important papers you were going to prepare. It is the one document you will need periodically throughout your life and to receive VA benefits at the end of it, so safeguard it. When a retiree dies, there is no time to get his/her DD 214 from NPRC. As noted here before, a veteran or next of kin (surviving spouse, parents, children of veterans) can now request military records on line by going to www.vetrecs.archives.gov and filling out the Standard Form 180. Although this speeds up the process, it is still necessary to print off the signature page and mail, or fax it to NPRC. No military records are released through telephone requests and the signature of the veteran, surviving spouse or next of kin is required. Requesting records on line does reduce the processing time but it still takes a while. Please note, a DD 214 is only given for active duty time. **An equally important document for reserve/Guard members is the "20 year letter" which indicates he/she will be eligible for retired pay at age 60.** In trying to reconstruct records for survivors who have fallen out of the system, these two documents are vital and very difficult to obtain in later years. Do your spouse or next of kin a favor and get it now.

1973 FIRE AT NPRC – About 80% of the records of Army personnel discharged between 1/1/1912 and 1/1/1960 and about 75% of Army Air Force and Air Force personnel with surnames beginning with "Hubbard" through "Z" discharged between 9/25/1947 and 1/1/1964. Officials have never determined exactly what was lost because there were no indices to the blocks of records involved. **If your records were lost**, NPRC will attempt to reconstruct a veteran's record only if requested by the veteran or next of kin. Information must include full name during military service, date of birth, service branch, approximate dates of service, service number, place of entry into service, last unit assigned and place of discharge. Any documents, such as orders, citations etc. the veteran may have can be used to help with the reconstruction. Mail to: NPRC, Military Personnel Records, 9700 Page Blvd, St. Louis MO 63132-5100.

11. HANSCOM HISTORY: The History Office really appreciates the many contributions submitted by retired members. **You are asked to look through your files for Hansconians before 1977 particularly.** However, any historical materials are more than welcome. If you can help with this, or have any information to share, please call the ESC History Office at (781) 377-5211, or e-mail anita.heath@hanscom.af.mil. Many thanks.

12. NEWS YOU CAN USE: Some tidbits that may be useful.

SOCIAL SECURITY NUMBER ON ID CARDS (SSN) – The recently announced plan to delete SSNs from ID cards is on hold at present. Problems resulting from their removal have yet to be worked out. The advice is to leave your military ID card at home if you are concerned about losing it. **You will need it if going onto a military base;** otherwise you probably have another picture ID without your SSN.

DRIVING ON HANSCOM AFB – Several retirees have recently found that traffic enforcement is strict. You are cautioned to obey all traffic rules (including no cell phone use and using your seat belt) while on base. A ticket will result in a very large fine and a visit to the Magistrate’s Court in Worcester MA if you wish to contest it. Recent visitors to the base have noted the various construction projects. Changed traffic routes will occur throughout the summer. Drive carefully, and safely.

13. AN AFTERTHOUGHT: A couple of comments on married bliss.

A wife told her husband there was water in the carburetor of her car. He dismissed it reminding her that was ridiculous as she didn’t know anything about carburetors. Upon her insistence, he finally said he would check it out and asked where the car was, to which she responded “in the pool”.

A husband was reading his paper while his wife prepared dinner. He heard her ask “What would you like for dinner, my Love? chicken, beef or lamb?” Savoring the thought he answered, “Thank you, I’ll have chicken”. From the kitchen was heard, “ You are having soup, I was talking to the dog.”

Arline F. Love
Captain, USAF, Retired
Director

**RETIREE ACTIVITIES OFFICE
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