

RETIREE ACTIVITIES OFFICE, BLDG 1305, PHONE (781) 225-1310
FAX (781) 225-2179, 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
FALL-WINTER 2011-2012

I. FIRST WORD: In previous issues, we have mentioned the funding restraints which have impacted the quarterly distribution of the Newsletter and have resulted in this issue being late. It is important to note that Hanscom commanders have been most supportive of providing funding for four Newsletters a year since 1984. However, ever escalating postal costs are becoming prohibitive and comprise over 60% of the cost. Most bases have either discontinued a Newsletter altogether, only produce one annually or make it available by email only. All of our readers know of the severe cuts proposed in Department of Defense (DoD) spending and we are not immune. However, Colonel Yike, Commander of the 66th Air Base Group recognizes how important the Newsletter is to our readers and has promised to support it within current fiscal realities. Providing retirees, spouses and survivors with information of importance to them is our mission and in order to try to continue that service in the face of reality, we have been working on several possibilities. One is to reduce the publication to twice yearly. This issue combines the Fall and Winter issue and the next one will be out in March which will combine Spring and Summer. We have also made it available on our website for the past year at www.hanscom.af.mil/rao including all past issues. We continue to investigate the possibility of having a Server who will maintain an email database for us. While electronic distribution of the Newsletter would obviously be less expensive, we are also cognizant of the many readers who either do not have access to a computer or do not want to and those who still prefer a hard copy.

The content of the Newsletter is gleaned from many sources including press releases or notifications from official government sources such as DoD, Veterans Administration, Tricare, Medicare, military organizations, Air Force Times etc. Hanscom base agencies also rely on the Newsletter to notify the retirees who utilize base facilities and services of any changes in procedure, operating hours, closures or items of interest. Probably the best sources of articles are the questions or problems retirees seek assistance with in the RAO. If we get a number of questions on a particular subject such as Medicare Part B, we address that in the Newsletter to help clarify what may be confusing to beneficiaries even if we have previously covered it. Most importantly, as we are all aware everything around us is changing so constantly, that today's news may be out of date by tomorrow. Throughout the Newsletter we have inserted websites or telephone numbers where additional information on a given subject may be obtained. We very much appreciate the many comments we receive from our readers that indicate the Newsletter is important to them and will try to continue to provide the information you want and need.

2. COMING EVENTS: The following events may be of interest to you.

32nd ANNUAL MILITARY RETIREE DAY
SATURDAY 28 APRIL 2012

Plans are incomplete at this time. Complete details in the Spring-Summer issue of the Newsletter.

33rd ANNUAL NEW ENGLAND SEA SERVICES BALL
FRIDAY, 2 DECEMBER 2011
AT
Anthony's Pier 4 Restaurant
140 Northern Avenue, Boston MA

Reception at 6:30 p.m - Dinner served at 7:30 p.m.
(music and dancing to 11:30 p.m.)

**HONORING THE U.S.S CONSTITUTION AND COMMEMORATING THE
 BICENTENNIAL OF THE WAR OF 1812.**

For more information, or a reservation form, contact Captain Harold Learson, USN, Retired
83 Bay State Rd, Belmont MA 02478
(617) 489-2221 or LEARSON@att.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. Trying to reach anyone by phone today is a challenge with endless menus and 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) 225-1310. **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.**

Retiree deaths may be reported to the Retiree Activities Office (RAO). Captain Love will assist survivors and family members with notifications and applying for benefits. The agencies to be notified include the Defense Finance and Accounting Service (DFAS) at 1-800-321-1080; Department of Veterans Affairs (VA) (if retiree was in receipt of disability compensation) at 1-800-827-1000; Office of Personnel Management (OPM) if retiree was also retired civil service at (724) 794-8690. Social Security requests a family member notify them at 1-800-772-1213. Fraternal organizations he/she may have been a member of and any previous employer who provides pension benefits should also be notified by the family.

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

FLU SEASON – Remember to get your Flu shot. Many retirees look to the base clinic but vaccine is not often available until late in the season if at all, as active duty personnel have priority. You are advised to take advantage of one of the many available resources in your own community such as; retail pharmacy (CVS, Walgreen), Council on Aging, Public Health Clinics and Medicare coverage. Prevention measures to avoid the Flu include the following. (1) Avoid close contact with people who are sick, (2) cover the mouth and nose if sneezing or coughing with a tissue and dispose of it in the waste basket. (3) clean hands is one of the best protections using soap and water. (4) Avoid touching the eyes, nose or mouth as germs are often spread when a person touches something contaminated and (5) practice good health habits: get plenty of sleep, be physically active, manage stress, drink plenty of fluids and eat nutritious food.

66 MEDICAL GROUP HANSCOM AFB PHARMACY – Civilian prescriptions can be filled at the base pharmacy for all beneficiaries except members of the USFHP which has its own pharmacy program.

HOURS OF OPERATION – 0730-1630 Monday, Wednesday, Thursday and Friday
0730-1500 on Tuesday

0730-1200 the first Friday of each month closed at noon for training.

The pharmacy may also be closed during inclement weather or for a base function. If traveling a long distance and unsure, call 781 377-3101 to see if the pharmacy is open.

Closed on 24 and 25 November for Thanksgiving and 23 and 26 December for Christmas.

Refills by phone only – call 781 377-1522. **Now accepting faxed prescriptions at 781 377-6617**

TURNING AGE 65 – UNDERSTANDING MEDICARE AND TRICARE – No matter how many times we cover this subject, there are always questions and problems encountered due to a misunderstanding. A beneficiary age 64 needs to be aware of the necessity of signing up for Medicare Parts A and B before his/her 65th birthday to avoid interruption of TRICARE benefits. **TRICARE eligibility for all benefits (including pharmacy) ends when one becomes eligible for Medicare Part A regardless of age. It can only be continued with the purchase of Part B.** (An exception exists for those currently enrolled in the Uniformed Services Family Health Plan (USFHP). A beneficiary should contact Medicare three months before the 65th birthday and request enrollment in both Part A and B. **Some confusion results from differing requirements on the purchase of Part B between Medicare and TRICARE.** Medicare allows one who is employed and **has health insurance from that employer** to defer Part B without a penalty until no longer employed. **However**, TRICARE benefits **will** terminate when eligible for Part A regardless of any other health insurance. Beneficiaries turning age 65 receive a letter from the Defense Manpower and Data Center (DMDC) reminding them about the requirement to sign up for Part B in order to retain TRICARE benefits. For information on signing up for Medicare call, (800) 633-4227 or go to www.medicare.gov.

Medicare is the primary insurance and determines what is covered, amount approved and amount paid with TRICARE (TRICARE For Life – TFL) becoming secondary insurance and pays the Medicare deductible and coinsurance. Most services are covered by both Medicare and TRICARE but there are a few which may be covered by one and not the other such as those considered experimental. Medicare does not cover care outside the continental United States. In this case, and in others where a service is covered by TRICARE but not Medicare, TRICARE then becomes first payer and the beneficiary is responsible for the TRICARE deductible and 25% cost share. Any questions on TRICARE coverage under TRICARE For Life can be answered at Wisconsin Physician Services at (866) 773-0404.

SKILLED NURSING FACILITY (SNF) CARE – TRICARE covers SNF care for all beneficiaries with certain requirements. The SNF must be Medicare certified and have a participating agreement on file with TRICARE. A doctor's treatment plan must indicate the need for medically necessary rehabilitation and skilled services, the patient must have been hospitalized for three consecutive days and be admitted within 30 days of discharge. TRICARE Prime, Standard and Extra beneficiaries are responsible for cost shares. **For beneficiaries who are MEDICARE AND TFL eligible**, Medicare as first payer covers days 1-20, for days 21-100, the cost is covered between Medicare and TFL and TFL becomes first payer after day 100 **if the patient continues to meet the Medicare criteria for covered care. Continued coverage under TFL after Medicare benefits have run out is not automatic. The SNF must preauthorize continued coverage with TFL indicating the patient still meets the criteria for covered care.** This last sentence is most important as confusion often arises when a beneficiary has been covered by either Medicare or TFL and the family is told the patient no longer is covered as of a certain date. **Non-coverage is based on medical necessity and the Medicare criteria for covered care in a SNF.** Families often have great difficulty understanding how their loved one is no longer eligible for coverage yet is unable to go home. There are often times when a patient is unable to perform the activities of daily living (ADL) such as dressing, feeding, walking etc. and are in need of supportive or long term nursing home care. However, the need for assistance with ADL alone does not meet the Medicare criteria for covered care

nor require the services of a skilled staff. Anyone faced with this situation or with questions can call Captain Love at 781 225-1310.

TRICARE PHARMACY COPAYMENTS INCREASE – As of 1 October 2011 **retail** pharmacy copayments will increase. This is another reason beneficiaries should seriously consider using the Home Delivery (mail order) option rather than the Changes are as follows:

Generic formulary drugs purchased at retail pharmacies will go from \$3 to \$5 (30 day supply)

Brand name formulary drugs from retail pharmacies will go from \$9 to \$12 (30 day supply)

Non-formulary drugs will go from \$22 to \$25 in both retail and Home Delivery

For Home Delivery the changes are:

Generic formulary drugs purchased through Home Delivery go from **\$3 to 0** (90 day supply)

Brand name formulary drugs through Home Delivery will remain at \$9 (90 day supply)

As one reads this, it is obvious the Home Delivery option is the most economical for both the government and the beneficiary. If you have not switched and are still trudging to the retail pharmacy to get your prescriptions, think about it. Call 877-363-1303, or go to www.express-scripts.com for assistance.

WALGREEN LETTER – Many of you have been concerned about a letter received from Walgreen's indicating they will stop participating as a provider in the Express Scripts network for TRICARE beneficiaries. Those who have a prescription on file with Walgreens may want to switch to another network pharmacy such as CVS, Brooks, Rite-Aid or any of many other choices. This action resulted from Walgreens charge for reimbursement being higher than Express Scripts (the Department of Defense (DoD) contractor) has negotiated with all others. Every dollar of cost savings from the discounted prices negotiated under the retail pharmacy option result directly in savings for the TRICARE program. While an inconvenience to those affected, we all have an interest in keeping the pharmacy benefits as cost effective as possible. For assistance in transferring your prescription, go to www.express-scripts.com/TRICARE/pharmacy or call 1-877-885-6313.

TRICARE PHARMACY SEARCH TOOL – Beneficiaries and providers can use the new TRICARE formulary search tool to find the most up to date information about prescription medications. Once a user has identified if a drug is available, they can use the search tool to get information such as restriction on use and which Tier the drug is in. As an added benefit, this tool has integrated the Prior Authorization and Medical Necessity Forms and criteria into a search engine. The search tool is available at http://pec.ha.osd.mil/formulary_search.php. (Place an underscore between formulary and search)

5. ID CARDS: Customer Service hours at Hanscom have changed as of 1 October. Current hours are 0900-1500 Monday- Friday except for holidays and base functions. To find an alternate ID card issuing facility go to <http://www.dmdc.osd.mil/rs1/appj/site?execution=e1s1>. To make an appointment at Hanscom to obtain an ID card go to <https://secure.netappointment.com/appman.php?rownumber=84>.

6. DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS): Some reminders about your pay. **KEEP ADDRESS UP TO DATE** – Since military retiree and/or annuitant pay is sent Direct Deposit, some important documents never reach those who have moved and not notified DFAS. The address on record at DFAS is the one your parent service uses to contact you with essential information. Now is an important time to verify the correct address is on file as Retiree Account Statements (RAS) and 1099Rs will be sent in December. Take care of it now if you have moved recently or you will be scrambling around come tax time wondering why you never received the form. Addresses can be changed on MyPay is you have an account. By mail, to DFAS, US Military Retirement Pay, PO Box 7130, London KY 40742-7130 (include social security number), by fax to 1-800 469-6559 or by calling 1-800-321-1080.

RETIREE ACCOUNT STATEMENT (RAS) - Very often when assisting a retiree with a retired pay question or problem, a reference to the RAS brings a blank stare. The RAS is one of the most important documents you receive as a retiree and contains just about all the information you want, or need relating to your retired pay. You receive one, (or it is available on MyPay) every time there is a change in your retired pay, usually the first of each year when a Cost of Living Allowances (COLA) is granted. Too many retirees look at the COLA amount and ignore the rest of the information, or don't remember where they put it. **This statement should be placed with your other important papers as it contains information about your current pay, your deductions such as SBP costs and income tax and any allotments you may have.** It also contains information on whether or not you have a VA waiver, if you are receiving Concurrent Receipt of Disability Pay (CRDP) and how much. If you have Survivor Benefit (SBP) coverage for your spouse or children, the base amount you selected which determines your premium and the annuity payable upon your death and the survivor annuity amounts payable. On the back, the RAS should also contain the name of the beneficiary you have designated to receive any unpaid compensation due upon your death, which is different than SBP. It is essential that when you receive it, you review it to be sure the information is correct such as mailing address, marital status and designated beneficiaries. **So read it with your spouse and keep it safe and handy.**

You will surely read it this year since military retirees will receive a 3.6% cost of living (COLA) as of 1 December 2011 after two years without any. The 1099R may be in the same envelope so look carefully, note the information and then put it in a safe place.

CHANGE OF PAY DATES FOR 2011 MAY RESULT IN TAX LIABILITY – The 2011 National Defense Authorization Act (NDAA) changed pay dates which resulted in 13 pay days in 2011 instead of the usual 12. Previously, when the first of the month fell on a weekend, payment was made on the first business day **afterwards**. The NDAA changed it to have payment made on the **previous** business day which resulted in the December pay being paid on 30 December. This could affect the tax liability of some retirees. Check with your tax advisor to see if you need to make a change in withholding for next year. For tax year 2012 and beyond retirees will receive their normal 12 payments.

7. SOCIAL SECURITY: Congressional budget cuts have resulted in a reduction of hours Social Security offices will be open to the public. The hours are now Monday-Friday 0900-1530 or a reduction of 30 minutes. Before going to your local Social Security office be sure to check. Remember, most social security services do not require a visit to an office. For example, anyone wishing to apply for benefits, sign up for Direct Deposit, replace a Medicare card, obtain proof of income letter or to inform them about a change of address or phone number may do so at www.socialsecurity.gov or calling 1-800-772-1213.

8. OTIS AIR NATIONAL GUARD BASE: This is to remind Cape area retirees that 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.

9. 66th FORCE SUPPORT SQUADRON (FSS): All facilities and services are available to retirees and survivors who have ID cards.

MINUTEMAN COMMONS - Keeping in step with trends at other military installations, the Minuteman Club transitioned to a Community Center on 8 September 2011. It is now named Minuteman Commons to

reflect the idea that the building will become the center of the community. The Commons will include Club programs and a bar, Tickets and Tours office, meeting space for community use and increased operating hours with community-focused programs and services. Families will now be able to use the space to hold birthday parties, or contractors and civilians can stop by in the morning to check email and grab a cup of coffee and breakfast. In addition, various rooms in the facility may be reserved for meetings, private functions and similar activities. The Minuteman Commons will also offer a wide variety of programs such as dance classes, Internet gaming, bazaars, book clubs and more. Patrons can come to the Commons to pick up the enhanced wireless Internet connection or just hang out in front of a wide screen TV.

Although the Club has transitioned to the Commons, Club membership is alive and well with member discounts at the majority of FSS activities to include Fourth Cliff, Auto Skills Center and Outdoor Recreation. Membership has been adjusted to accommodate the new operating structure; E1-E4, \$2; all other ranks, civilians and retirees, \$5; widows and honorary member, dues waived. Call 781 377-3790.

TICKETS AND TOURS (781 377-3262) – Some scheduled trip you may be interested in.

NEW YORKS RADIO CITY CHRISTMAS SHOW – THE ROCKETTES – 5 and 6 Dec; \$275 pp, double occupancy to include Homewood Suites Hotel, two meals, orchestra/first mezzanine seats, sightseeing and transportation.

NEW YORK CITY – 10 DEC, \$55pp. Depart Hanscom at 0630. Stops at Rockefeller Center and Macy's. Then enjoy NY on your own with a map which highlights the many interesting spots, or shop on your own. Leave NY at 1830, making a dinner stop (on your own) and arriving at Hanscom about 2230.

PORTLAND SYMPHONY –“Magic of Christmas” 17 December, \$85 pp. Head north to Downeast Maine, enjoy a full course buffet luncheon at Old Country Buffet in Portland. Then attend the Portland Symphony as they present the “Magic of Christmas” including scenes from the “Nutcracker”, adaptation of “A Christmas Carol”, beloved Holiday music and a telling of the Christmas Story with Nativity scenes.

HOLIDAY POPS AT LOWELL MEMORIAL AUDITORIUM – Sunday, 18 December at 1430, balcony seating at \$58 per ticket.

10. YELLOW DOT PROGRAM: This program is available in many states throughout the country and is designed to complement the “File of Life” program to enhance the security of senior citizens on the highway as well as in their homes. The File of Life program encourages seniors to keep a list of essential medical information in an easily accessible place in the home to be used by emergency personnel in case of need. The Yellow Dot program encourages that this same information be kept in the glove compartment of a vehicle. A Yellow Dot which can be obtained from safety officials is placed on a window of the vehicle to signify to first responders that crucial information is available in an emergency. Anyone interested can contact their local police to see if it is available in their area.

11. ARMY AND AIR FORCE EXCHANGE SERVICE (AAFES): Although shoppers patronizing the local Exchange probably do not give a second thought to which credit card they use, it is important to note that the use of bank-issued cards at the Exchange ultimately costs the military community millions annually. In 2011, bank-issued cards processing expenses increased 12% draining more than \$50 million from the Exchange and more importantly, from the critical funds that could be used for morale, welfare and recreation programs. One way to help reduce costs is to take advantage of the Exchange's exclusive Military Star Card. Unlike bank-issued cards profits from the Military Star Card are shared with military communities through contributions to the military service's quality of life funds. The card is accepted at all military exchange activities as well as on-line and catalog sales. For more information, go to www.shopmyexchange.com and click on “Credit Services or inquire at your local Exchange.

12. AN AFTERTHOUGHT: Some glorious insults before the English language got boiled down to 4-letter words.

Exchange between Churchill and Lady Astor – She said, “If you were my husband I would give you poison” He said, “If you were my wife, I’d drink it”

Clarence Darrow said “I have never killed a man but I have read many obituaries with great pleasure”

Mark Twain said, “I didn’t attend the funeral but I sent a nice letter saying I approved of it”.

Winston Churchill said, “He has all the virtues I dislike and all the vices I admire”.

Oscar Wilde said, “Some cause happiness wherever they go, some cause happiness whenever they go.”

George Bernard Shaw said to Winston Churchill, “I am enclosing two tickets to the first night of my new play, bring a friend...if you have one.”

Mae West said, “His mother should have thrown him away and kept the stork.”

Andrew Lang (1844-1912) said, “He uses statistics as a drunken man uses a lamp-post....for support rather than illumination.”

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

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