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HOURS OF OPERATION, MON – FRI 1000-1500
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HANSCOM AFB BASE OPERATOR – 781 377-4441
WINTER 2010-2011

I. THE FIRST WORD: We are pleased to extend a word of greeting to you from the Air Base Group Commander, Colonel Stacy L. Yike without whose support, our services would not be possible.

“Greetings! I am so pleased to add my two cents to the Hanscom Retirees Newsletter. I know how important this service is to you, providing a plethora of information and updates that keep you connected. My thanks to Captain Love and all her staff for the many hours spent building this valuable resource!

My first few months as 66 Air Base Group Commander have been a fantastic experience. I have enjoyed meeting many of you and look forward to meeting many more. We have weathered the financial crisis from the summer and I can assure you we have sufficient funds for snow plowing this winter! So we look forward to seeing you at the commissary, BX, Club, Clinic and at other base events. We have a new chef at the Club who is truly terrific – come join us for dinner Wednesday through Friday evenings. As you know, maintaining the Club is an expensive proposition for the Air Force. There is some talk at AFMC (Air Force Material Command) that if we don’t show an increase in customer support through this winter, we might need to close our Club this spring. So I would encourage you to come out and support the Club if you enjoy using it, or send us a note to let us know what we can do better. I would appreciate your inputs!

I am committed to supporting the Hanscom retiree community and will do my best to ensure sufficient funds so that you continue to receive the quarterly Newsletter. As you know, funds are tight everywhere so I would encourage you to help us pinch pennies by pulling your name off the distribution list if you can access the Newsletter via the website. This saves us both printing and postage costs and allows us to continue to reach the many people who do not have regular internet access. Thank you for your help.

My thanks again to the entire RAO staff for all their hard work in providing excellent services to you. Please consider donating a few hours of your time to assisting this team in providing support to retirees all over New England.”

As noted above we appreciate the outstanding support we receive from Colonel Yike and her staff. We have discussed the increasing costs of mailing the Newsletter and yet are concerned those who have no other option can continue to receive it. So, those of you who are willing to receive it on our website, let us know. In addition, we find we have a great number of addresses outside of New England for people who are served by other RAOs. It is our intent to delete these unless we hear from someone who has no other option. You can also help by ensuring we have your correct address. Use the “Address Correction Form” on page 7 to tell us of your preference. Many thanks.

2. COMING EVENTS: It is that time to mark your calendars for our annual event.

***31 st ANNUAL MILITARY RETIREE DAY
SATURDAY, 23 APRIL 2011 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, Luncheon (by reservation) and Guest Speaker in the Ballroom. We anticipate 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, US Family Health Plan (Brighton and Martin's Point), Delta Dental, 66th Medical Group, Services, Base Exchange, Commissary, military organizations and many others. More information and a luncheon reservation form will be in the Spring Newsletter. If you have time and/or ideas to contribute to this effort, let us know.

3. **OUTREACH PROGRAM:** You are reminded again about this special program which offers 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. Instead of trying to deal with endless telephone menus while navigating the complexities of today's "information age" or dealing with unresponsive or hard to reach agencies or individuals through 800 numbers which often leads to misinformation, confusion and frustration, give us a call. 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. All military retiree, spouse or survivor deaths in New England may also be reported to Captain Love by calling (781) 377-2476 who will assist with notifications and processing for benefits.**

We were unsuccessful in returning several calls recently because the numbers were not clear on the voice mail or the caller could not be reached. Since most people do not identify themselves on their answering machine, it is impossible to know if we have the right number when leaving a message. We take pride in being sure everyone who contacts the RAO receives a call back. However, when the number is wrong and the caller is not on our mailing list, there is nothing we can do to reach you. **PLEASE** call back if you have not heard back from us by the end of the next duty day.

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

MEDICARE PART B – CLARIFICATION – In the last issue we addressed the **TRICARE** rules for beneficiaries who become eligible for Medicare Part A and its impact on TRICARE eligibility. As stated – when a beneficiary becomes eligible for Medicare Part A regardless of age, one loses **ALL** TRICARE entitlement, including pharmacy, unless he/she signs up for Medicare Part B (unless a family member of active duty). That is a fact. We had several readers contact us to question the article so clarification is provided.

MEMBERS OF THE UNIFORMED SERVICES FAMILY HEALTH PLAN (USFHP) who become eligible for Medicare Part A also lose their eligibility for **TRICARE** but may remain enrolled in the

USFHP at this time. Although USFHP offers the TRICARE Prime benefit, it is a separate contract with the Department of Defense (DoD) with a special rule that currently allows Medicare eligible to remain enrolled without Part B. However, should a member decide to disenroll for any reason such as moving out of the area, he/she does **not** have eligibility for TRICARE For Life without Part B. We often hear the argument that a \$230/460 a year enrollment fee is cheaper than the monthly Part B premium. That is correct but an individual choosing to decline Part B when initially eligible will incur a 10% penalty on the monthly premium for every year not enrolled. In addition, enrollment is only possible during the Open Enrollment period from 1 January – 31 March each year with coverage to begin 1 July which could leave a person without any coverage for an indefinite period. In short, no one can foretell the future, particularly relating to health care. Even if one thinks he/she does not need Part B when eligible, the time will come as sure as death and taxes when that decision will be regretted. Think about it.

MEDICARE ELIGIBLE STILL EMPLOYED – The question was raised that the article did not contain a reference to the fact that a beneficiary who is still employed and covered by that employer’s health plan can defer Part B without a penalty until no longer working. **That is a Medicare rule. However, the TRICARE rule that such an individual is no longer eligible to all TRICARE benefits without Part B still holds.**

NOTIFICATION OF MEDICARE ELIGIBILITY BY SOCIAL SECURITY (SSA) – The article did err when it noted the notification is automatic several months before age 65. In checking with SSA, it was found this is no longer the case since the retirement age was increased beyond age 65. **Although entitlement to Part A occurs at age 65, only beneficiaries who are receiving social security benefits will receive an automatic notice regarding Part B.** It is recommended that the individual contact SSA at least three months prior to the 65th birthday to ensure receipt of a Medicare card showing entitlement to both Part A and B. TRICARE For Life (TFL) is automatic with Part B, one does not need to sign up for it. However, if one has other health insurance (OHI) TFL cannot be used until all OHI has been billed.

Thank you to those who contacted us so we have the opportunity to clarify any misunderstanding.

TRICARE MAIL ORDER PHARMACY (TMOP) – As TRICARE officials explore ways to control costs while continuing to provide the best health care possible, they are encouraging beneficiaries, especially those taking long term medications, to get their prescriptions delivered to their doorsteps. This is a win-win situation by saving the government and the individual money and the convenience cannot be beaten. Some of the added benefits include; (1) cost - \$3 for generic, \$9 for brand name for a **90 day** supply through TMOP versus a **30 day** supply through the retail option. (2) Convenience – delivered right to your mailbox without “leaving home”. (3) Automatic refills – notification when refills are due. (4) assistance in obtaining refills if desired. (5) An Explanation of Benefits (EOB) indicating the drugs obtained over a period of time and the cost for your records. If you are currently, going to the drugstore every month and waiting in line for your prescriptions, you may find this option appealing. Try it. If you wish a booklet with mailing envelope, please call the RAO at 781 377-2476.

TRICARE RETIREE DENTAL PROGRAM (TRDP) – This program is a premium based plan administered by Delta Dental and requires cost-shares after meeting an annual deductible of \$50 per person. Most preventive, diagnostic and emergency dental services are covered immediately after enrollment. Orthodontics, dentures and crowns are available on a cost share basis only after a 12 month continual enrollment. It is available to retired members receiving retired pay, “gray area” retirees, and Medal of Honor recipients and their family members. While participants in this voluntary Plan can get dental care from any licensed dentist within the program’s designated service area, visits to an out-of-network dentist may incur higher out-of-pocket expenses and involve filing one’s own claims. Those

interested can go online to www.trdp.org, or call 1-888-838-8737 for more information on rates and benefits.

HANSCOM PHARMACY – Current hours for the pharmacy are as follows:

0730 -1630 Mon/Wed/Thurs/Fri, 0730 – 1500 Tuesday

0739 -1200 1st Friday of each month

Refills by phone only: 781-377-1522

Questions: 781-377-3101

For booking, canceling or rescheduling appointments at the Clinic, log onto <https://www.tricareonline.com> 24/7 or call 1-888-NAVYMED (1-888-628-9633).

5. DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS): The Retiree (RAS) and 1099R tax statement and Annuitant Account Statement (AAS), and 1099R tax statement are due to be mailed 16-31 December 2010. These are important documents and do not overlook the RAS but retain it for future use. The RAS contains all the information you need relating to your retired pay including SBP information and allotments. For DFAS customers who have a MyPay account or wish to open one, these documents will be available on MyPay on 4 December 2010. If you are interested in opening a MyPay account so you can have better control over your pay account and make changes to vital information in a secure environment, go to www.dfas.mil and follow the instructions. While DFAS maintains some of the traditional methods of submitting changes to customer information and inquiring about pay issues such as fax, call centers and mail, the My Pay system provides faster and a more efficient means.

6. RETIREE ACTIVITIES OFFICE (RAO): By the time you receive this Newsletter, we will have already relocated to the second floor of Bldg 1305 while our area is undergoing HVAC work. Take the elevator to the second floor and turn right. **The RAO is the second door on the left.** Pass and ID, which has also moved, is the first door on the left. Our phones remain the same although there may have been some interruption during the moves. We still offer all of our services, albeit in different surroundings but we hope you will stop by if you have questions or concerns. We anticipate returning to our usual location on the first floor by 1 February 2011.

VOLUNTEERS – Several RAO volunteers have contributed their time, talent and effort to serving retirees for 25-30 years and are finding it necessary to “retire”. We are actively recruiting to be sure we have sufficient staff to be able to maintain the hours of operation and level of service now available. If you are interested in working with a great group of people, in pleasant surroundings for 5 hours a month or more, please call. We try to schedule two staff members/day to ensure coverage. Call 781 377-2476.

7. DEPARTMENT OF VETERANS AFFAIRS (VA): Recent updates from the VA.

CLAIMS – In an effort to make the VA more responsive to veterans and their families, the VA has introduced a shorter claim form. VA Form 21-526, to be used for first time application for disability or pension has been reduced from 23 to 10 pages. It can be found at www.va.gov/vaforms, or call 1-800-827-1000. For a veteran filing for disability compensation for the first time, help may be available from your town Veterans Agent (MA), or a military organization such as Disabled American Veterans etc.

VA Form 21-526b should be used by a veteran seeking increased benefits for conditions already determined by the VA to be service-connected. It is also available on the website above.

GULF WAR ILLNESSES – Following a report by the National Academy of Sciences Institute of Medicine, the VA has specified nine diseases which are presumed to be service-connected for veterans of the first Gulf War as well as current operations in Iraq and Afghanistan. Veterans afflicted by one of these

diseases do not have to prove service-connection when filing a claim for disability compensation from the VA. The diseases are: Brucellosis, Campylobacter jejuni, Coxiella Burnetii (Q fever), Malaria, Mycobacterium tuberculosis, Nontyphoid Salmonella, Shigella, Visceral leishmaniasis and West Nile virus. The new presumptions apply to veterans who served in Southwest Asia beginning on or after the start of Desert Shield on 2 August 1990 through Desert Storm to the present including Iraq. Veterans who served in Afghanistan after 19 September 2001 also qualify. For questions go to www.va.gov or call 1-800-827-1000

SALUTING BY VETERANS – Public Law 110-181 granted veterans and military personnel, not in uniform, the option of saluting the flag when appropriate, if desired. When we first announced this some time ago we received some questions specifically, whether or not the cap should be removed prior to saluting. The answer is no. However, if a veteran prefers to place his/her hand over the heart instead of rendering a salute, the cap should be removed.

8. LEGAL ASSISTANCE: – The website noted in the last issue for Legal Assistance and forms was incomplete. The correct address is: <https://aflegalassistance.law.af.mil/lass/lass.html>. Legal assistance for Wills, Powers of Attorney, Health Care Proxy and Notary Service is available at Hanscom AFB for retirees and their family members entitled to an ID card. Walk-in hours are Friday from 0900-1100 with no appointment. Attorney Consultation is available, by appointment on Monday from 1300-1500 and Wednesday from 0900-1100. Wills and Health Care Powers of Attorney are available by appointment on Tuesday from 0900-1100 and Thursday from 1300-1500. A worksheet must be accomplished prior to the visit and can be obtained by calling 781 377-2361 or downloaded from the Legal Assistance website. Notary Services are available during regular duty hours 0730-1630 Mon-Fri.

9. 66th FORCE SUPPORT SQUADRON(formerly Services): Recreational services and facilities are available to retirees, spouses and survivors. Here are some you may be interested in.

FOURTH CLIFF RECREATION AREA – This 56 acre seaside resort, located in Humarock (Scituate) on the MA South Shore offers a superb location, high on a cliff at the end of a peninsular overlooking the Atlantic Ocean on one side and the scenic North River on the other. Facilities- including cottages, chalets, townhouses and efficiencies are open to all ID card holders including retirees. Fourth Cliff provides visitors with easy access to Boston, Cape Cod, Martha's Vineyard and Nantucket Island, and a host of other recreational activities. With 17 fully winterized cabins and four efficiencies available year round, Fourth Cliff offers an excellent opportunity for solitude and relaxation. Off season rates now through 30 April. **The Getaway** – Stay 3 nights and get \$25 off your bill and **The Supersaver** – Stay 5 nights and receive \$50 off. Call 1-800-468-9547 for more information and reservations.

OUTDOOR RECREATION – (781) 377-5316

For skiers, there are winter equipment rentals including skis, cross-country skis, snowboards, ice skates, snowshoes, helmets, ski bibs and much more. Day and weekly rates are available. For a complete list and pricing, go to www.hanscomservices.com/OutdoorRecreation.asp.

Discount Ski Lift tickets – choose midweek or weekend/holiday tickets for use anytime this season. Prices and ticket availability are subject to change. Call 781 377-5316, or stop by the store in Bldg 1530 for more information. Locations are Maine – Sugarloaf and Sunday River; Massachusetts – Wachusett Mountain and Nashoba; New Hampshire – Attitash, Gunstock, Loon, Sunapee, Pats Peak and Waterville Valley; Vermont – Killington.

INFORMATION, TICKETS AND TOURS – (781) 377-3262. Some upcoming trips include

The Boston Flower and Garden Show – 19 March 2011, Seaport World Trade Center, Boston, cost is \$85pp. Includes transportation, admission and a full-course luncheon at Maggiano's. Depart Hanscom at 0830 and return approximately 1730. Reservations must be made by 25 February 2011.

Washington DC- 14-17 April 2011. Cost is \$455 per person/double occupancy. Price includes transportation, hotel, 3 breakfasts and 2 dinners. Tour the Capitol, Arlington National Cemetery, Smithsonian Museums, Vietnam and Korean War Memorials and much more. Reservations and payment must be made by 11 March 2011.

MINUTEMAN CLUB – 781-377-3799. Most retirees served at a time the Club was the hub of on base activity and membership a given. Times have changed and most Clubs are having severe financial problems trying to remain open. The Minuteman Club at Hanscom offers first class dining and we encourage you to check it out. Some highlights are as follows:

STEAK NIGHT is the **last Thursday of the month from 1700-2000**. Entrees include the buffet bar featuring salad, rice and/or potatoes, vegetable du jour, fresh rolls and dessert. Chicken is also available.

BINGO is held **the last Wednesday**. Cards go on sale at 1800 and the games start at 1830. Packages are \$20 for Club members and \$25 for non-members: includes 8 regular games Specials and coverall are extra.

LUNCH – A hot lunch buffet is offered Tuesday-Friday from 1100-1330. Daily blue plate specials plus enjoy specialty sandwiches, wraps, classic burgers, sides, soups and the enhanced salad bar.

DINNER – a varied dinner menu is offered Wed through Fri from 1700-2100

Limited space precludes our listing of the many recreational opportunities on base. However, one can get all the information at www.hanscomservices.com. Check it out.

10. RUMORS: One problem with the Information Age is that we are getting too much information, much of which is patently untrue or designed to scare people to join some organization or contribute to a cause that is bogus. Unless one has been living deep within Carlsbad Caverns in recent months, we all know about the need to control the nation's debt. There are several Commissions charged with the responsibility of reviewing the federal budget to see how our finite dollars are being spent. It is widely known that each Commission considers all spending including entitlements to be "on the table" for review. Much of what is appearing in the press are "floaters" or trial balloons which are put out there to see who reacts to it. All citizens have a stake in this process but scare tactics are cruel and impact the most vulnerable. The Internet is rife with misinformation that can spread with the click of a mouse. We have already received calls from retirees on Medicare who are concerned it is going to go away, or TRICARE For Life is going to be eliminated. Without the benefit of a crystal ball, these are not going to happen but it is safe to assume there will be increased charges for some TRICARE programs but not the astronomical amounts being circulated. As for your retirement benefits, the Military Coalition made up of many military organizations, have representatives on Capitol Hill who are in a position to filter out the hype and inform their membership of the facts concerning what is being considered and the possibilities for action. Be sure you have the facts before assuming the worst. Unfounded rumors can be harmful.

11. NEWS YOU CAN USE: Some tidbits you may find useful.

USED CELL PHONES – Old cell phones can be adapted for use by other less fortunate folks. Consider donating your old phone to the Life Skills Support Center on base in Bldg 1217. Phone (781) 377-4791.

PASSPORTS – apply at <https://pptform.state.gov> or get an application at the post office.

SPACE A TRAVEL – an excellent website with all the information you need. Go to www.amc.af.mil/amctravel/index.asp. If you want to purchase an excellent guide to Space A travel you can get it in the BX or go <http://www.militaryliving.com>.

12. AN AFTERTHOUGHT: Some wisdom from Training Manuals.

“It is generally inadvisable to eject directly over the area you just bombed” USAF Manual

“If the enemy is in range, so are you.” Infantry Journal

“Five second fuses last about three seconds.” Infantry Journal

“If you see a bomb technician running, try to keep up to him.”

“Never tell a Platoon Sergeant you have nothing to do.” Unknown Infantry recruit.

“Any ship can be a minesweeper, once!” Naval Ops Manual

“Tracers work both ways.” Army Ordinance Manual

“Whoever said the pen is mightier than the sword, never encountered automatic weapons.” MacArthur

“Without ammunition, the Air Force is just an expensive flying club.” Unknown author.

Arline F. Love
Captain, USAF, Retired
Director

**RETIREE ACTIVITIES OFFICE
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