

**RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE (781) 377-2476**  
**FAX (781) 377-1446, e-mail [Arline.Love@hanscom.af.mil](mailto:Arline.Love@hanscom.af.mil)**  
**HOURS OF OPERATION, MON – FRI 1000-1500**  
**WEB SITE – [www.hanscom.af.mil/rao](http://www.hanscom.af.mil/rao)**  
**HANSCOM AFB BASE OPERATOR – 781 377-1441**  
**SPRING 2011**

**1. THE FIRST WORD:** Much has happened since the last issue that we need to bring you up to date on. First of all we want to thank our dedicated volunteers who staffed the office throughout this long snowy winter. The Hanscom retired community is fortunate to have such outstanding individuals who are so generous with their time, talents and effort above and beyond. Even on the days the base was closed. The voice mail was checked regularly and all calls for which we had a clear number were returned. In addition, the office has been in three locations between 27 November and 13 February when we moved to our new permanent location. During this time there may have been phone disruptions for which we apologize.

We are now located on the first floor of the General Brown building, (1305) in the Customer Service section as before but not in the front. When you enter Customer Service, walk through the waiting area to the back of the room. The RAO is located right inside of that single door. We will have signs to guide you. We welcome visitors

**The next important update is to notify you that Military Retiree Day is on Saturday, 30 April 2011, not 23 April as previously noted. Details and reservation form are elsewhere in this issue.**

In the last issue we asked our readers if they would prefer, or be willing to access the Newsletter on our web site at [www.hanscom.af.mil/rao](http://www.hanscom.af.mil/rao) in an effort to reduce our mailing costs. We had many responses but apparently the article was not clear. Many asked to receive it by e-mail rather than a hard copy. **The RAO does not have the capability to maintain an e-mail mailing list with thousands of names and frequent changes without a List Server to maintain it. Currently, Hanscom does not have a List Server so we are unable to e-mail the Newsletter to individuals.** The alternative offered is to access it on the web site or continue on our regular mailing list. The Newsletter is written quarterly and is posted even before it goes in the mail. It is available approximately the 15<sup>th</sup> of March, June, September and December. We are looking into changing our web site to allow you to notify us of your wishes there but have not worked out the details as of this writing. In the meantime send us an e-mail or call the RAO at 781 377-2476. Thanks for your response.

The RAO staff considers the prompt return of phone calls a priority. Unfortunately, many messages left on the voice mail are not clear. **Help us to help you by speaking clearly and slowly when leaving a message particularly phone numbers.** Also, if your call has not been returned by the end of the next duty day, please call again as we may have been unable to reach you or the message was unclear.

**2. COMING EVENTS: Here is the correct information on the**

**31st ANNUAL MILITARY RETIREE DAY**  
**SATURDAY, 30 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 at **1145**, Luncheon (by reservation) will be at **1200** in the Ballroom. **Following the Luncheon, we are fortunate to have Colonel Stacy L Yike, Commander, 66<sup>th</sup> Air Base Group as our Guest Speaker.** This will be an excellent opportunity for retirees to meet Colonel Yike and learn about the present and future of Hanscom AFB.

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, 66<sup>th</sup> 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. **Gauge the amount of time you would like to spend going through the exhibits and plan accordingly. Remember, the Ballroom does not open its doors until 1115 to allow wait staff time to set up. The 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.**

**Retirees are reminded that their ID card is permanent and does not have to be renewed when becoming eligible for Medicare.** The expiration date noted on the **back of the ID card refers solely to TRICARE eligibility.** As noted here previously, TRICARE eligibility terminates when one becomes eligible for Medicare Part A and is restored by signing up for Part B. **This can occur at any age but most ID cards will show the holder's 65<sup>th</sup> birthday in this space. When one signs up for Part B, this will be reflected in the Defense Eligibility Enrollment Record System (DEERS) which is the data base indicating entitlements. As long as DEERS reflects Part B, there is no need to replace an indefinite ID card. However, a retiree may renew the card if desired or if the picture looks more like your offspring than you.**

**4. HEALTH CARE NOTES:** This section deals with health care issues.

**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, (e.g. 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, Mrs Alice Tschuor at (781) 377-3351.

**TRICARE PHARMACY HOME DELIVERY (MAIL ORDER)** - Since most people look for opportunities to save time and money, this program allows beneficiaries to do this by delivering maintenance medications safely and securely to their home through the U. S. Mail. Although TRICARE has offered home delivery for more than 10 years as a convenient alternative to picking up prescriptions at a civilian retail pharmacy, an aggressive campaign to increase awareness of the program in 2010 has resulted in a 12.3% increase in participation with more than 1 million prescriptions being filled through Home Delivery in each of the last five months of 2010.

Home delivery is especially useful for beneficiaries requiring medicines they take on a regular basis – maintenance medications – used to treat illnesses such as diabetes, high blood pressure, asthma, heart disease etc.. If a medication is required for immediate use such as an antibiotic or for pain relief, it is appropriate to use a military or retail pharmacy. Pharmacy home delivery also allows a beneficiary to have secure and convenient Internet access to their plan information. It also features an automatic prescription refill option to insure an uninterrupted supply of the medications they need. The system checks medical and prescription history to avoid harmful drug interactions and a phone line is available 24/7 to speak directly to a pharmacist. Copayments are \$3 (generics), \$9 (brand name) for a **90 day supply** whereas the retail option costs \$3/9 for a 30 day supply. Beneficiaries switching from retail to home delivery in 2010, saved 66% on their copayments, and saved the taxpayers \$30.7 million. To sign up for pharmacy home delivery or to learn more about the program, go to [www.tricare.mil/homedelivery](http://www.tricare.mil/homedelivery) or call the Member Choice Center at 1-877-363-1343.

**TRICARE YOUNG ADULT PROGRAM ANNOUNCED** – The Department of Defense (DoD) has announced the introduction of the premium based TRICARE Young Adult Program (TYAP) which extends medical coverage to eligible family members to the age of 26. Expected to be in place later this spring, TYAP implements the National Defense Authorization Act (NDAA) of fiscal 2011. Premium costs for TYAP are not yet finalized but the NDAA specifies rates must cover the full cost of the program. Dependent eligibility previously ended at age 21 or age 23 for full time college students.

**When implemented a premium based TRICARE Standard benefit will be offered to qualified, unmarried dependents up to age 26, who will be able to purchase the TRICARE coverage on a month-to-month basis as long as they are not eligible for their own employer-sponsored health coverage.**

Eligible family members who receive health care between now and the date the program is fully implemented may want to purchase TYAP retroactively and should save receipts. Premiums will have to be paid back to 1 January 2011 in order to obtain reimbursement.

Adults who are no longer eligible for TRICARE, but need health insurance may wish to explore the Continued Health Care Benefit Program (CHCBP). CHCBP is a premium based program offering the beneficiary transitional health coverage for 18-36 months. Coverage must be purchased within 60 days of loss of TRICARE eligibility. For more information on TYAP and CHCBP, visit <http://www.tricare.mil>.

**5 MILITARY PERSONNEL SECTION - CUSTOMER SERVICE:** Customer Service wishes to thank its active duty and retired customers for their patience during the recent relocations. The temporary move to the second floor in November and relocation back to the first floor in February, caused some disruption. Now back in full operation on the first floor of Bldg 1305, a new web site allows customers to book any appointment e.g. ID cards. Go to <https://secure.netappointment.com/appman.php?rownumber=84> and register.

Rather than travel a long distance to Hanscom for an ID card, there are other locations throughout New England. Space limits do not permit listing all of them here but alternate locations can be found at <http://www.dmdc.osd.mil/rsl/owa/home>. For those without online access, call the RAO at 781 377-2476, or Customer Service at 781 377-3979.

**6. DEPARTMENT OF VETERANS AFFAIRS (VA):** You may be interested in the following.

**DIRECT DEPOSIT OF VA BENEFITS PAYMENTS** - The Department of the Treasury has announced a new rule that will extend the safety and convenience of electronic payments and phase out paper checks for federal benefits by 1 March 2013. VA officials urge veterans to sign up for electronic payment of their benefits. On 1 March 2013 the VA will stop issuing paper checks. People who do not have electronic payments (Direct Deposit) by then will receive their funds by a pre-paid debit card. Called the Direct Express Card, it is issued by the Comerica Bank as the financial agent of the U.S. Treasury. Another deadline affects people receiving VA compensation or pension for the first time after 1 May 2011. They will automatically receive those benefits electronically. If you do not already have Direct Deposit, you are strongly urged to arrange it now. Consult your bank and request assistance in setting it up. Anyone already receiving federal benefit payments electronically will be unaffected by the changes.

Along with VA payments, the change will also affect recipients of payments from Social Security, Supplemental Security Income, Railroad Retirement, or Office of Personnel Management. To learn more about the federal government's switch to direct deposit, visit [www.GoDirect.org](http://www.GoDirect.org), or call 1-800-333-1795.

**VETERANS EXPOSED TO AGENT ORANGE IN KOREA** – Veterans exposed to herbicides while serving along the demilitarized zone (DMZ) in Korea will have an easier path to access quality health care and benefits under a VA final regulation that will expand the dates during which herbicide exposure can be presumed to be caused by Agent Orange.

Under the final regulation published in January 2011, VA will presume herbicide exposure for any veteran who served **between 1 April 1968 and 31 August 1971**, in a unit determined by the VA and DoD to have operated in an area in or near the Korean DMZ in which herbicides were applied. (This regulation extends the time period of possible exposure from April 1968 and July 1969).

In practical terms, eligible veterans who have specific illnesses the VA presumes to be associated with herbicide exposure do not have to prove service-connection. This "presumption" simplifies and speeds up the application process for benefits. The list of illnesses presumed to be linked to Agent Orange exposure can be found at <http://www.publichealth.va.gov/exposures/agentorange/diseases.asp> or call the VA 1-800-827-1000.

For a more complete understanding of how to file a claim for presumptive conditions related to herbicide exposure, and what evidence is required by the VA to make a benefit determination for compensation or survivors benefits, go to <http://www.vba.va.gov/bln/21/AO/claimherbicide.htm>. These are the correct web sites but in checking them out, I found one or the other was not available at various times. If you have a problem, go to [www.va.gov](http://www.va.gov) and use the search tool. Good luck.

**7. DEFENSE FINANCE AND ACCOUNTING SYSTEM (DFAS):** A *myPay* account at DFAS is an excellent means for a retiree to make changes to his/her pay account and obtain documents without having to go through the ordeal of telephone contact. All retirees are encouraged to set one up. However several retirees have recently contacted the RAO for assistance in actually obtaining an account. The instructions are posted on the DFAS web site at [www.dod.mil/dfas](http://www.dod.mil/dfas). Due to the obvious need for security controls, obtaining a Personal Identification Number (PIN) seems to present the biggest hurdle. If you have trouble setting up, or accessing *myPay*, call 1-888-332-7411, and select option 5. Customer support is available Monday-Friday from 0700-1830 Eastern Time. You can also view videos that explain how to use *myPay* at <http://www.dfas.mil/rapay.html>.

**8. HANSCOM LEGAL ASSISTANCE:** Services offered to members entitled to retired pay and their family members entitled to a military ID card, include the following.

**ATTORNEY CONSULTATIONS** – you can meet with an attorney for advice and guidance on personal legal issues such as consumer/financial affairs, landlord/tenant, personal real estate, family law, immigration and military benefits. You may discuss civil legal matters only. If you have an attorney for your legal issue, a letter giving his permission is required before we can consult with you.

**WILLS** – Everyone should have a will indicating how you wish your assets to be distributed upon your death. Without one, the state provides very general guidelines indicating who gets what that may not conform to your wishes

**ADVANCED MEDICAL DIRECTIVE – A LIVING WILL** is a legal document that allows you to specify to a health care provider the type of health care you do or do not want if you become mentally or physically unable to communicate your health care decisions. **HEALTHCARE PROXY** is a legal document that allows you to appoint another person, called a health care agent to speak on your behalf concerning what kind of health care you do or do not want should you become unable to communicate it yourself. **DURABLE POWER OF ATTORNEY** is a legal document that allows you to designate someone (agent) to handle personal affairs, including financial matters in the event you become incapacitated due to a physical or mental ailment. An agent would have the power to deposit or withdraw money from bank accounts, buy or sell real estate, sell cars and handle any other personal affairs as if he/she were you. An agent would have the power to legally bind you. Not all banks accept Durable Powers of Attorney

**GENERAL POWER OF ATTORNEY (POA)** gives an agent the right to conduct financial and legal affairs on your behalf including the right to obligate you in a variety of transactions which are treated as if you actually made the transaction. **SPECIAL POA** gives an agent limited power and only provides them with a right to act for a specific purpose. The agent’s power is spelled out in the document narrowly defining the area in which you allow them to obligate you.

**NOTARY SERVICES** – A Notary Public is someone authorized by the government to notarize certain documents. It requires everyone that will sign the document be present and must sign while the Notary is watching who will then apply an official seal. This service is available in the Legal Office on a walk-in basis.

**AVAILABILITY OF SERVICES** – Services are available as follows. **Wills and Advanced Medical Directives: Tuesdays from 0900-1100 and Thursday from 1300-1500.** But first, visit the legal assistance website at <https://aflegalassistance.law.af.mil/las/las.html> to complete a worksheet which can be found under the “Legal Worksheets” tab. After completing the worksheet the website provides each client a unique “ticket number”. Data entered is secure and may only be accessed after clients call the legal office and provide their ticket number to legal office personnel when scheduling an appointment. **Attorney Consultations: Mondays from 1300-1500 or Wednesday from 0900-1100 by appointment only. Powers of Attorney and Notary Services Monday-Friday any time during normal business hours 0730-1630.** For a POA, a visit to the above legal assistance website and completion of a worksheet will expedite your time in the office but is not required. The Legal Office is located on the second floor of the Brown Building (1305), phone is 781 377-2361.

**9. AIRMAN AND FAMILY READINESS CENTER (AFRC):** Some programs that may be of interest.

**VETERANS AFFAIRS DISABILITY REVIEW**– will be held on the following Fridays. 25 March and April 1,8,15,22 and 29. A representative from AMVETS, a veterans service organization will assist you in processing your disability claim and answer questions. **Call the AMVETS Service Representative at 617 303-5698 for an appointment.**

**INTERMEDIATE INVESTING TECHNIQUES** – A “lunch and learn” workshop will be held on 30 March from 1200-1300, conducted by the Hanscom Federal Credit Union. Free lunch provided. Learn the 7 deadly sins of investing and 3 keys to long term success.

**ENHANCE YOUR CREDIT SCORE**– A “lunch and learn” workshop will be held at the Center on 27 April from 1200-1300. Presented by Hanscom Federal Credit Union with a free lunch, learn about the factors that influence your credit score and lots more.

**10. 66<sup>th</sup> FORCE SUPPORT SQUADRON(FSS):** Recreational facilities and services at Hanscom. **HANSCOM INN ( 781) 377-2112** – We frequently receive calls inquiring about the availability of billeting opportunities on

base. **RESERVATIONS** are 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, the TLF (family quarters) for \$41.50 per night and DV suite for \$48.25. Make your reservations for a reasonable price by calling 781 377-2112, ext 0.

**FOURTH CLIFF RECREATION AREA 1- 800-468-9547**

Get away and enjoy off-season rates from now until 30 April at Hanscom's premier off-site family recreation area. **Fourth Cliff** is a 56-acre seaside resort located in Humarock (Scituate) a superb location sitting high on a cliff at the end of a peninsula on Massachusetts' South Shore overlooking the Atlantic ocean on one side and the scenic North River on the other. The location provides visitors with easy access to Boston, Cape Cod, Martha's Vineyard and Nantucket Island, and a host of other recreational activities. Facilities include cottages, chalets, townhouses and efficiencies, and in season there are several RV camper and tent sites. Facilities are open to all ID card holders. There are 17 fully winterized cabins and four efficiencies available year round, To learn more about this excellent opportunity for solitude and relaxation, visit <http://www.hanscomservices.com>.

**INFORMATION, TICKETS AND TOURS, 1-781-377-3262 -**

**RED SOX VS ORIOLES AT CAMDEN YARDS – 26-28 April 2011**, featuring sightseeing in Washington DC. Tour includes two full course breakfast buffets. \$289 pp/double occupancy

**STATUE OF LIBERTY AND ELLIS ISLAND – 25 June 2011 - \$75 pp.** Tour also includes Ground Zero "Memorial Moment"

**MARTHA'S VINEYARD – 16 July 2011, \$75 pp.** Tour includes Martha's Vineyard Island, shopping time in Edgartown, Island Queen ferry and dinner at Country Buffet.

**11. HANSCOM HOUSING FOR RETIREES:** Hanscom base housing has been privatized and is operated by Hunt Pinnacle. Many units have been remodeled and upgraded. Retirees are now eligible to rent housing. The following article has been submitted by Pinnacle. "Do you love Hanscom and all it has to offer? The Landings at Hanscom is offering retired military members our beautifully renovated homes. Please call our experienced management staff today at 781 861-5062. We are proud to welcome you home". All information including rental rates and floor plans can be viewed at <http://hanscom.pinnaclefamilyhousing.com>.

**12. MOVING VIETNAM MEMORIAL WALL:** The Natick Veterans Council a local non-profit all volunteer organization has been selected to bring the Moving Wall to Natick MA in July or August 2011. The Wall displays some powerful art created with love by Vietnam veterans and their friends. They are bringing the Wall to the area to honor and respect those who made the ultimate sacrifice through remembrance and education and to give the community an opportunity they would never have otherwise. Volunteers and donations are requested. Contact Ed Jolley at 508 877-4699 or John Chrisafulli at 508 380-6595 for more information.

**13. ODDS AND ENDS:** News you may be able to use.

**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.

**DISCOUNTS** – The list of businesses that offer military discounts is too long to report here. However, it includes restaurants, services, Travel/ Leisure and products. Retirees should always ask when patronizing most businesses.

**14 AN AFTERTHOUGHT:** Because they had no reservations at a busy restaurant, an elderly man and his wife were told there would be a 45 minute wait. The man responded "we are 90 years old, we may not have 45 minutes". They were seated immediately.

Women and cats will do as they please. Men and dogs should relax and get used to the idea.

**. 31ST ANNUAL MILITARY RETIREE DAY**  
**Saturday, 30 April 2011**  
**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, 27 April 2011**. However, we will accept emergency cancellations up to **1300 29 April 2011** 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 30 APRIL 2011*

**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 \_\_\_\_\_

Sliced Roast Beef \_\_\_\_\_

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**  
**66<sup>th</sup> ABG/CVR**  
**20 SCHILLING CIRCLE**  
**HANSCOM AFB MA 01731-2800**

